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

<table>
<thead>
<tr>
<th>Code</th>
<th>Airport Name</th>
<th>City, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>PTY</td>
<td>Tocumen International Airport</td>
<td>Panama City, Panama</td>
</tr>
<tr>
<td>SCL</td>
<td>Comodoro Arturo Merino Benítez International Airport</td>
<td>Santiago, Chile</td>
</tr>
<tr>
<td>LIM</td>
<td>Jorge Chavez International Airport</td>
<td>Lima, Peru</td>
</tr>
<tr>
<td>BOG</td>
<td>El Dorado International Airport</td>
<td>Bogota, Colombia</td>
</tr>
<tr>
<td>GRRU</td>
<td>Sao Paulo – Guarulhos International Airport</td>
<td>Guarulhos, Brazil</td>
</tr>
</tbody>
</table>

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
Payments As A Strategic Asset

12th Airline & Travel Payment Summit
Miami, FL
April 25th, 2018

Rene M. Pelegero
President and Managing Director,
Retail Payments Global Consulting Group LLC

CyberSource®
A Visa Solution
Problem Statement

• Payments is a “necessary evil” and “cost of doing business”

• Payments has little visibility with “C” level executives

• Payments taking 2% to 5% or more of revenue

• Payments gets little support and it is not always brought in when new initiatives are being considered
Strategic Value Of Payments

- Company’s revenue gathering function

- Customer experiences/moments of truth

- Impact conversion rates, liquidity, DSO, cash flow, et.
Payments’ Strategic Priorities

• It is critical to understand the business’ order of priorities for the Payments functions

Company executives must be in agreement what are Payments’ strategic priorities and communicate clearly when these priorities change
Payments Strategic Positioning

**Burden**
- No payments oversight
- No IT investment
- Little monitoring
- No awareness of payment in UX
- Generally outsourced

**Necessity**
- Some payments oversight
- No payments organization
- Minimal IT investment
- Some monitoring
- Some awareness of payment in UX
- Mostly outsourced

**Utility**
- Payments recognized as an organizational function
- Some IT investment for value added functions
- Periodic monitoring but little follow up
- Rely on outsourcing for implementing key payment features
- Aware and sensitive to payments’ UX impact

**Asset**
- Recognize payments value added to company
- Payments organization in place
- Proactive monitoring and follow up on issues
- Balanced use of IT and outsource resources
- Payments as enhancer of UX

**Revenue Driver**
- Payments platform generates additional revenue for company
- Payments organization as a company within the company
- Run payments as a business with proactive and predictive monitoring
- Mostly in-house with only utility functions outsourced
Payment Management Strategies

- Financial
- Growth & Vendor
- Operational
- People

Payment Strategies