

1. Description

1.1 This solution transmits information messages to supported Third-Party Providers (acquirers, gateways or orchestrators), requesting real-time payment card authorizations.

2. How does the solution work?

2.1 The Third-Party Provider checks with the relevant issuer both the identity of the cardholder and whether the cardholder has enough funds in the account to complete the payment transaction.

2.2 If both checks are correct, the issuer places the funds on hold, setting them aside and blocking them for a limited period until capture or reversal takes place.

2.3 At this stage, the payment is categorized as 'pending'.

2.4 Once the payment is authorized, Customer submits a Capture request to transfer the funds from the cardholder's issuer to Customer's relevant acquirer.

3. Key features

3.1 This solution is available for e-commerce and card-present transactions.

3.2 This solution relies on a server-to-server communication between our Payment Platform and the relevant Third-Party Provider.

3.3 For PNR integrated transactions, the response of the payment card authorization process is automatically added to the PNR, and the sales reporting is enriched with the corresponding payment transaction details.

4. Dependencies

4.1 Customer must have a contract with the relevant Customer Selected Providers (acquirers and/or gateways).

5. Disclaimers and limitations

5.1 This solution is available only for direct sales.

5.2 We are not responsible for the messages transmitted by Third-Party Providers or Card Schemes.

5.3 This solution cannot be combined with any other form of payment.

5.4 Cryptic commands (DEFP and TTP) are used only for airlines and travel agencies.

5.5 This solution transmits the authorization requests on behalf of Customer and therefore they cannot be construed as a payment order.

5.6 Authorization requests may be valid for a maximum of fourteen (14) calendar days, depending on the Third-Party Provider.

5.7 If the consumer's funds are not captured within this deadline, the payment transaction can be canceled. We will not be responsible for any transaction being cancelled.

6. Integrations

6.1 This solution can be fully integrated into Customer's booking and reporting flow (for revenue management purposes).

6.2 This solution can be integrated with our Checkout SDK and Checkout UI solutions as well as with the PNR.

6.3 Other integrations with Customer's front and back ends may be available, subject to further scoping.