Co-Host of ATPS-APAC 2017
The Payments Value Chain: Acquirer Perspective

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Introductions

Our experience is your advantage

- Most of us have worked for airlines previously
- Average airline team tenure in post is over 10 years
Our parent company, enabling stability

5th largest bank in the U.S.

Over 60,000 employees

Elavon

ATPS Asia-Pacific
29th – 31st August 2017
What acquirers actually do

i) Underwrite and manage risk
   - Acquirers are liable for un-flown sectors

ii) Auth & Settle along the Card Scheme rails
    - Connectivity is key

iii) Reporting, Reconciliation + CB support
    - MI
    - Customer Service

iv) Leverage economies of scale
    - Margins are relatively low (lower but more consistent than airline)
What acquirers actually do

v) Understand Card Scheme Rules
   - Acquirer liable for breaches and fines

vi) Comply with legal / regulatory rules
   - Banks fined > $321 billion since ‘08 by Regulators

vii) Value added services
   - Consultancy
   - Optimisation
   - Outsourcing
   - Fraud Prevention
   - APMs
   - FX
Challenges

- Consolidation
- Complexity
- Compliance
- Card alternatives
- Constant Change
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Q and A

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