UATP One Merchant Services

ACH Conference
May 16, 2023

Evolution of UATP One

BSP Credit Primary Features/Benefits

BSP and ARC Process Flows

BSP and ARC Checklist

cPanel Dashboard Reporting

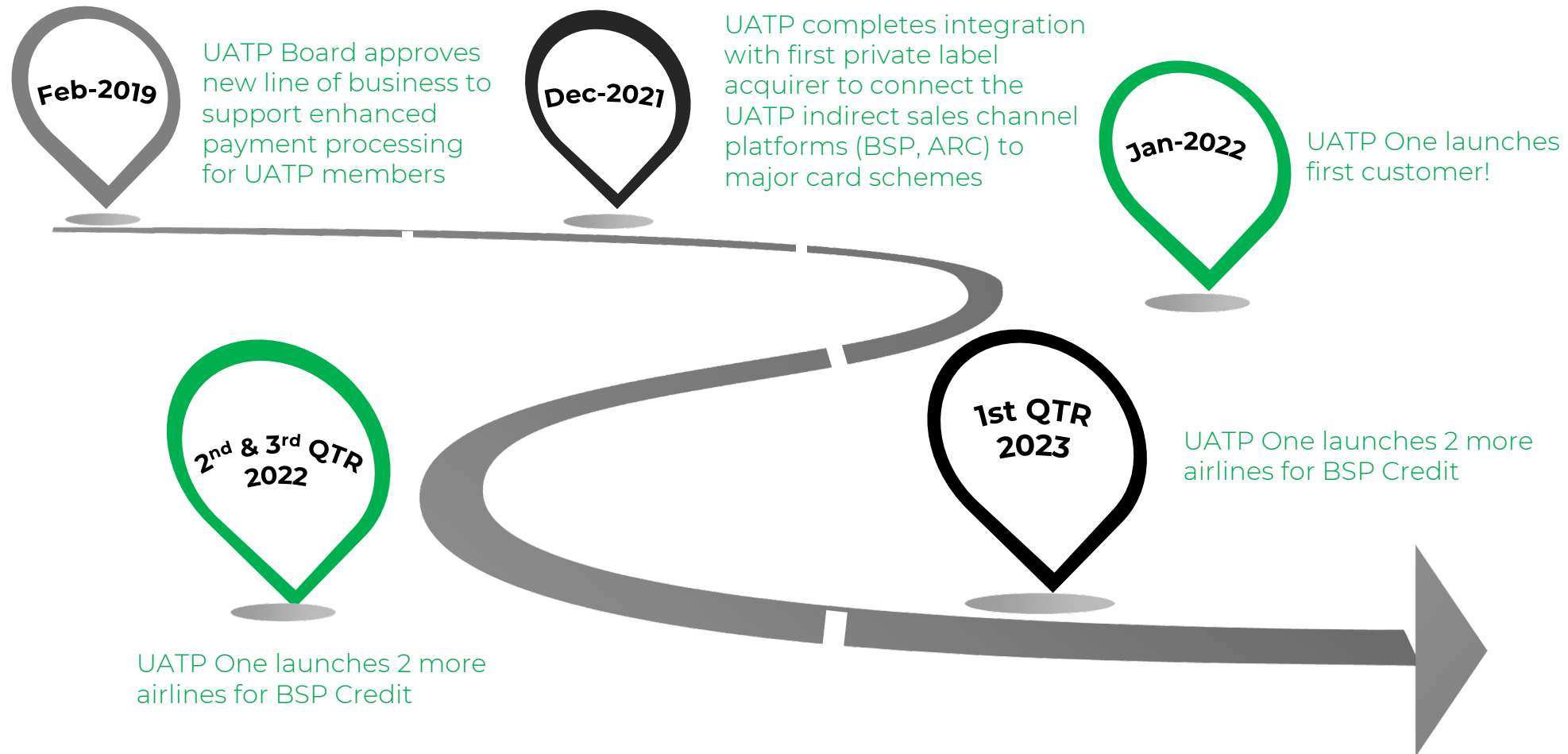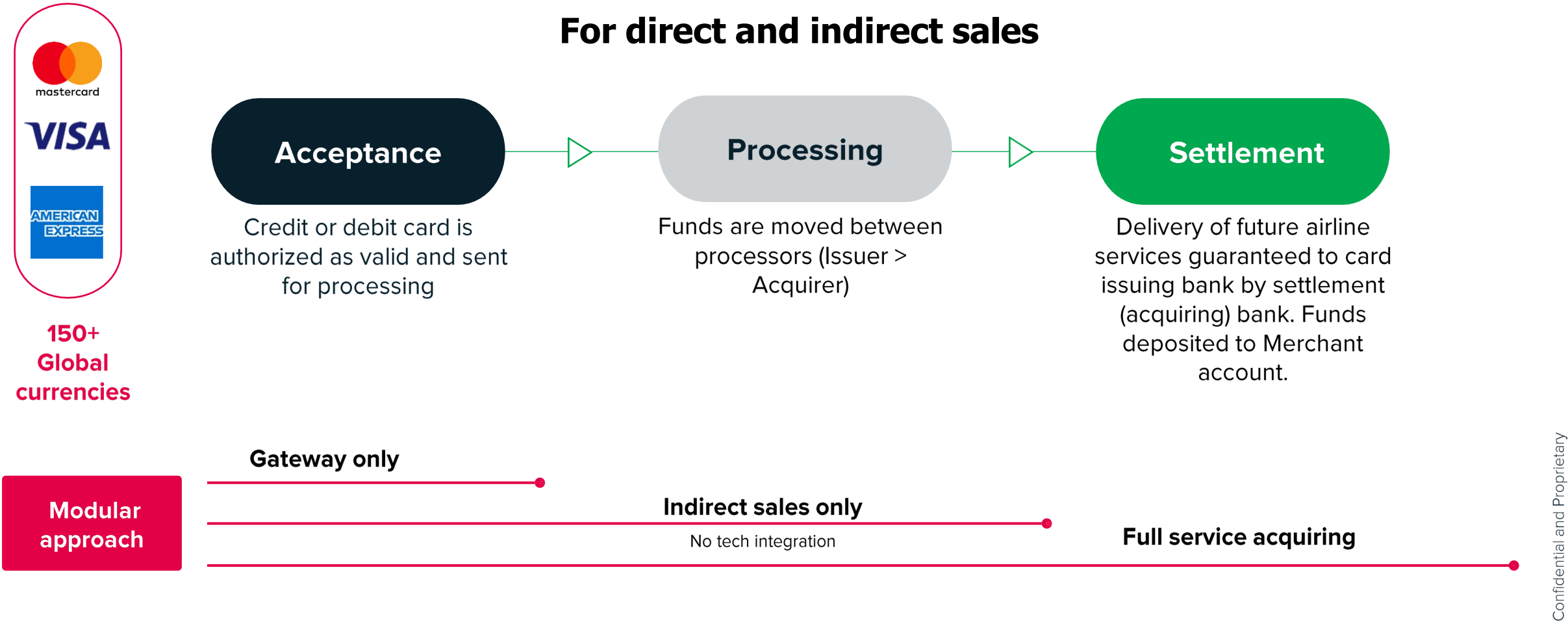UATP One Team

