Payments to grow your world

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Participants & Introductions

Rise 2025

Speakers

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Edgar, Dunn & Company

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Edgar, Dunn & Company

Participating Airlines

AIRCAIRO · AIR INDIA · ANA · ASL AIRLINES FRANCE · DELTA · FINNAIR · EGYPTAIR · Emirates · ETIHAD · JAPAN AIRLINES · POLISH AIRLINES LOT · NORSE · PLAY · SriLankan Airlines · royal air maroc · SunExpress Airlines · TAP PORTUGAL · WIZZ

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Agenda

- Participants & Introduction
- Overview of existing industry pain points
- Overview of industry best practices
- Poll results
  - Geographical Expansion
    - Are you expanding in new markets/regions?
    - When expanding to new markets/regions, what are your main payment-related issues?
  - Alternative Payment Methods
    - Which alternative payment methods are most requested by your passengers?
    - What is your top priority for implementing new payment methods in the next 12 months?
  - Next-Generation Customer Strategies
    - What is your primary strategy for capturing Gen Z customers?
    - Which payment features do you consider most important for next-generation travellers?
  - NDC Integration
    - What is your current level of NDC implementation?
    - What are your main payment-related challenges with NDC integration?
  - Payment Optimisation
    - Where will you prioritise investment in payment capabilities over the next 12-24 months?
    - Where does payment responsibility sit within your organisation?

Workshop objectives

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OBJECTIVES

Create a forum for peer exchange on payment challenges and opportunities in the airline industry

Identify key industry pain points and potential solutions for airline payment processes

Discuss emerging trends and strategic approaches to unlock payment opportunities for airlines

TARGET AUDIENCE

Senior payment and technology decision-makers from airlines, including:

- Payment heads
- E-commerce directors
- Distribution managers
- Finance directors

KEY TALKING POINTS

1. Geographical Expansion (regional payment challenges)
2. Alternative Payment Methods (APMs, wallets, Pay by Bank, BNPL, split payments)
3. Next-Generation Customer Strategies
4. NDC Integration (Direct & IATA)
5. Payment Optimisation and Cost Control

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Airline payment landscape

Overview of existing industry pain points

1. Geographical Expansion: Fund repatriation, finding the right payment partners & insufficient foreign currency support

2. Alternative Payment Methods: Over stacking vs. under serving clients – cited as the top challenge by 30% of airlines in the 2024 CPD "Payments Come of Age“ market survey

3. NDC Integration: Underlying legacy systems and processes continue to limit airlines' ability to fully modernise their retailing capabilities. Higher distribution costs, missed cross-selling opportunities

4. Payment Optimisation: Complex reconciliation processes – cited as the top challenge by 38% of airlines finance team in the 2024 CPD "Payments Come of Age“ market survey -> transitioning from blended to IC++ exacerbates this pain point

