

**1. Description**

- 1.1 Essential XPP is a user portal to view static information about the payment transactions processed through our Payment Platform in Customer's sales channels connected to our Payment Platform.
- 1.2 Customer orchestrates Business Rules for payment transactions through different dashboards.
- 1.3 This solution has access to the details of all payments processed by our Payment Platform in the Amadeus and non-Amadeus front offices, direct and indirect sales.
- 1.4 This solution can display the Customer's payment data from the past seven (7) to fourteen (14) calendar days, as a chart or as a table, on the homepage of the Merchant Portal.

**2. How does the solution work?**

2.1 This solution has the following modules:

2.1.1 **Orchestration:** Customer creates, deletes or edits two (2) types of Business Rules based on different parameters and priorities.

- (a) **Workflow rules:** Customer defines the order between different payment functionalities (for example, fraud, authentication, and card authorization).
- (b) **Link determination rules:** Customer chooses to use fraud and authorization/capture Customer Selected Providers for a given set of conditions.

Customer can implement as many productions loads as desired. Assisted productions load are also available in exchange for valid consideration.

This module can perform simulations before putting Business Rules into production, based on Customer's own historical traffic (transactions processed during the previous two (2) weeks).

2.1.2 **Reporting:** Customer defines, and setups basic reports of the transactions processed through our Payment Platform, configured by:

- (a) **Type of reports:** pre-defined reports (predefined columns, filters and sorting).
- (b) **Schedule/recurrence:** recurring (daily, weekly or monthly) or single (quick periods such as "today, yesterday, this week, previous week, previous seven (7) days, this month, previous month, previous thirty (30) days" or specific dates and hours for the report generation.

(c) **Payment methods.**

(i) **Payment cards.** Reports show the following information:

- (1) *Fraud:* if fraud screening was performed.
- (2) *Authentication enrollment:* if the payment card is enrolled in any authentication program.
- (3) *MCP (Multi-Currency Pricing) or DCC (Dynamic Currency Conversion):* if any foreign exchange conversion was applied to the transaction.
- (4) *EMV:* if the transaction was processed in person through an EMV device.
- (5) *Authorization:* if the amount of money for a given payment is available on the consumer's account.
- (6) *Reversal:* if the payment transaction was reverted before it was captured.
- (7) *Capture:* if the payment transaction was captured.
- (8) *Refund:* if the payment transaction was refunded after having been captured.

(ii) **APMs.** Reports show the following information:

- (1) *Creation:* if the payment request was sent to the Customer Selected Provider.

- (2) *Validation*: if the request to validate the payment has been made.
  - (3) *Reversal*: if the payment transaction was reverted before it was captured.
  - (4) *Capture*: if the payment transaction was captured.
  - (5) *Refund*: if the payment transaction was refunded after having been captured.
- (iii) Format. We provide the reports in CSV (Comma-Separated Values) or XML (Extensible Markup Language) formats, which are processed by revenue accounting systems.
  - (iv) Delivery. We deliver the reports through the Amadeus Data Exchange Portal or SFTP (Secure File Transfer Protocol).
- 2.1.3 Payments Search. Customer researches and retrieves payment transactions processed through our Payment Platform.
- This module collects details of PRI (Payment Record ID). Customer sees the payment transaction steps can apply different parameters for searching the transaction.
- Results can be viewed and exported in CSV format.
- 2.1.4 Analytics. Customer accesses a static pre-defined dashboard that represents visually the information on the transactions processed through our Payment Platform. Historical data is available up to fourteen (14) days with a default currency (EUR).
- 2.1.5 Marketplace. This module gives Customer visibility of our Payment Platform's ecosystem. These connections may include Third-Party Providers such as acquirers, APMs, gateways or fraud management providers, across all markets.
- This module displays our different products, capabilities and real-time transaction data, enabling Customer to browse, filter, and select the best payment services for its needs.
- This module has three different layers:
- (a) Live traffic: we process real-time transaction traffic and update it daily with the data of the three (3) preceding months.
  - (b) Certified: product capabilities or services that have been certified following our certification processes and are ready to be used by Customer.
  - (c) Declared: product capabilities or services that have been self-declared as "supported" by Third-Party Providers, that are not being used by Customer yet. Whenever there is usage, the "declared" icon changes to "live traffic".

### **3. Disclaimers and limitations**

- 3.1 Business Rules configured by Customer may have an impact on sales. Customer is responsible for the Business Rules.
- 3.2 We provide simulations for illustrative purposes only. These simulations cannot be regarded as legal or financial advice, nor replace the advice of a qualified expert. Results may vary depending on the data fed to the tool.
- 3.3 Our reports will include concealed card numbers, in compliance with PCI DSS.
- 3.4 Customer is responsible for its SFTP connection and for reversals and refunds triggered through the Merchant Portal.
- 3.5 Reversals and refunds can be manually triggered for card transactions only.
- 3.6 Full, multiple and partial refunds for payment cards depend on the capabilities of the Third-Party Providers.
- 3.7 The analytics module is available for three (3) users by default. Customer can request to add more users in exchange for valid consideration.

### **4. Dependencies**

- 4.1 Customer must have LSS (Local Security Settings) ACL (Access Control Lists) access and SFTP connection (if Customer chooses this option).