

Payments for the modern travel industry



**INTEGRATION SERVICES | GLOBAL, MULTI CHANNEL PAYMENT PROCESSING
ALTERNATIVE PAYMENTS | FRAUD MANAGEMENT | ACQUIRING & SETTLEMENT**

Peter Wickes, WorldPay

The eCommerce opportunity

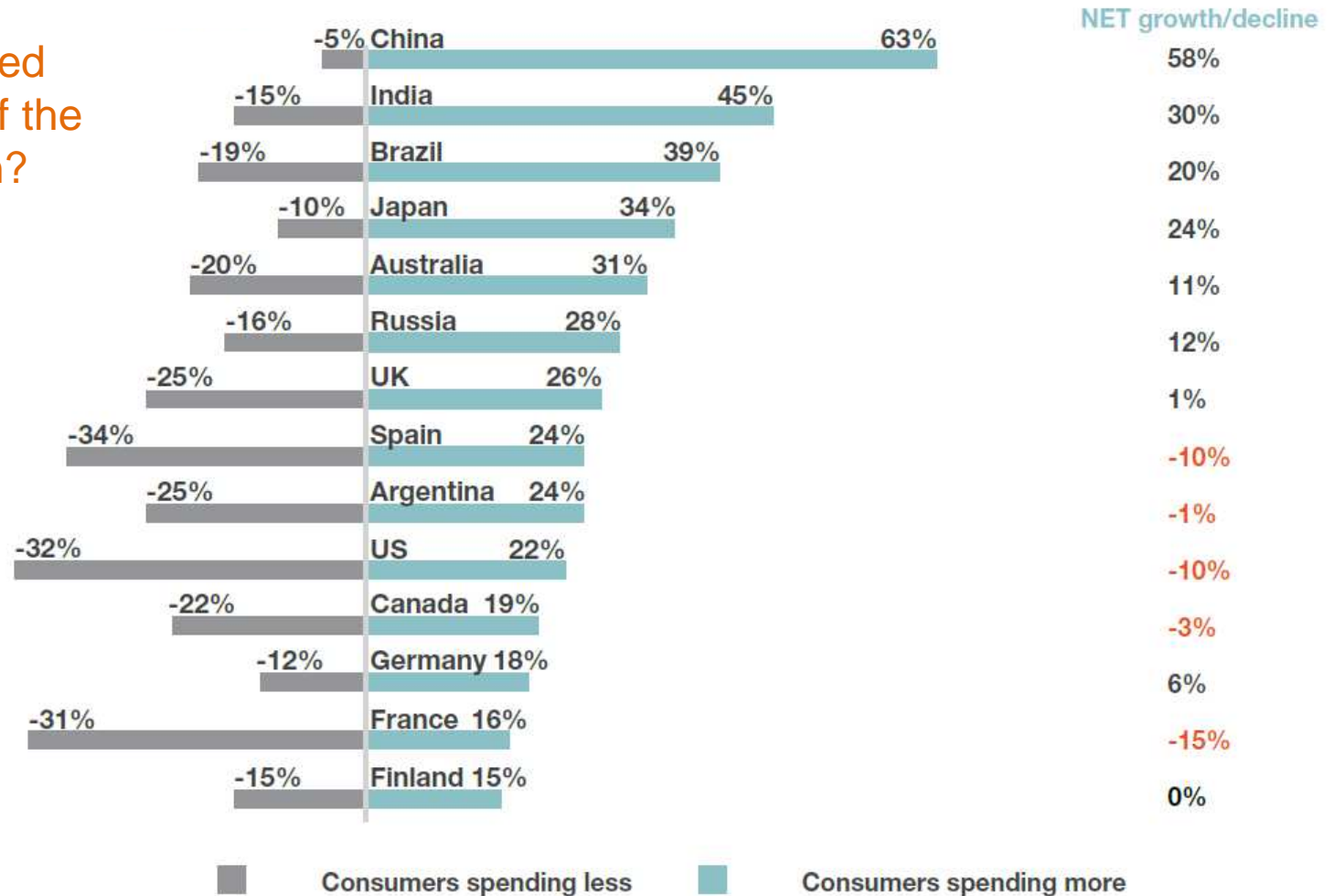
The growth opportunity

- Total number of Internet users to hit **3.5 billion by 2013**
- Global eCommerce market near doubling from €755 to **€1460bn by 2015**
- Global eCommerce sales are growing at more than **19% per year**
- Online sales as a % of total travel spend will increase from 32% in 2012 to **36% by 2015**



Regional differences exist globally

How has online spending changed since the start of the global recession?