Sources: CPD, EDC, IATA

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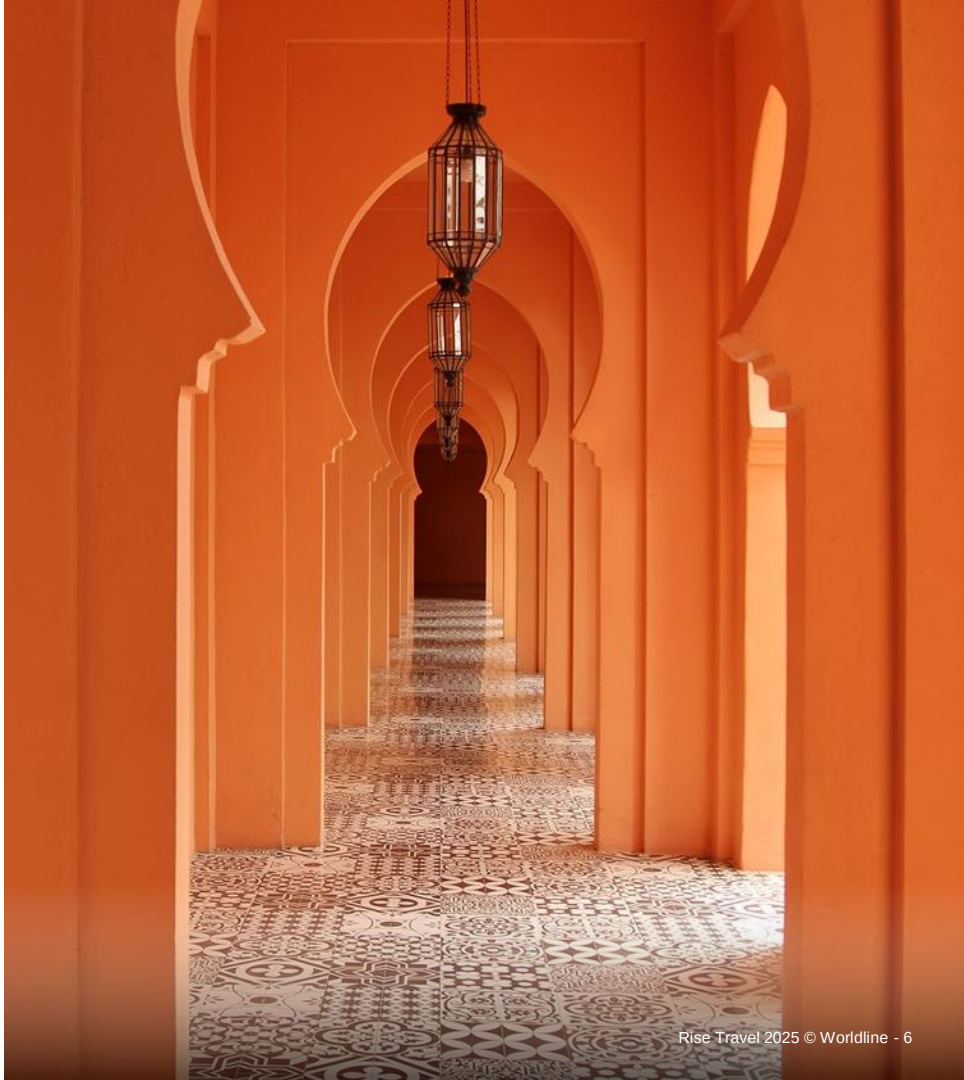
Airline payment landscape

Overview of EDC’s best practices

1. Implementing multi-acquirer strategies
2. Centralising payment data through orchestration platforms
3. Supporting mobile and digital wallet payments
4. Offering Buy Now, Pay Later options
5. Airlines prioritising platforms that fully adopt IATA standards (including NDC) over proprietary solutions to ensure industry-wide interoperability -> "standards-first principle"



Geographical Expansion

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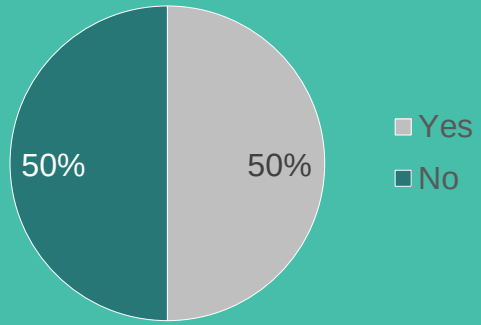
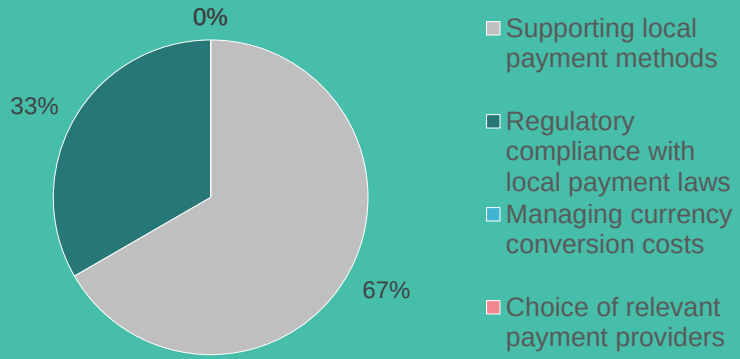
Poll results

Are you expanding in new markets/regions?



