



## 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](mailto:iatapay@iata.org)

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

The screenshot shows the checkout page for Lambda Airlines. The header includes the airline logo and a user profile icon labeled 'GB'. A progress bar at the top indicates four steps: 1. Select flight, 2. Passenger data, 3. Payment information (current step), and 4. Purchase confirmation.

**Payment methods**

Lambda Pay	<b>λ Pay</b>
Credit or Debit Cards	
Paypal	

< Previous

**Price breakdown**

Price	
TOTAL	1.02 GBP

**Flight details**

✈ DEPARTURE	Wed 2nd Jan 2019
MAD 13:10	→ HAV 17:30
RETURN ✈	Thu 31st Jan 2019
HAV 13:10	→ MAD 17:30

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

**LAMBDA airlines** 

Summary of purchase  
Lambda Airlines will collect your payment through IATA ([iata.org](https://www.iata.org))

Transaction ID	R9RY5S1WH67NBQWMFQKG (PMS8509IMSR3E)
Description	Lambda Airlines PAYMENT R9RY5S1WH67NBQWMFQKG
Total	£1.02

Bank

You can use Token.io Ltd's payment service to make a secure payment directly from your bank account (Gamma Bank GB (IATA's Demo Bank) Airlines). The terms governing your use of Token.io's service can be found [here](#).

Y I agree to make the payment on behalf of Lambda Airlines.

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.



Confirm your payment

Amount: £1.02  
Country: GB  
IBAN:

I agree to make the payment

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SMS verification code has been sent. Transaction code 2945729.

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.

The screenshot shows the LAMBDA airlines website interface. At the top, there is a teal header with the LAMBDA airlines logo on the left and a user icon labeled 'GB' on the right. Below the header is a progress bar with four steps: 1. Select flight, 2. Passenger data, 3. Payment information, and 4. Purchase confirmation. The fourth step is highlighted with a checkmark, indicating the current stage. The main content area features a large green checkmark icon followed by the text 'Congratulations! Your flight booking is confirmed'. Below this, it states 'Your booking is confirmed and the e-ticket will be mailed you within 3 hours.' A red 'Finish' button is positioned below the text. To the right, there are two expandable sections: 'Price' and 'Flight details'. The 'Price' section shows 'TOTAL 1.02 GBP'. The 'Flight details' section shows a round-trip itinerary: DEPARTURE on Wed 2nd Jan 2019 from MAD at 13:10 to HAV at 17:30, and RETURN on Thu 31st Jan 2019.

**LAMBDA** airlines GB

1. Select flight 2. Passenger data 3. Payment information 4. Purchase confirmation

**✓ Congratulations! Your flight booking is confirmed**

Your booking is confirmed and the e-ticket will be mailed you within 3 hours.

[Finish](#)

**Price**

TOTAL **1.02 GBP**

**Flight details**

✕ Wed 2nd Jan 2019  
DEPARTURE  
MAD → HAV  
13:10 → 17:30

RETURN Thu 31st Jan 2019  
✕