

## 1. Description

- 1.1. Buy Now Pay Later (BNPL) is an alternative payment method that offers a short-term financing option.
- 1.2. This solution enables consumers to make purchases from Customer and defer payment to a later date by paying in several instalments directly to the Customer Selected Provider through closed-end instalment loans, instead of paying the full amount upfront.
- 1.3. Financing is approved instantly by Customer Selected Provider, allowing goods to be delivered in advance.
- 1.4. At the time of purchase, the Customer receives the full purchase amount from the Customer Selected Provider, while the Customer Selected Provider subsequently collects the instalment payments from the consumer. As a result, the credit and repayment risk sits with the Customer Selected Provider, not with the Customer.

## 2. How does the solution work?

- 2.1. FOP catalogue (optional): Customer can add this solution to the form of payment catalogue. This selection includes markets (office ID) and currency.
- 2.2. Creation: a request to initiate a BNPL transaction is created in the Payment Platform. This includes consumer details, purchase amount, and Customer Selected Provider.
- 2.3. Redirection: the consumer is redirected to the relevant Customer Selected Provider's webpage for process completion.
- 2.4. Validation: the consumer validates the BNPL transaction data, undergoes eligibility checks, and confirms acceptance of the payment plan. Upon approval, Customer Selected Provider generates a virtual credit card which is shared with us.
- 2.5. Authorization: this card is authorized by us via Premium Card Authorization.
- 2.6. Capture (optional): tickets/EMDs are issued by the Customer, and the transaction is settled using the virtual credit card created by Customer Selected Provider. This step is applicable only in two-step payment flows (authorization and capture).
- 2.7. Reversals and Refunds (optional): payment transactions can be cancelled before capture (reversal) or after capture (refund). Refunds are processed according to the Customer's refund policy and executed directly on the virtual credit card generated by the Customer Selected Provider. The Customer Selected Provider is responsible for refunding the consumer. We are not involved in the refund process with the consumer.

## 3. Key features

- 3.1. This solution is provided through connections to the relevant Customer Selected Provider.
- 3.2. The solution supports synchronous payments, meaning payments completed online during the booking process.
- 3.3. BNPL transactions can follow a two-step process (involves both authorization and capture).
- 3.4. This solution is based on web redirection (the consumer is redirected to the relevant Customer Selected Provider's webpage for payment).
- 3.5. This solution can be fully integrated into the Customer's booking and reporting flow.

## 4. Disclaimers and limitations

- 4.1. This solution cannot be combined with any other form of payment (for example, cards, wallet, airline miles, voucher).
- 4.2. This solution cannot be used simultaneously with our solutions Touchless Robot, FX Box Pricing, and FX Box Trading.
- 4.3. This solution is not available via Webservices or REST APIs.
- 4.4. This solution is available only where the Customer Selected Provider can generate a virtual card, which is required for the BNPL transaction flow.
- 4.5. This solution works via front-ends (browser-based internet notification, for instance). Therefore, if the payment transaction is lost at the Customer Selected Provider level, our Payment Platform will be unable to recover the transaction details.
- 4.6. If Customer choses Uplift as a Customer Selected Provider, Customer accepts the following terms and conditions: <https://www.upgrade.com/flex-pay/outpayce-amadeus-terms/>.

**5. Dependencies**

- 5.1 Customer must enter into an agreement with the relevant Customer Selected Provider.
- 5.2 PNR integrated payment is available only if Customer has previously contracted Amadeus Altéa Reservation System.

**6. Integrations**

- 6.1 This solution can be integrated with PNR.
- 6.2 This solution can be integrated into certain Amadeus Customer's front-ends via Checkout SDK and Checkout UI.
- 6.3 Other integrations with Customer's front and back ends may be available, subject to further scoping.