According to Ingenico ePayments’ data, most travelers in LATAM arrive or depart from these top five airports:

- **PTY** Tocumen International Airport | Panama City, Panama
- **SCL** Comodoro Arturo Merino Benítez International Airport | Santiago, Chile
- **LIM** Jorge Chavez International Airport | Lima, Peru
- **BOG** El Dorado International Airport | Bogota, Colombia
- **GRU** Sao Paulo – Guarulhos International Airport | Guarulhos, Brazil

We work with some of LATAM’s biggest airlines, visiting all of these destinations, by helping them reach more customers around the world. Make sure that you’re targeting all of your international travelers throughout their journey, with the most payment methods and comprehensive acquiring coverage available.

Visit: [www.ingenico.com/epayments](http://www.ingenico.com/epayments) to learn more
Getting ahead in the Digital Age

Jeremy Dyball
Amadeus

+ Pasi Irisvik
Finnair
We live in a Digital Age

Top 5 companies in the US by market cap

<table>
<thead>
<tr>
<th>Year</th>
<th>Company</th>
<th>Year</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>ExxonMobil</td>
<td>2016</td>
<td>Apple</td>
</tr>
<tr>
<td></td>
<td>General Electric</td>
<td>Microsoft</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Microsoft</td>
<td></td>
<td>Amazon</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bank of America</td>
</tr>
</tbody>
</table>

Source: L2 Inc.
But what is the Digital Age? It is an age when...

Large companies have shorter lives

1958 60 years
1980 28 years
2012 20 years

Source: Credit Suisse

New technologies are adopted at dizzying speed

Source: The Economist

Digital winners also dominate offline

Most successful bricks-and-mortar retailer

Most innovative bricks-and-mortar retailer

Time taken for new technologies to reach ¼ of US population

Source: The Economist

- Electricity
- Telephone
- Radio
- Television
- PC
- Mobile Phone
- The Web
What can we learn from the winners of the Digital Age?
Simplicity Sells
But travel is global and multi-channel

Sources: Amadeus; T2RL
Meaning a mid-sized international airline can have more than 24 different payment providers
We surveyed 15 international airlines

Every airline had

10 - 100 back-office staff performing manual payment processes

>1 Acquirer 1 or more Fraud Provider

>1 PSP 1 or more AMOP
We have a platform that offers a simple unique experience with three key benefits

Reach
more markets, payment methods and more consumers

Agility
to act quickly based on real time results

Quality of Data
in one place, for better productivity and lower payment costs
aMADEUS
Payment Platform

Pay out

Get Paid

Payment Platform

Sponsored by:
FINNAIR’S IMPLEMENTATION OF AGENT PAY

25th April 2018, ATPS – Miami
Pasi Irisvik, Finnair
STRATEGIC CONTEXT

FINNAIR AIMS TO PROVIDE THE BEST POSSIBLE SHOPPING EXPERIENCE BY

• frictionless payment options & relevant services
• enabling payments in all our digital touchpoints
• enabling mobile usage

WE CHOSE AMADEUS FOR

• Innovative solution
• Backend integration & automation
• Full stack capabilities to enhance the solution
AGENT PAY BRIEFLY

AGENT PAY PROVIDES A PAYMENT LINK VIA SMS OR EMAIL
Customer opens link with their device, chooses suitable payment method and makes payment at their own time.

OUR GOALS

GETTING RID OF HANDLING CARD DATA ON THE PHONE
• PCI compliance
• Better customer experience
• Increase efficiency of the call centers
IMPLEMENTATION SCOPE

CURRENT IMPLEMENTATION
- Contact centers in Finland
- Channels: phone, chat & social media
- Languages: Finnish, Swedish & English
- Pilot ongoing at Service desks at HEL airport

NEXT STEPS
- Extension to all Finnair contact centers & languages
- More payment options and related services
- Possible extension to airport environment
CO-INNOVATION

DURING PILOT PHASE
CO-INNOVATING SOLUTION WITH AMADEUS

• PNR data elements, languages and flows

• Continuous feedback to improve & tailor technical solution
ADVICE & LEARNINGS

Define user flows & processes early

Communicate and train employees

Involve all relevant stakeholders

Joint test plans and execution with Amadeus

LESSON LEARNED

Processes and technical details need to be defined at early stage to ensure smooth production
USER FLOW
1. Customer receives payment link via SMS / chat message to phone.

Thanks for your reservation! Pay the ticket/service through the following link.
2. Customer opens the link and pays with credit/debit card. Link is active for 5h.
3. The payment is confirmed and customer receives the e-ticket/EMD to e-mail.
RESULTS

FOR CUSTOMERS
• Improved customer satisfaction: 85% said paying was very or quite easy.

FOR FINNAIR
• No manual handling of card details on the phone
• Improved first contact resolution
• Reduced handling times: –1 min / –10%
• Improved ancillary sales: payment possible in chat and social media
• Reduced manual errors
Thank you!

www.amadeus.com/travelpayments
Follow us at “Amadeus Travel Payments”