

The Future Of Payments For Travel



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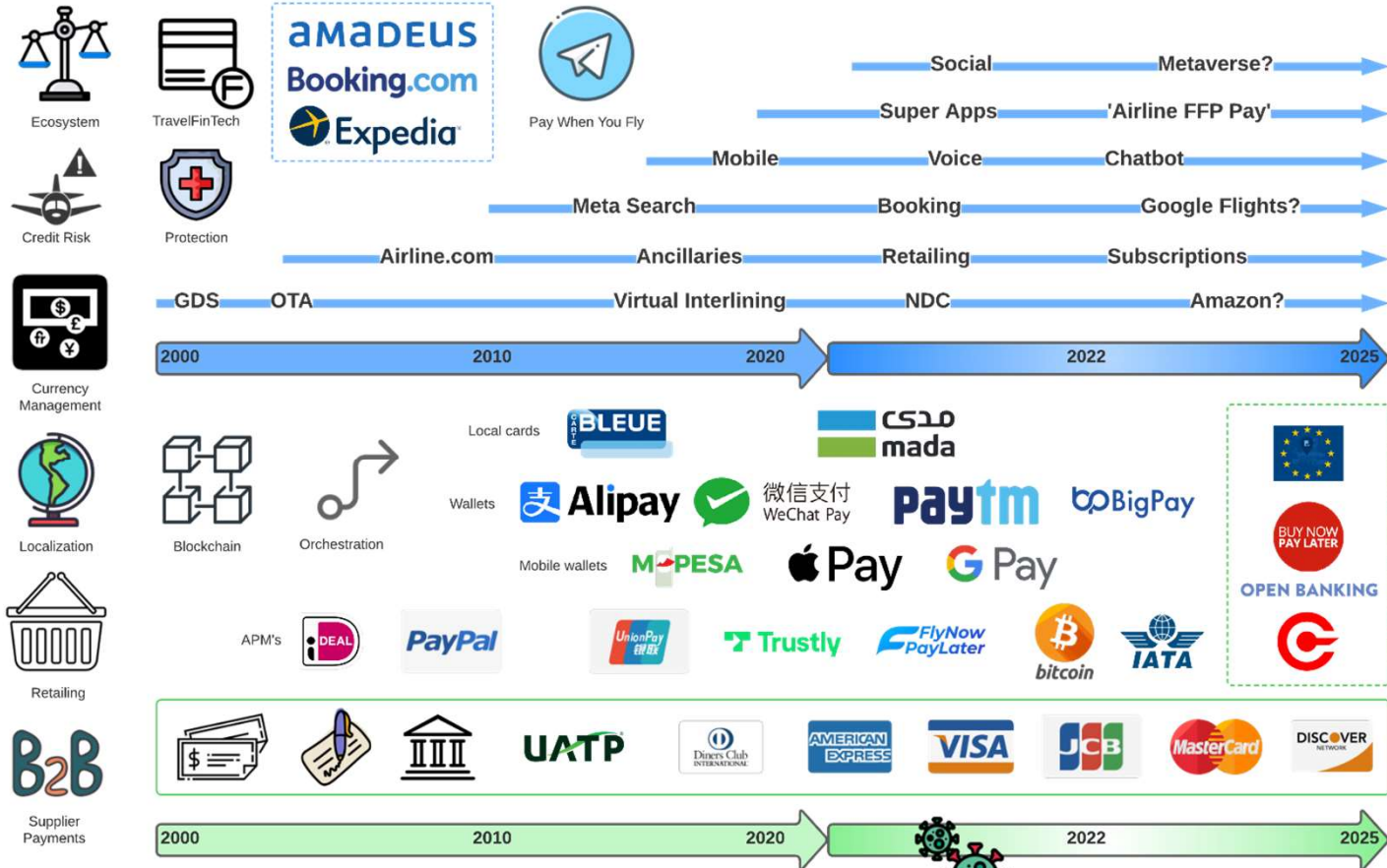


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Evolution



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World Map



Scorecard B2C



Compliance
KYC



Data security



Regulations



Data privacy



AML



Fraud

Scorecard Characteristics	Payment Product	Credit Debit Card	Bank online A2A	eWallet	BNPL	Crypto	Cash	Direct Debit	Mobile wallet
B2C - Merchant Perspective									
Adoption, market share, sales (marketing / PR), channel support									
Costs (direct / indirect, FX)									
Instant confirmation, conversion									
Credit Risk (holdback, volume cap)									
Fraud Risk									
Chargeback risk, dispute process									
Process automation (refunds, reconciliation)									
Cashflow (settlement timeline)									
B2C - Consumer Perspective									
Protection (non delivery of service)									
Credit (delayed payment, instalments)									
Costs (use, FX, sur-charging)									
Convenience (UX, mobile support)									
Incentives (points, insurance, cashback), strong preference									
Indicative Ranking		1	3	2	4	8	5	7	6



1. Relevance
2. Conversion
3. Costs
4. Risk
5. Marketing



- Direct
- Gateway
- Full Service

- High = positive
- Not Applicable = positive
- High = negative
- Not Applicable = negative
- Applicable / level
- Positive
- Negative

Rise

2022



WORLDLINE