



Online Payment for Agents (OPA)

Background Story of OPA

What is OPA?



Online Payment for Agents (OPA) is a web-based portal that allows for fast, easy and secured payment for airlines and their network of travel agents. OPA removes the need for any payment intermediaries such as BSP.

By focusing only on the essential flow and services needed for the payment, processing time can be minimised and unnecessary costs such as deposits and bank guarantees can be avoided to help airlines significantly improve their cash flow.

Background Story of OPA

Why OPA?



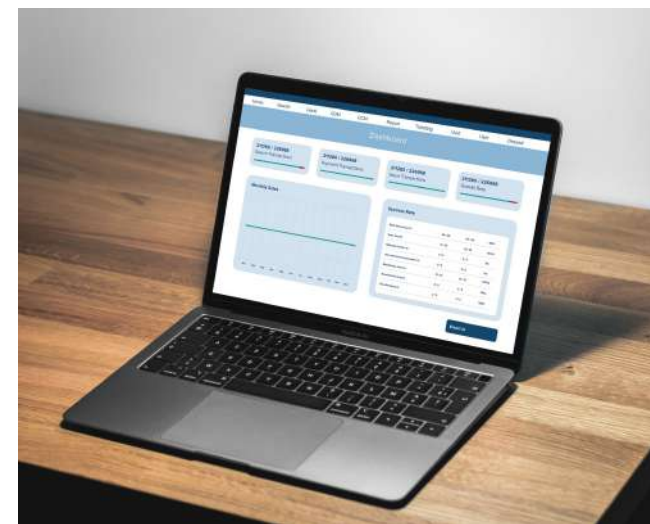
Lower cost and accelerated cashflow

OPA is designed for airlines to receive real time payment where funds flow directly to the airline when a booking is made and tickets will only be issued after payment is confirmed.



Designed specifically for the travel industry

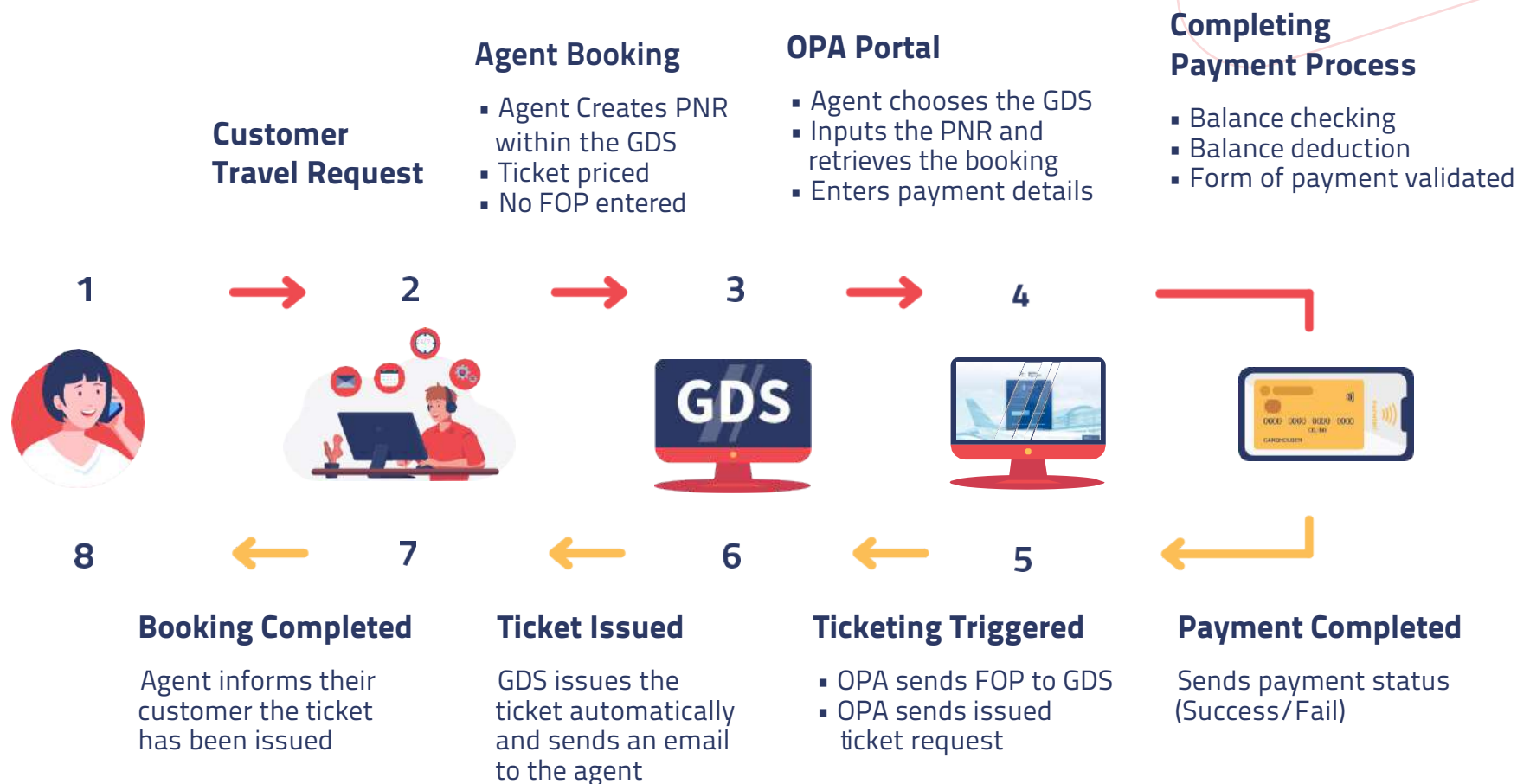
OPA is integrated to multiple payment systems including all three principal GDS systems. OPA supports PNR information checking, customized checking points according to your business rules and needs, reporting and automatic ticket issuance.



More than just a billing system

OPA also integrates with other settlement and inventory systems to allow payments not just for flight tickets but also for non-flight products generating further revenue opportunities.

How Does OPA Work?



System Capabilities Comparison

Features

Retrieve PNR

Leisure and Corporate Ticketing

Group Bookings and FIT

Split Group Booking

Void Ticket

ACM / ADM support

Reissue / Rebooking

Integrated to Airline specific Refunds link

Blocking Deposit automation

Sales Reporting

Promotional Features (Card Promo, Loyalty point, voucher, etc.)

Group Booking Flown Tickets Agreements

OPA

IATA BSP

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

Customised

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

Fixed

✗

✗

Security

3DS Authentication

Fraud and Risk Management (by Cyber Source)

✓

✓

✗

✗

System Capabilities Comparison

Payment Options

	OPA	IATA BSP
Standard Credit Cards	✓	✓
Internet Debit	✓	✓
Deposit Top Up	✓	✓
Private Label Credit Cards	✓	✗
Internet Banking for Business (Credit Facility)	✓	✗
Frequent Flyer Program Payment	✓	✗
Other Customised Options	✓	✗

Financial

Lower transaction costs and bank fees than BSP	✓	✗
Agents do not pay anything to use OPA	✓	✗
Travel Agents do not require a bank guarantee or bond	✓	✗

Settlement

Ticket Payment Due	Realtime	14 Days
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