1. Description

1.1 Card-present transactions take place when consumers physically hand over their payment card or mobile wallets to pay at Customer's point of sale (device).

1.2 This happens when card data is captured at the device by either:

1.2.1 Swiping the magnetic strip of the payment card.

1.2.2 Inserting the EMV chip of the payment card.

1.2.3 Tapping the payment card.

1.2.4 Tapping an NFC/contactless digital wallet linked to the payment card.

1.3 This solution retrieves the electronic data of payments cards at the device. Then, this solution authenticates the transaction and sends it for authorization and capture.

2. How does the solution work?

2.1 The front-end Customer's agent starts the booking of travel content within the Customer's system.

2.2 The payment amount is transmitted to the device provided by the Customer Selected Provider chosen by Customer.

2.3 Customer Selected Provider performs the payment card verification and, when required, PIN collection (authentication) through the device. We then integrate that payment information back into the front-end system of the Customer.

2.4 We send the payment transaction for authorization, and we can also send the transaction to capture.

2.5 The authorization response is sent back to our Payment Platform which, in turn, sends it back to the device.

2.6 Transaction authorizations approved will trigger the process of issuing the EMD or ticket, HOT file, and Capture processes, as the case may be.

2.7 Capture can be performed through our Payment Platform with the relevant Customer Selected Provider. As an alternative, we can provide the information about the authorizations approved through a HOT file for PNR integrated customers. In this case, the Customer will be responsible for performing the capture.

2.8 The same architecture can be used with other combinations like:

2.8.1 Standalone webservices.

2.8.2 Webservices PNR integrated Customers.

2.8.3 Authorizations via a Customer Selected Provider not included in our standard offering, subject to further scoping.

2.8.4 Captures processed directly by Customer.

3. Key features

3.1 With this solution only the consumer interacts with the payment card at the device. Customer's agents will not have access to payment cards' numbers, expiry dates, or PANs (Primary Account Numbers).

3.2 Consumers can pay for tickets and ancillary services with this solution when the EMV form of payment is selected by the Customer's agent at the front-end application.

3.3 The solution can be used for non-Amadeus front-ends payments but requires integration by the Customer via webservices. Additional Charges will apply.

3.4 This solution supports:

3.4.1 Offline PIN validation between the payment card and the point of sale.

3.4.2 Online PIN validation between the payment card and the relevant issuer.

3.4.3 On device authentication for NFC/contactless digital wallets linked to the payment card.

3.4.4 NFC/contactless digital wallets capabilities.

3.5 This solution is PSD2 and PCI DSS compliant based on end-to-end encryption. Customer Selected Provider and the devices must be PCI DSS and PSD2 compliant. We are not responsible for the compliance of the devices provided by the Customer Selected Provider.

4. Disclaimers and limitations

4.1 Online and offline PIN validation depend upon the capabilities of the point of sale and programming of the payment card, as well as Customer's set up of the point of sale.

4.2 This solution only works in conjunction with our solution Premium Authorization for card-present transactions. Our Capture solution for card-present transactions can be implemented too, but capture could also be performed by Customer.

4.3 Reversals and refunds can be triggered from our Merchant Portal - Essential XPP or Merchant Portal - Premium XPP.

4.4 Customer Selected Provider must certify the devices with the relevant Customer's acquirers. This solution currently supports the following Customer Selected Providers:

4.4.1 Premium Authorization: Amex, Bambora, Diners, and Worldpay.

4.4.2 Capture in combination with Premium Authorization: Amex, Bambora, Diners, and Worldpay.

4.5 Subject to further scoping and potentially additional Charges, Customer could use this solution on its own or through other Customer Selected Providers (gateway) not listed in the above paragraph. In this case:

4.5.1 EMV data could be removed from such transaction (including EMV authentication).

4.5.2 Liability shift and other benefits of this solution such as online PIN validation will not apply.

4.5.3 Additional interchange fees may apply.

4.5.4 We are not responsible neither for any transaction processed following this route nor if Card Schemes and/or the relevant acquirers request additional certification.

4.6 If any new Law or Industry Mandate change, additional Charges may apply. These Charges will be quoted separately on case-by-case basis. We will notify Customer of any such Charges.

4.7 We are not responsible for:

4.7.1 Customer's compliance with the Law or Industry Mandates. The reach, connectivity, and the response time of the devices.

4.7.2 Any limitations imposed by acquirers or Card Schemes.

4.7.3 The devices provided by the Customer Selected Provider.

4.7.4 The software embedded in such devices.

5. Dependencies

5.1 Customer must:

5.1.1 Contract our Premium Authorization solution.

5.1.2 For reversals and refunds, Customer must contract our Merchant Portal – XPP Essential or Merchant Portal – XPP Premium solutions.

5.1.3 Enter into an agreement with the relevant Customer Selected Provider for Premium Authorization and Capture, if applicable.

5.1.4 Enter into an agreement with the relevant Customer Selected Provider for the devices.

5.1.5 Report to us the number of points of sale and the countries in which the devices are rolled out.

5.2 Customers must contract Amadeus front-ends to receive this solution through them.

6. Integrations

6.1 This solution can be integrated with the PNR.

6.2 This solution can be integrated via webservices with Customer's front-ends.

6.3 This solution can be integrated in the following Amadeus front-ends/channels:

Front-end/channel	Family
Airport Companion App	DCS
Call centers / Ticket desk (ARD web)	RES
Check-in desk (JFE)	DCS

6.4 Other integrations with Customer's front-ends may be available, subject to further scoping.