When expanding to new markets/regions, what are your main payment-related issues?



Key take aways

In par with IATA report stating in 2025 that global air passenger demand reached record high in 2024 with a **10% YoY growth**

Explosion of payment methods in recent years with very **fast growth in specific markets** (e.g., Pix in Brazil, Bizum in Spain). **Difficult** for airlines with global operations **to keep up** with market development

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Alternative Payment Methods

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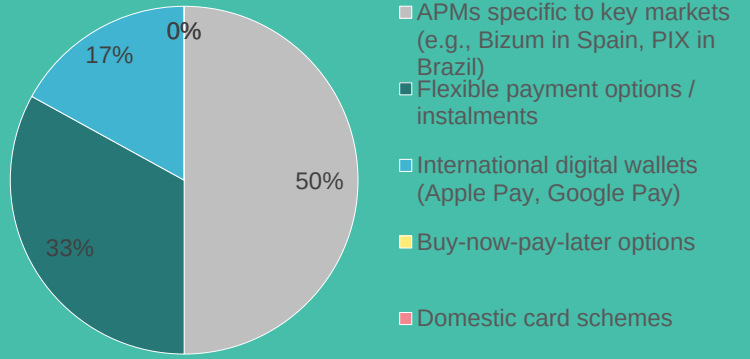
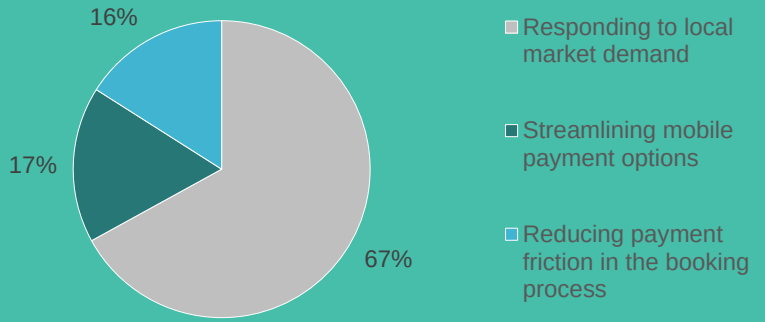
Poll results

Which alternative payment method is most requested by your passengers?



What is your top priority for implementing new payment methods in the next 12 months?



Key take aways

A 2025 consumer survey shows branding matters: **Pix achieved 71% selection in Brazil** as top 2 preferred payment method to buy travel, while the same underlying technology labelled as 'RTP rail' in 2023 got under 10% - proving consumers connect with familiar brand names, not technical terms

With payment methods growing exponentially globally, the increasingly fragmented market **makes it difficult for airlines** to identify which new options truly drive conversion versus those that simply add operational complexity (ROI dilemma)

