

1. Description

- 1.1 Refund occurs after a payment transaction is captured and the payment is settled (i.e., transferred from the consumer's account to the Customer's account).
- 1.2 With this solution, Customer requests that the funds are transferred back from Customer to consumer.

2. How does the solution work?

- 2.1 This solution adds refund messages in the Capture file .
- 2.2 This solution is triggered upon receipt of:
 - 2.2.1 The ticket/EMD (Electronic Miscellaneous Document) refund in the HOT file sales report.
 - 2.2.2 A stand-alone refund web service request.
 - 2.2.3 A stand-alone refund transaction initiated from our Merchant Portal - Essential XPP or Merchant Portal - Premium XPP.
- 2.3 We deliver the Capture file to the relevant Customer Selected Provider (usually an acquirer or another gateway/orchestrator) in Customer's preferred file format (.HOT, CAT, CSI and CCSP may be available, upon request).
- 2.4 We update the PNR (Passenger Name Record), if applicable.

3. Key features

- 3.1 This solution works with e-commerce and card present transactions.
- 3.2 This solution relies on a server-to-server communication between our Payment Platform and the Customer Selected Providers.
- 3.3 This solution supports payment card transactions and APMs.
- 3.4 This solution supports partial and multiple refunds of any captured amount, provided that the relevant Customer Selected Provider supports partial and multiple refunds.
- 3.5 Customer can request multiple partial refunds for one authorization.
- 3.6 We provide the capture file to the relevant Customer Selected Provider in real-time via XML (Extensible Markup Language) messages, or through a batch file via SFTP (Secure File Transfer Protocol).

4. Dependencies

- 4.1 Customer must contract and implement our solutions Card Acceptance for Amadeus GDS or Premium Authorization.
- 4.2 For referenced refunds, Customer must contract and implement our solutions Merchant Portal – Essential XPP or Merchant Portal – Premium XPP.

5. Disclaimers and limitations

- 5.1 We send the refunds messages in the same format than the messages sent in our Capture solution (messages / batches)
- 5.2 Customer Selected Providers involved in the process are responsible for funds settlement with acquirers and issuing banks.
- 5.3 We are not responsible for transactions not captured on time by Customer after authorization.
- 5.4 Refunds can be triggered only if the initial authorization has been submitted through our Payment Platform using Essential Authorization or Premium Authorization.
- 5.5 Some Customer Selected Provider may not support refunds, or single, partial, or multiple refunds.
- 5.6 We transmit the capture files and messages on behalf of Customer and therefore they cannot be construed as a payment order.
- 5.7 Refunds may trigger additional charges from Customer Selected Providers and Card Schemes.

6. Integrations

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

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