Channel integration



The rise of the mobile device



Mobile phone technologies can enable integration of distinct services: search, payments, offers, loyalty, security, and more.



Merchant marketing and consumer use cases become more limitless ...



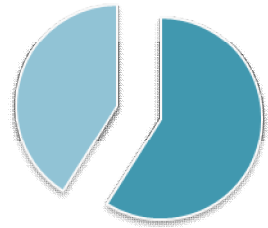
... which increases the complexity and investment for payments suppliers, and merchants (at the POS and elsewhere)

Consumer behavior is changing

- Disposable income under pressure
- Travellers looking for depth of experience
- Mobile and social media increasingly important
- Challenges equals back end integration

How developments in payment can
help improve your customers
experience and boost your revenues

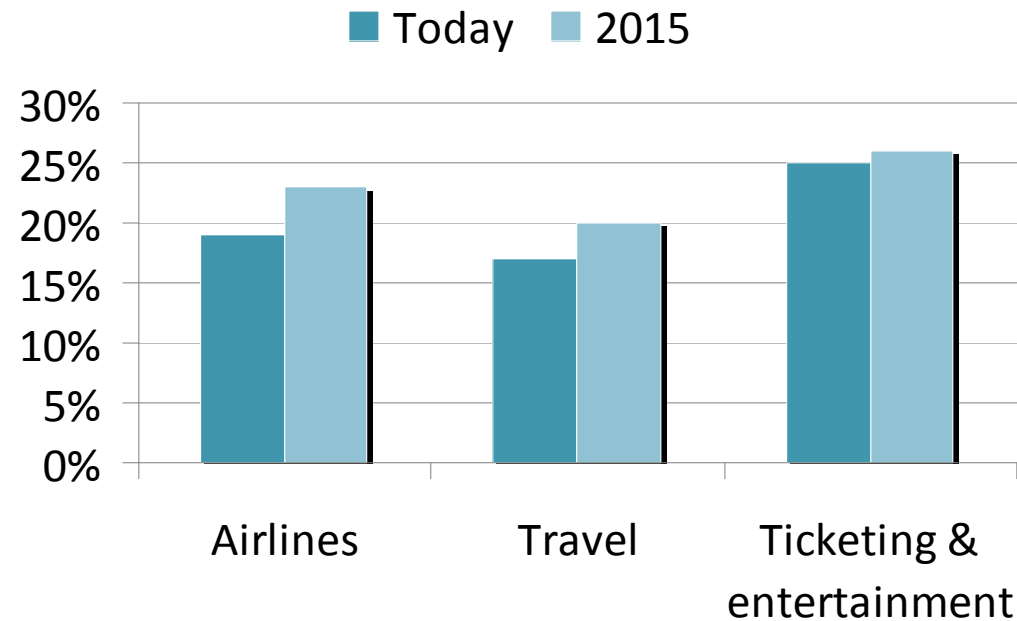
Grow your business with alternative payments



83% of consumers say that being offered a range of payment options is important



42% of consumers say that a bigger selection of payment choices would prompt them to spend more



Online alternative payments as a % of transaction values



In China, the symbol you see on 75% of payment cards is UnionPay

- Sell online direct to customers with UnionPay cards in China and 17 other countries
- Receive funds direct to your bank in a choice of 18 currencies



Shopper selects UnionPay from the payment page



Shopper is redirected to UPOP and selects their preferred payment method



WorldPay processes the payment and sends you a confirmation



WorldPay settles to your preferred currency account

mTicket makes booking quick and easy

- Makes it easier than ever for travellers to purchase tickets, last minute and on the move
- Notify customers directly of ticket upgrade opportunities in real time
- Make queuing a thing of the past



Book your journey and choose m-tickets delivery option



m-tickets is saved within your app under "My Tickets"