Agenda

Evolution of UATP One Merchant Services

UATP **ONE**
Merchant Services

Feb-2019
UATP Board approves new line of business to support enhanced payment processing for UATP members

Dec-2021
UATP completes integration with first private label acquirer to connect the UATP indirect sales channel platforms (BSP, ARC) to major card schemes

Jan-2022
UATP One launches first customer!

2nd & 3rd QTR 2022
UATP One launches 2 more airlines for BSP Credit

1st QTR 2023
UATP One launches 2 more airlines for BSP Credit

Bringing enhanced payment services to airlines reduces cost, complexity, and risk

For direct and indirect sales

mastercard

VISA

AMERICAN EXPRESS

150+ Global currencies

Acceptance
Credit or debit card is authorized as valid and sent for processing

Processing
Funds are moved between processors (Issuer > Acquirer)

Settlement
Delivery of future airline services guaranteed to card issuing bank by settlement (acquiring) bank. Funds deposited to Merchant account.

Modular approach

Gateway only

Indirect sales only
No tech integration

Full service acquiring

BSP Credit

- ✓ UATP One is connected to all 152 BSP markets
- ✓ Currently support Visa and MC with additional card types on the roadmap
- ✓ No integration required
- ✓ IATA will send authorization file to UATP's PCI DSS compliant server (Amazon Web Services)
- ✓ UATP's platform will monitor any potential transaction issue and work to resolve prior to sending to our Acquirer partner's gateway
- ✓ Authorization, settlement and billing details will be visible in cPanel dashboard
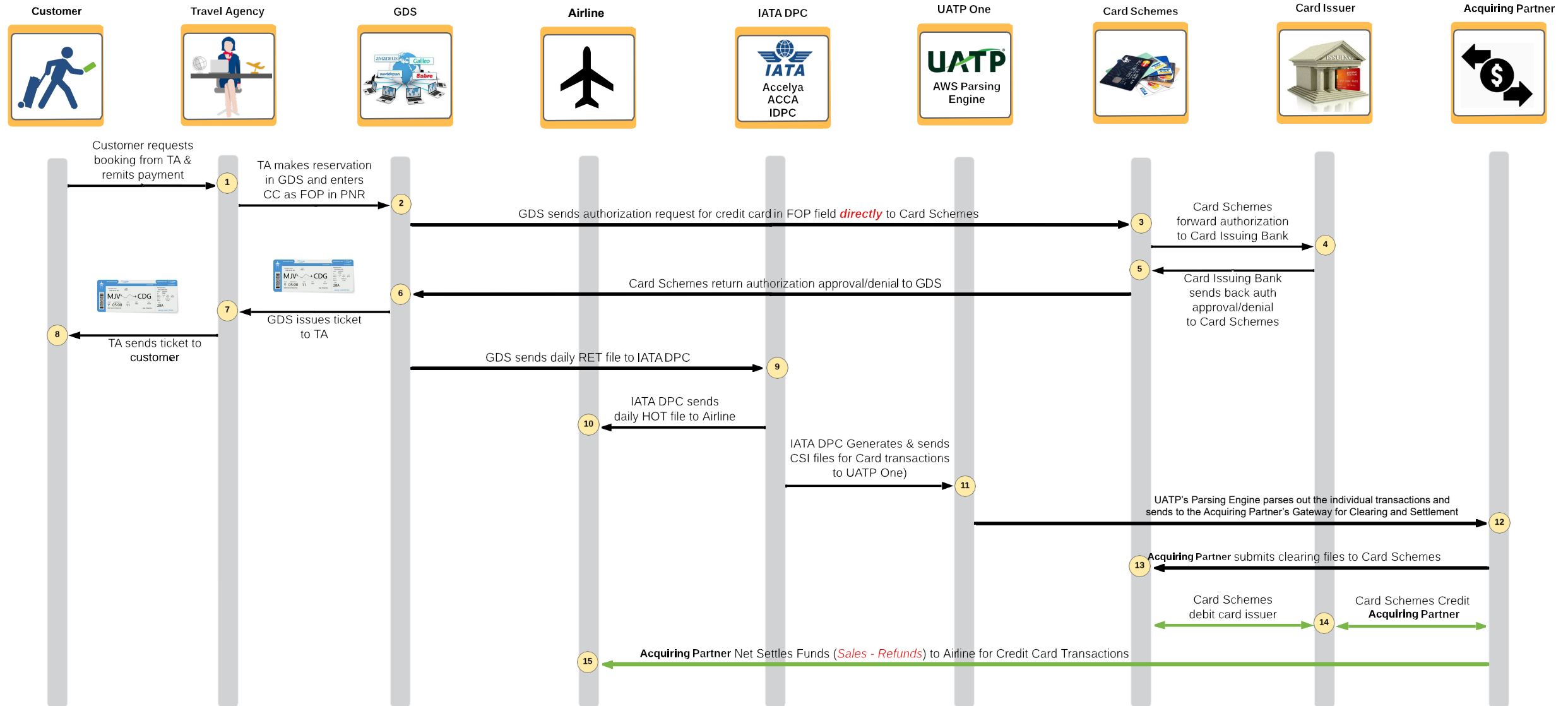- ✓ Chargebacks and retrievals all managed in cPanel dashboard

BSP Credit

- ✓ Completing IATA LCCB form to redirect settlement files to ATCAN (non-UATP). IATA set up time 3 – 4 days.

