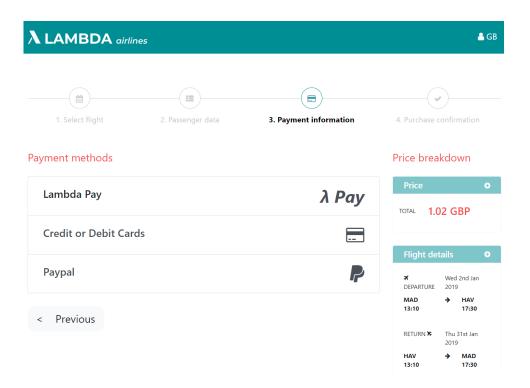


## High level transaction flow for Airline web ticket purchase

The current user experience showed in this document is from a PoC demo under UK openbanking. It is only for for indicative purposes. Customer navigation and approval may change and vary per market and regulation. For detailed information about IATA Pay, please contact: iatapay@iata.org

1. **Customer selects IATA Pay** as their preferred form of payment in the airline's checkout page. In the screenshot below, the demo airline has branded IATA Pay as *Lambda Pay* as IATA Pay is a white-labelled solution.



2. **Customer selects their bank**. This is their personal bank where they hold the account from which they want to pay.

| <b>LAMBDA</b> airlines  |                                   | IATA   |
|---|-----------------------------------|--|
| Summary of purchase   | Transaction ID                    | R9RY5S1WH67NBQWMFQKG (PMS8509IMSR3E)         |
| Lambda Airlines will collect your payment through IATA (iata.org)   | Description                       | Lambda Airlines PAYMENT R9RY5S1WH67NBQWMFQKG |
|   | Total                             | £1.02  |
| Bank You can use TokenJo Ltid's payment service to make a secure payment directly from your bank accoun Airlines). The terms governing Cancel | your use or tokens service can be |  |

3. **Customer logs into their e-banking** and is presented with the transaction details to be authenticated. Authentication will be performed by the customer's bank in their standard way. Options include SMS, QR code, secure apps, etc.

| <b>X</b> (900               | nma bank                                |  |  |  |
|-----------------------------|---|--|--|--|
| Confirm your payment        |   |  |  |  |
| Amount                      | £1.02                                   |  |  |  |
| Country                     | CB                                      |  |  |  |
| IBAN                        | Main - GB32BARC20038044612483           |  |  |  |
| I agree to make the payment |   |  |  |  |
| 876                         | sent. Transaction code 2945729.<br>575d |  |  |  |

4. **Ticket issuance.** Once instant payment is approved, the customer's bank will initiate an instant bank transaction to IATA's account. IATA Pay will notify the airline of the successful transaction and the airline will be able to issue the ticket. Customer will be redirected to airline's success URL with flight and ticket details.

|  | ines                                     |                        |                          |
|--|--|------------------------|--------------------------|
| 1. Select Tape                                 | L. Passenger data                        | 3. Payment information | 4. Purchase confirmation |
|  |  |                        |                          |
| <ul> <li>Congrate</li> <li>confirme</li> </ul> |  | ght booking is         | Price O                  |
| confirme                                       | ed<br>is confirmed and the e-            | 5. 15%                 | 10144 1.02 GBP           |
| Your booking                                   | ed<br>is confirmed and the e-t<br>hours. | 5. 15%                 |                          |