Show your m-ticket to staff before boarding

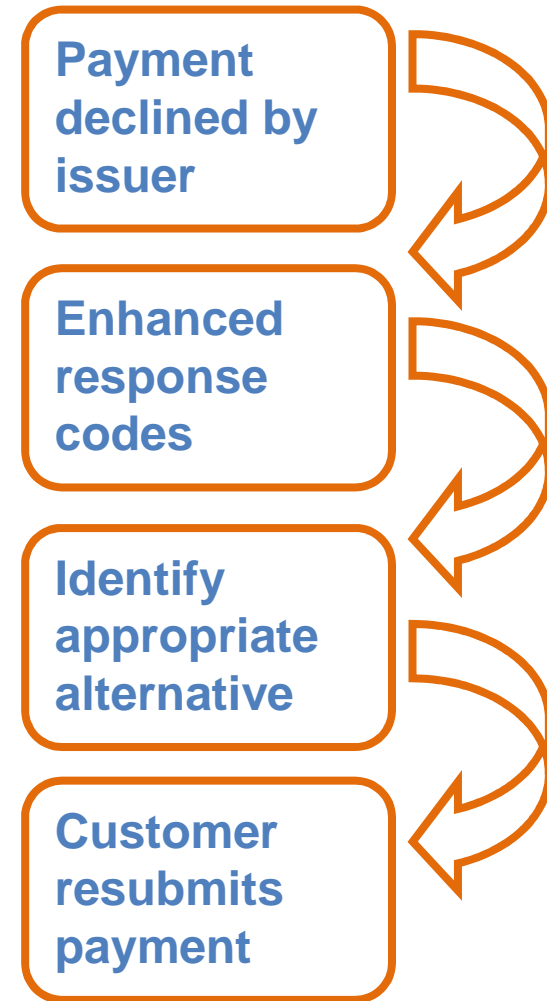


Sit back, relax and enjoy your journey



Increase sales conversion with decline codes

- **accept the full range of issuer codes** for better transaction decision making
- **tailor your response** to customers
- **improve customer retention and conversion**



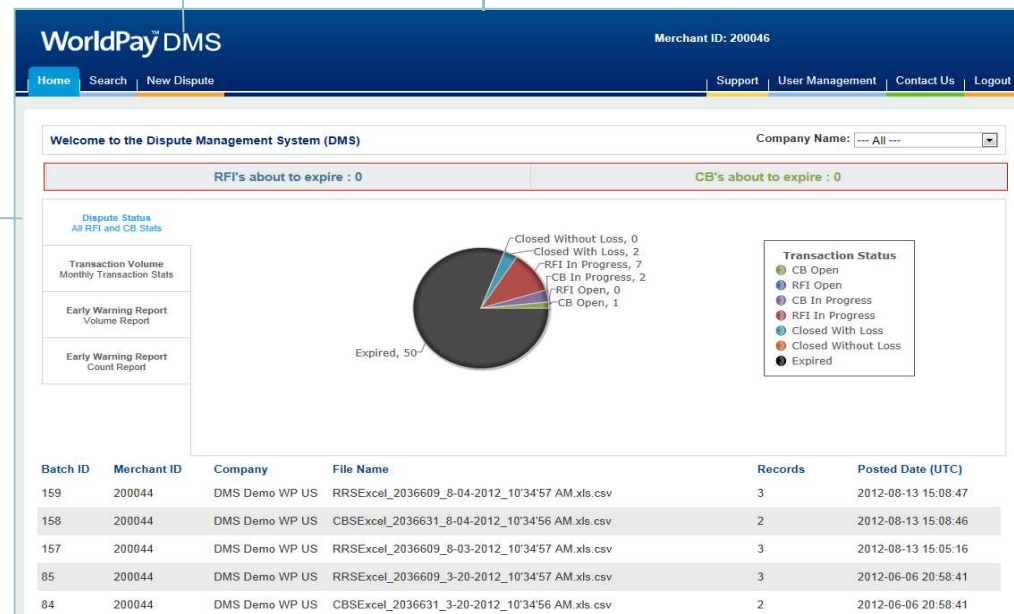
Creating back office efficiencies with online dispute management