Source: EDC

Next-Generation Customer Strategies

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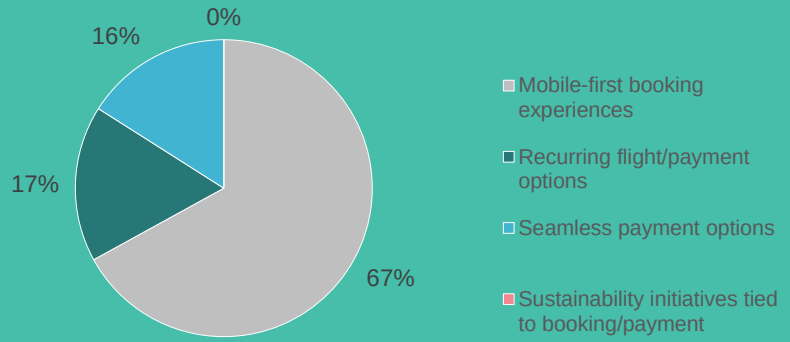
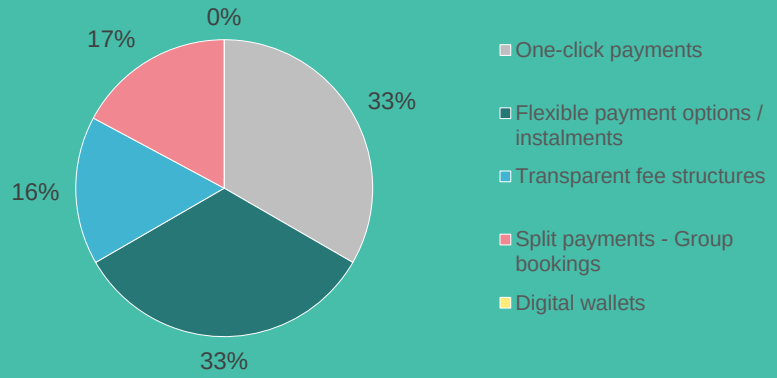
Poll results

What is your primary strategy for capturing Gen Z customers (born between1997 and 2012)?



Which payment features do you consider most important for next-generation travellers?



Key take aways

According to TravelPerk Gen Z payment survey conducted in 2025, almost **60% of Gen Z consumers use loyalty programs when they travel**. Offering split payment capability between loyalty points and currency is key for airlines

Gen Z shoppers are nearly **2.5 times more likely than baby boomers** to prioritise online payment speed over security (2025 Mastercard survey). One-click payment is pivotal to retain Gen Z customers – airlines need to get it right

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NDC Integration

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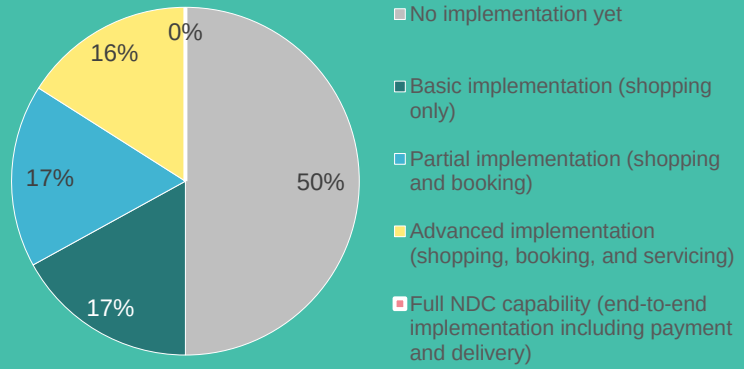
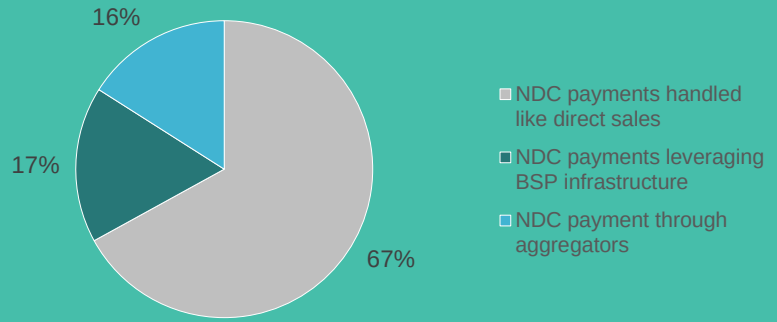
Poll results

What is your current level of NDC implementation?



How do you plan to implement payments for NDC?



