Title: How Sabre continues to make electronic payment safe and secure

Unfortunately, due to technical issues, Sabre was not able to present at Money Matters on 25th May. Rocco Pizzarello, Payment Solutions Manager, would therefore like to outline the overview of electronic payment security that he planned to discuss.

The Second Payment Services Directive (PSD2) Strong Customer Authentication (SCA) mandate came into effect in the UK on March 14th, 2022 in an effort to improve the security of electronic payments.

Air sales authorized via the Sabre Enterprise Payment Gateway and settled via the IATA clearing house are classified as mail order/telephone order transactions (MOTO) and are consequently out of scope of PSD2. For customers requesting payment authorization using Sabre APIs or green screen commands, Sabre is not aware of the point-of-sale origin and therefore classifies the payment as MOTO. Sabre additionally offers a Payments API, allowing customers to include 3D-Secure authentication data or exemption flags as part of the authorization process.

Sabre does not process lodging, car or rail payment transactions, it only passes the booking, including the payment data, to the Central Reservation System (CRS). The CRS and/or the supplier itself, is responsible for processing the payment:

- **Lodging** - Customers booking lodging content can store full authentication data or any applicable exemption codes in the form of payment field of the PNR, together with the credit card number. This form of payment field can be referenced when making the booking request.
- **Car –** Sabre agency and supplier-facing APIs can accommodate PSD2 SCA requirements.
- **Rail** - Sabre Rail APIs support the ability to send full authentication data or relevant exemption codes with the credit card details to the rail supplier. Customers without API-enabled content will not be available for booking and fulfilment through eCommerce channels.