

# Cultivating Payment Management: a practical approach

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**1 Choose the optimal payment mix for your customers**



**2 Identify your airline's preferable form of payment**



**3 Guide your customers' behaviors to your preference**



# TRAFFIC / PENETRATION

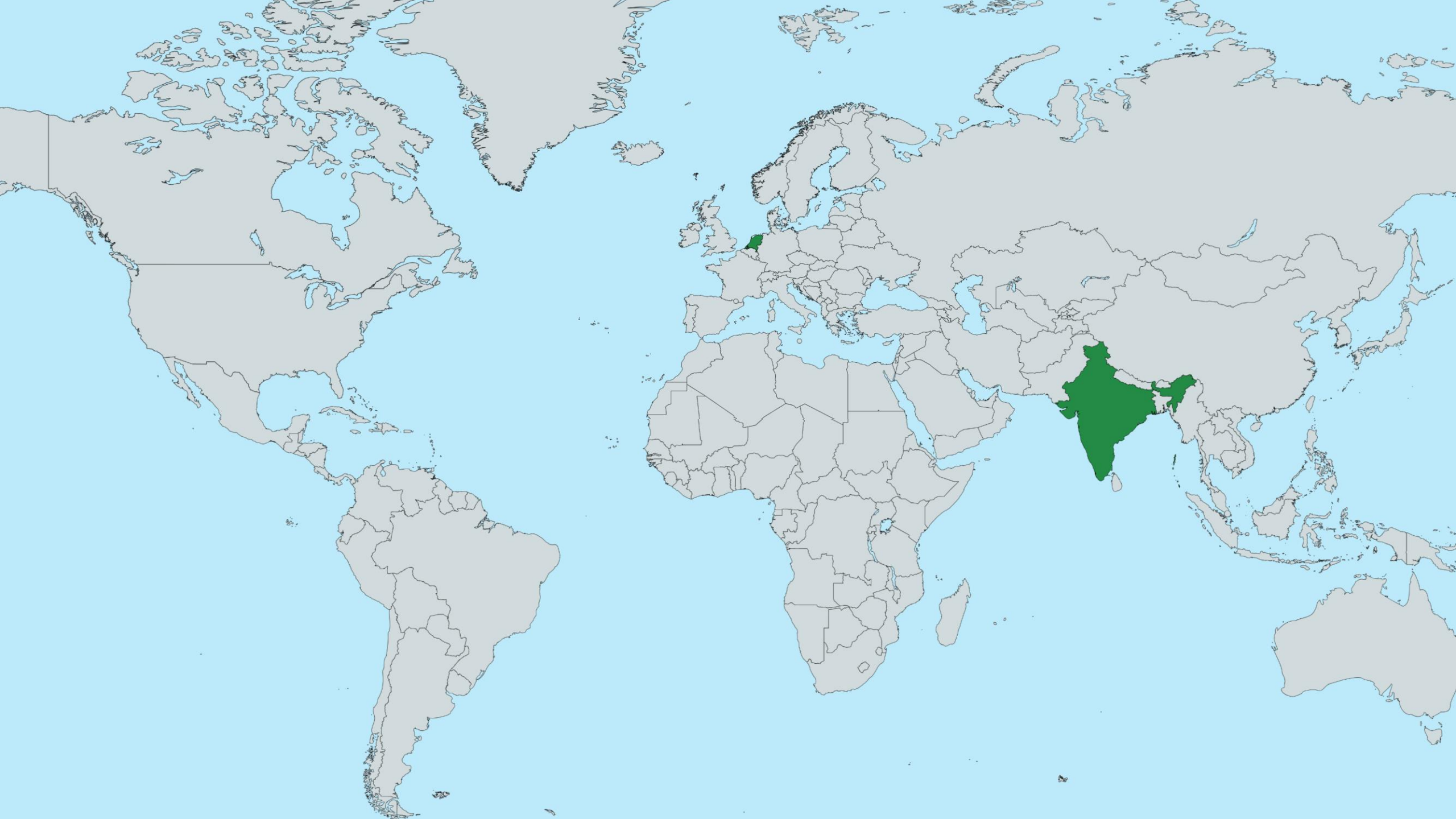


# CONVERSION





**Some success stories**



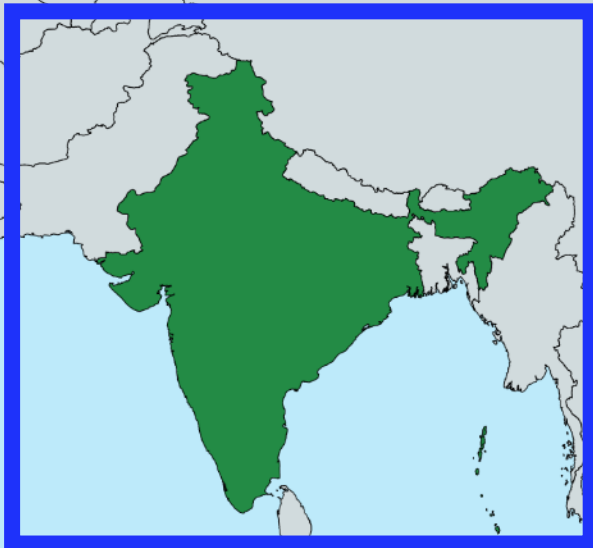


Conversion  
**85%**

Penetration  