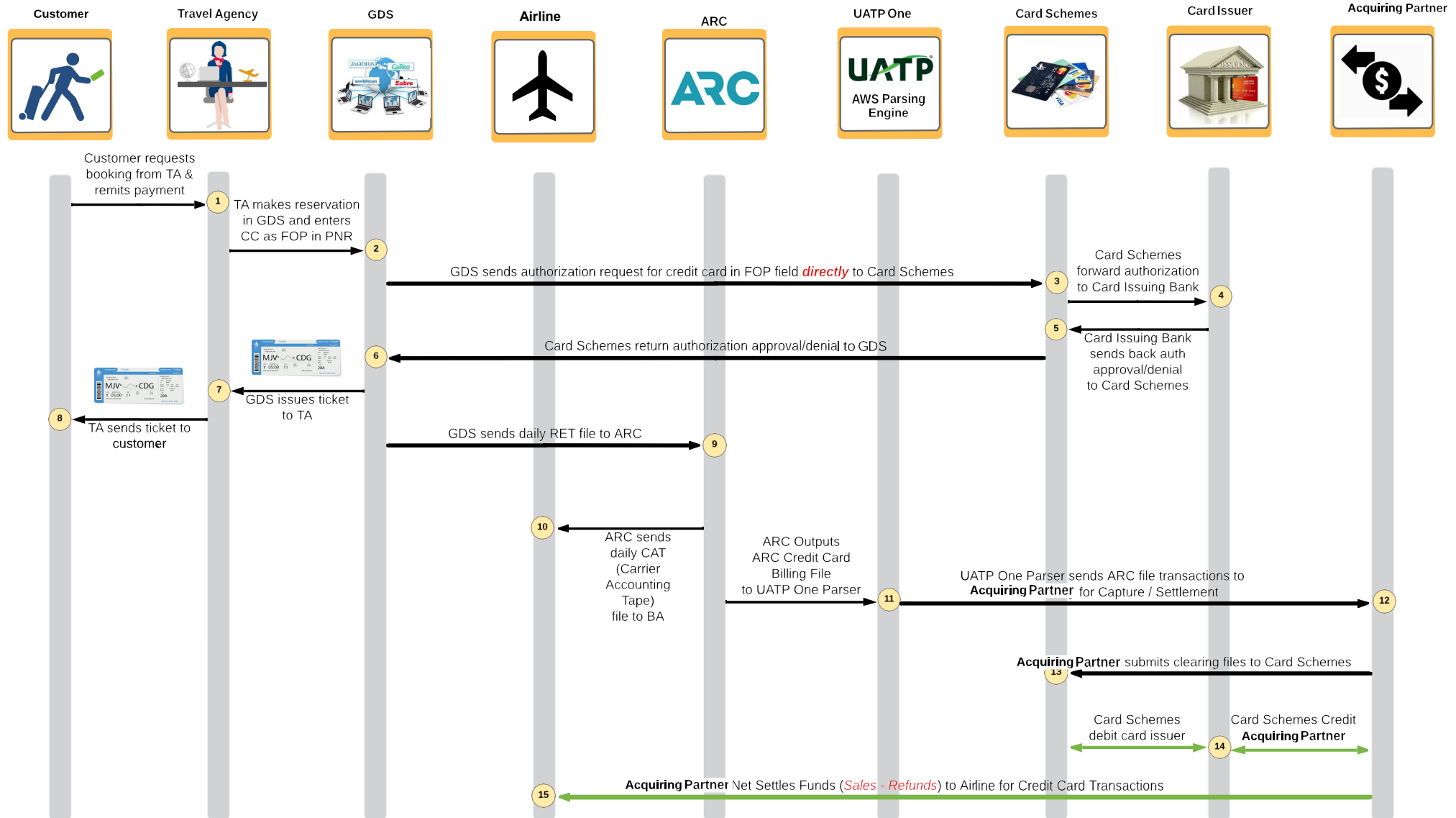- ✓ Total set up time 2 – 3 weeks upon completion of signed executed merchant services agreement.

Note: ARC Credit connectivity to be completed and in production with a projected date of June 2023.