Key take aways

IATA identifies that modern airline retailing represents "**a fundamental and far-reaching business transformation**" and not just a technical upgrade. Hurdle to move forward: important decisions to be made by airline executives: **build or buy** a new IT platform to power airline commercial operations

Direct sales payment may provide **better control** and **generate additional revenues** (e.g., cross-selling) while airlines can leverage BSP infrastructure with existing processes and reconciliation

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Payment Optimisation

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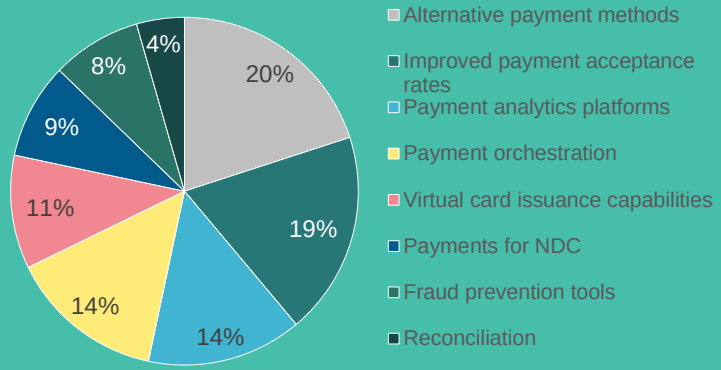
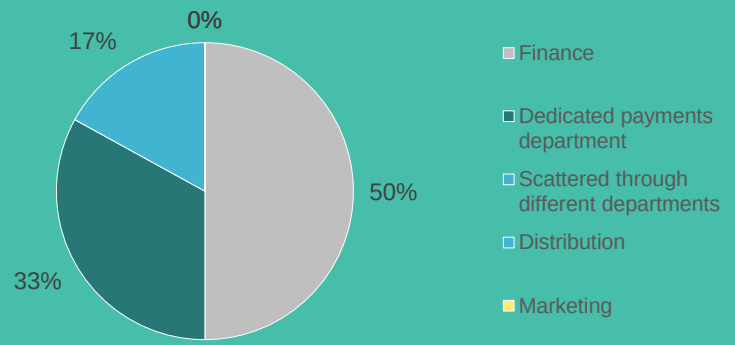
Poll results

Where will you prioritise investments in payment capabilities over the next 12-24 months?



Where does payment responsibility sit within your organisation?



Key take aways

Payment optimisation dominates airline investment priorities, with payment orchestration (20%), critical infrastructure enabling improved payment acceptance rates (19%) and connectivity to alternative payment methods (14%); accounting for over 50% of planned investments

60% of airlines place payment responsibility under Finance, with a strong **focus on cost optimisation and risk management**. **EDC** has noticed an increasing number of **airlines combining both payment and distribution**

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Key takeaways & conclusion

1. Geographic expansion requires **localised payment approaches** with market-specific alternative payment methods (APMs) and **currency support -** a critical capability cited by 30% of airlines as their top challenge and essential for accessing new revenue opportunities

2. Next-generation customer strategies must prioritise **flexible payment options** tailored to generational preferences, particularly for **Gen Z** travellers who **take more trips annually** and **strongly prefer digital** wallets, mobile payment options, and sustainable travel experiences

3. **Payment orchestration** is transforming payments from cost centre to strategic advantage, enabling airlines to reduce transaction costs (which represents 78% of industry profit), streamline complex reconciliation processes, and unify payment operations across channels

4. The industry is moving away from "one-size-fits-all" payment policies toward **data-driven strategies** that consider sales geography, customer profiles, and market-specific payment ecosystems, creating direct competitive advantages in customer conversion and operational efficiency

5. **Agentic commerce** represents the blind spot opportunity - Despite no respondents selecting AI as a priority, agentic commerce is rapidly emerging as PSPs open their Order Intents APIs for AI integration. Airlines should prioritise AI-forward payment providers, as customers may soon make bookings through conversational AI agents (like Claude or ChatGPT), requiring payment infrastructure capable of supporting autonomous transaction decisions