Save on resource by avoiding the need to manually review

Complete audit trails give you certainty

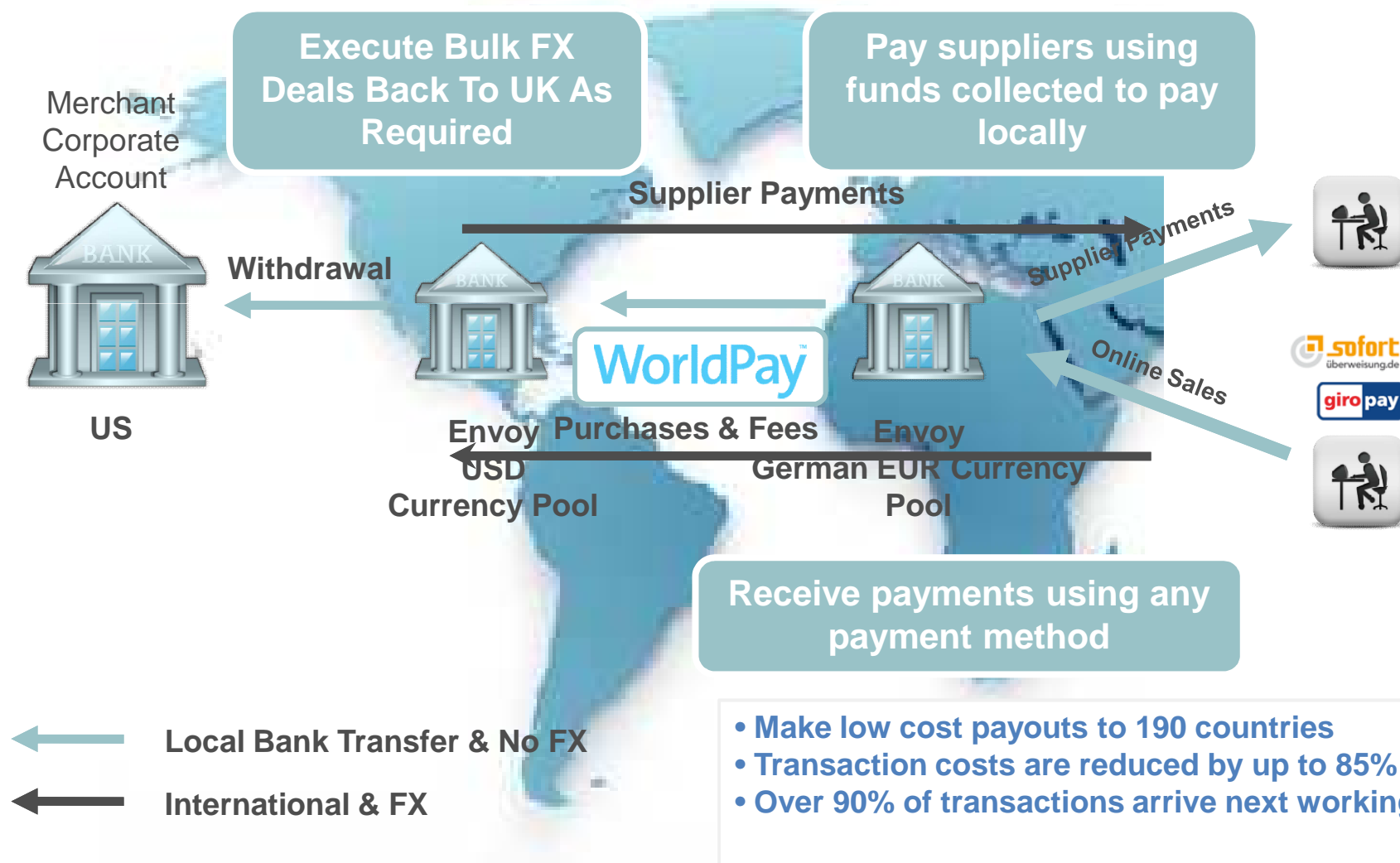
Keep track of every chargeback or RFI request

Multiple documents uploads save you time & paperwork



WorldPay™

Send and receive money cheaply & quickly




Summary

- A key priority is to answer the demand for tailored and optimised user experiences across all touch points
- Alternative payments and new channels (mobile) can help merchants increase their market penetrate
- Advanced analytics tools, like decline codes can increase your sales conversion rates
- Services like online dispute management and payout can lower your costs

For further info:


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