UATP One / Nuvei - BSP Credit Card Processing Flow

Customer — **Travel Agency** — **GDS** — **Airline** — **IATA DPC** (Accelya ACCA IDPC) — **UATP One** (AWS Parsing Engine) — **Card Schemes** — **Card Issuer** — **Acquiring Partner**

1. Customer requests booking from TA & remits payment
2. TA makes reservation in GDS and enters CC as FOP in PNR
3. GDS sends authorization request for credit card in FOP field *directly* to Card Schemes
4. Card Schemes forward authorization to Card Issuing Bank
5. Card Issuing Bank sends back auth approval/denial to Card Schemes
6. Card Schemes return authorization approval/denial to GDS
7. GDS issues ticket to TA
8. TA sends ticket to **customer**
9. GDS sends daily RET file to IATA DPC
10. IATA DPC sends daily HOT file to Airline
11. IATA DPC Generates & sends CSI files for Card transactions to UATP One)
12. UATP's Parsing Engine parses out the individual transactions and sends to the Acquiring Partner's Gateway for Clearing and Settlement
13. **Acquiring** Partner submits clearing files to Card Schemes
14. Card Schemes debit card issuer / Card Schemes Credit **Acquiring Partner**
15. **Acquiring** Partner Net Settles Funds (*Sales - Refunds*) to Airline for Credit Card Transactions

UATP Proprietary and Confidential

UATP One / Nuvei - ARC Credit Card Flow

UATPONE
Merchant Services

Customer	Travel Agency	GDS	Airline	ARC	UATP One AWS Parsing Engine	Card Schemes	Card Issuer	Acquiring Partner

1 — Customer requests booking from TA & remits payment

2 — TA makes reservation in GDS and enters CC as FOP in PNR

3 — GDS sends authorization request for credit card in FOP field *directly* to Card Schemes

4 — Card Schemes forward authorization to Card Issuing Bank

5 — Card Issuing Bank sends back auth approval/denial to Card Schemes

6 — Card Schemes return authorization approval/denial to GDS

7 — GDS issues ticket to TA

8 — TA sends ticket to **customer**

9 — GDS sends daily RET file to ARC

10 — ARC sends daily CAT (Carrier Accounting Tape) file to BA

11 — ARC Outputs ARC Credit Card Billing File to UATP One Parser

12 — UATP One Parser sends ARC file transactions to **Acquiring Partner** for Capture / Settlement

13 — **Acquiring Partner** submits clearing files to Card Schemes

14 — Card Schemes debit card issuer / Card Schemes Credit **Acquiring Partner**

15 — **Acquiring Partner** Net Settles Funds (*Sales - Refunds*) to Airline for Credit Card Transactions

UATP One BSP Activation Checklist

1. Airline chooses BSP Countries for launch and communicates list to UATP

2. Acquiring Partner configures desired BSP Markets

   ➢ 1 business day turnaround time

3. UATP configures desired BSP Markets in parsing engine

   ➢ 15 minutes turnaround time

4. Airline completes IATA LCCB Form, indicates launch date and submits to IATA Portal for processing

   ➢ 3 - 5 business days turnaround time

5. IATA completes processing of LCCB Form and begins sending CSI files to UATP without requirement of reformatting files

6. Airline goes live in BSP Channel

7. Sales visible in cPanel Dashboard same day as transactions are sent for capture to Acquiring partner

UATP One ARC Activation Checklist

1. Airline informs UATP + Acquiring partner on go-live date for ARC

2. Acquiring Partner configures Airline/ARC pairing in cPanel dashboard

   ➢ 1 business day turnaround time

3. UATP configures ARC / Airline pairing in parsing engine

   ➢ 15 minutes turnaround time

4. Airline communicates with ARC Onboarding Team directly and requests change of processor to UATP One via email.

   ➢ 3-5 business days turnaround time

   ➢ UATP can provide contact information when needed

5. ARC completes configuration of new Airline / Processor pairing and starts sending ARC CCB Files to UATP's Parsing Engine

6. Airline goes live in ARC Channel

7. Sales visible in cPanel Dashboard same day as transactions are sent for capture to Acquiring partner

Benefit from Robust Online Reporting Dashboard

- **VIEW IMPORTANT ACCOUNT INFORMATION QUICKLY**

  - ✓ Control Panel gives you an overview of your most recent account activity right from the dashboard. Get to the most important details quickly and get on with running your business.

  - ✓ Near real-time updates and alerts

- **GET CUSTOM REPORTS ON YOUR TERMS**

  - ✓ Automatically schedule reports for export to CSV, XLS, PDF, email, or SFTP. Manage multiple users with a single administrator per merchant account and track activity with user reports.

- **A MOBILE EXPERIENCE LIKE NO OTHER**

  - ✓ It's easier than ever to track your performance on the go with our new mobile app. UATP One gives you what you want to know, when you want it.

