



# Easy Payment Management, designed for airlines

## Finance Solutions

### SIRAX/Payment Hub

Fast, secure and offering as many options as possible – nowadays, customers have high expectations when they make payments on airlines' websites. Digital transformation, in the form of NDC and ONE Order, is bringing new opportunities and changes to the airline industry. In order to meet all expectations, airlines must be able to build a payment gateway that connects with various Payment Service Providers and acquirers from different regions around the world. At the same time, their payment systems need to be compliant with payment security standards such as PCI DSS, PSD2 in order to provide customers with a safe online payment environment.

SIRAX/Payment Hub supports the airlines in solving these challenges. It enables easy and smooth payments for customers using their payment provider of choice anywhere in the world. SIRAX/Payment Hub has been developed to meet the specific needs of the airline industry.

SIRAX/Payment Hub is a **Meta Payment Service Provider** that allows you to:



manage and consolidate all airline payment processes and interfaces in one place



reduce the time and effort spent on integration, enabling a fast time to market



use airline addendum data during payment for better risk and fraud management, improved interchange rates and reporting



keep all the connected systems out of the PCI DSS scope (Payment Card Industry Data Security Standard)

# Benefits of SIRAX/Payment Hub

## Global reach

- Connection with different PSPs from all over the world
- Route payments based on various parameters to the optimal PSP/Acquirer
- Enable customers to pay in multiple currencies

## Fast integration

Easy and fast integration to neighboring airline IT systems

- Consolidate all payment data with one API to reduce implementation costs and shorten payment method integration time
- Simple integration of new payment services into the running operation
- Open API documentation, where you can test our solutions beforehand

## Be PCI DSS compliant

- Use the highly customizable payment page to keep your UI out of scope of PCI DSS
- Send tokenized card data via the PCI Proxy to the third parties such as car rental, hotel booking, insurance providers
- Use tokenized card data via Payment Hub for PCI DSS compliant payments

## Airline specific benefits

- Batch handling for airline-specific data from the IATA standard
- Better risk/fraud management by passing on airline itinerary data to the acquirers and fraud check providers
- Better interchange fee by providing airline itinerary data to the acquirers and card scheme fees
- Set up 3D Secure authentication eligibility rules based on airline itinerary data
- Payment reporting based on payment statistics to gain airline business insights
- Smart routing to route payments to the acquirer which offers the best pricing
- Improve payment experience by setting up 3DS eligibility rules based on airline itinerary data

→ If you need a future payment solution or just want to find out more about SIRAX/Payment Hub, please feel free to talk to us.

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## The Payment Landscape with SIRAX/Payment Hub

- Offer/Order Management System(s)
- Airline.com
- Mobile Apps
- Airline Open API/NDC API
- Onboard Sales/IFE Solutions
- Call Center Agent Payment Solutions
- Corporate Customer Portal
- Travel Agency Portal

**SIRAX/  
Payment Hub**

- Acquirers
- Other Payment Service Providers
- Alternative Payment Methods
- Ancillary Revenue Providers Revenue Accounting Systems
- Fraud Prevention Providers
- 3DS Authentication Providers