- **DATA RETENTION**

  - ✓ Date ranges searches – 12 months

  - ✓ Transaction Reports – 3 years

  - ✓ General reports – 6 months

  - ✓ Transaction ID search – 180 days

  - ✓ Financial reports – 14 months
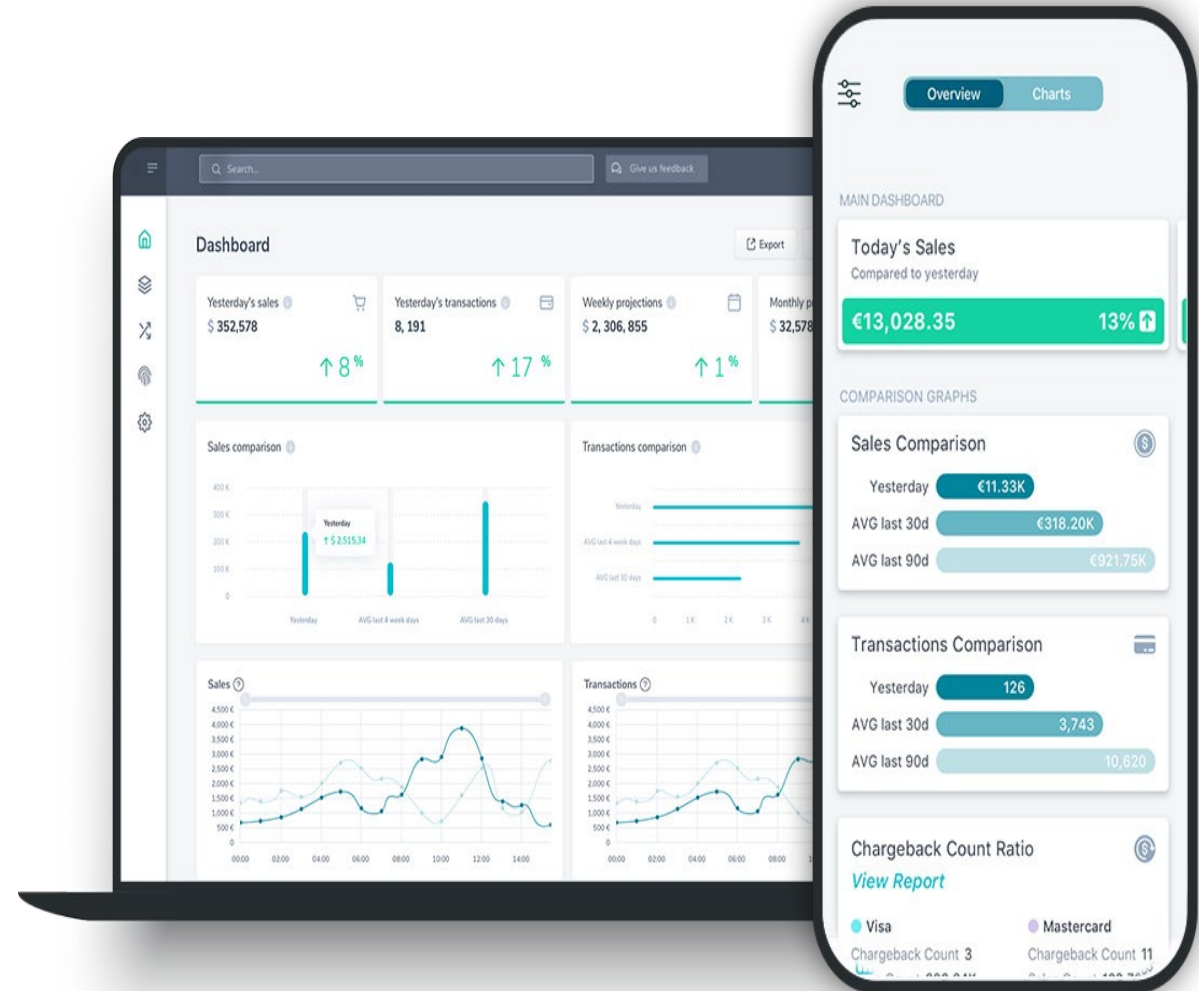
cPanel Reports Available – Indirect Sales

- ✓ Finance Reports

- ✓ Movement (Settlement reports)

- ✓ Balance Acquirer IC + charges

- ✓ Settlement Summary

- ✓ Statements

- ✓ Chargeback and retrievals submission process

- ✓ Fully customizable reporting views

- ✓ Ability to integrate

Thank you!

UATP

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