**20% - 40%**







Conversion  
**90%**

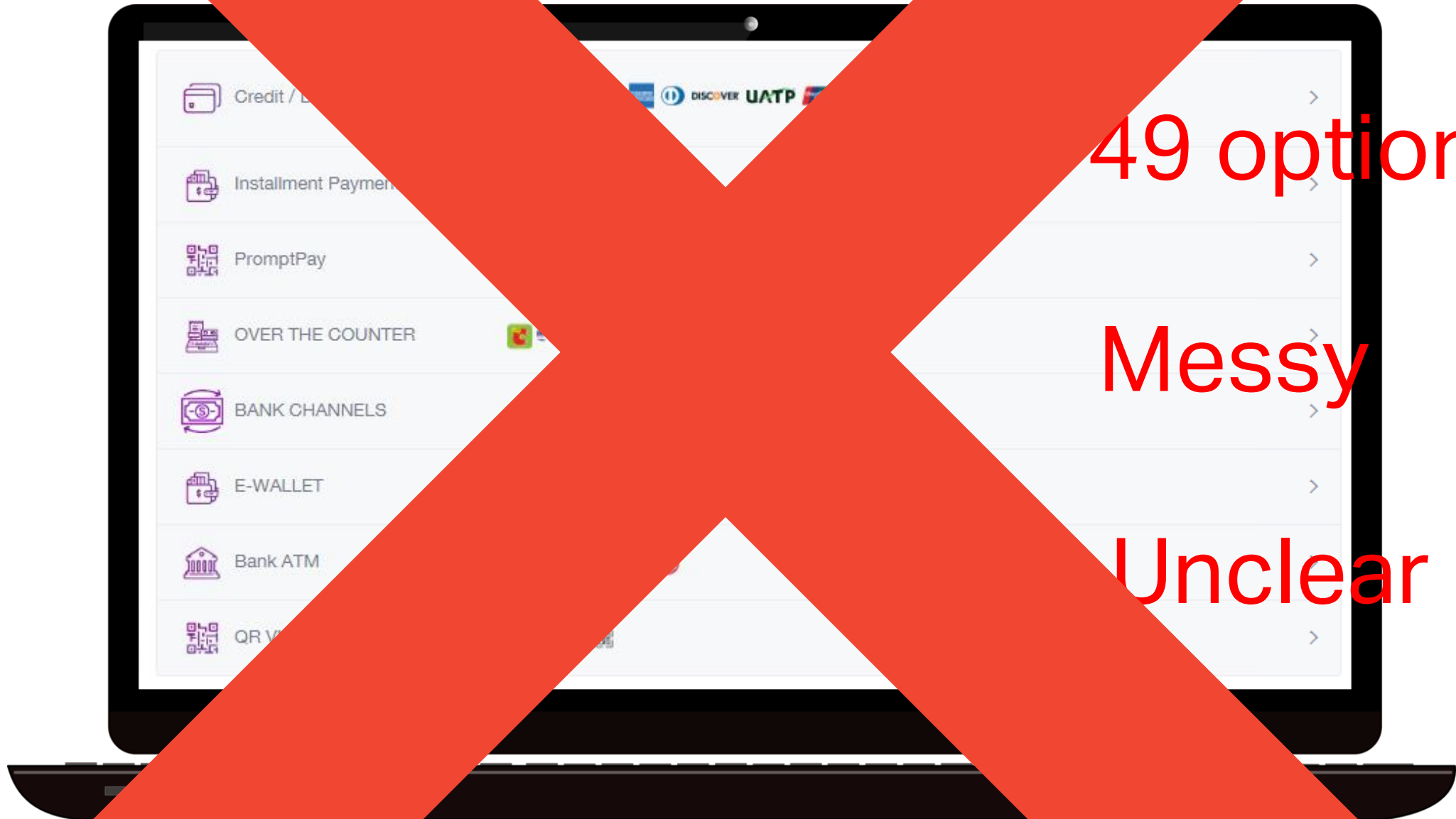
Penetration  
**15% - 35%**



# PRACTICAL BEST PRACTICES



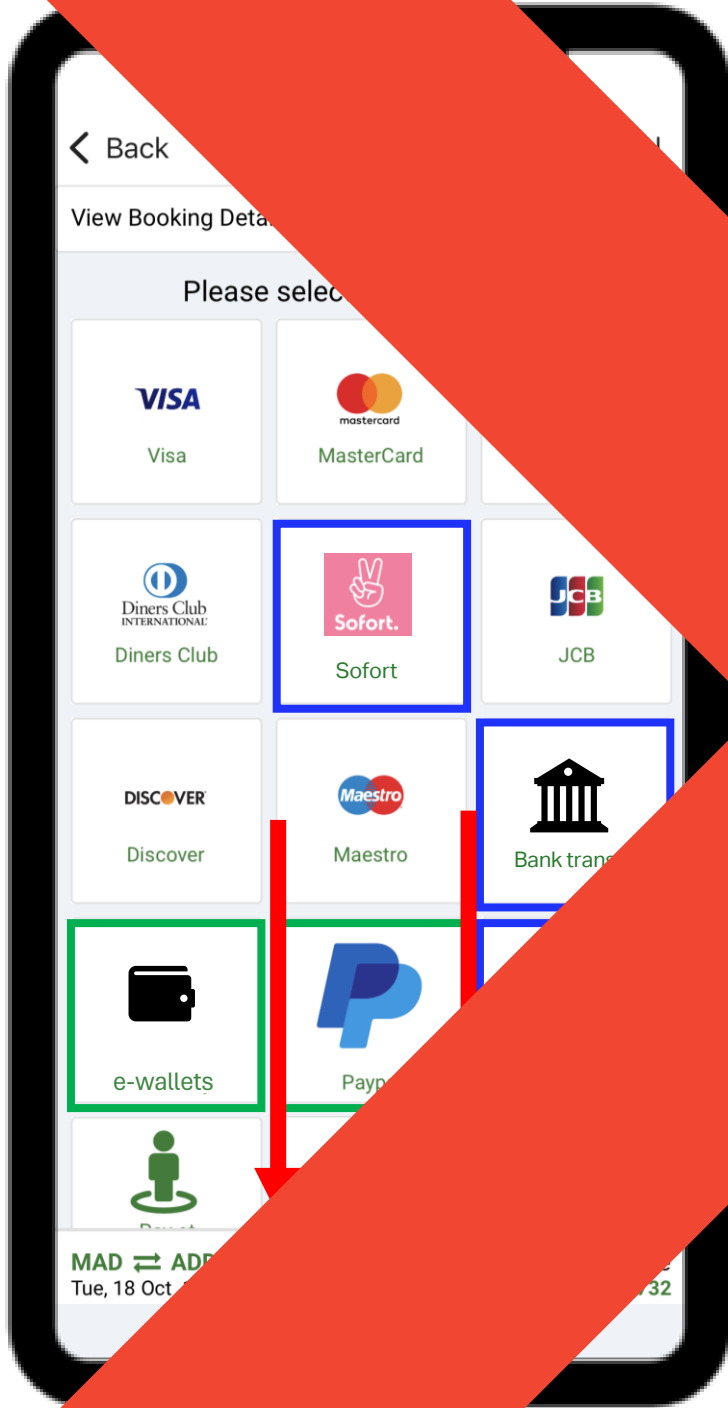
# size your payments



49 options

Messy

Unclear

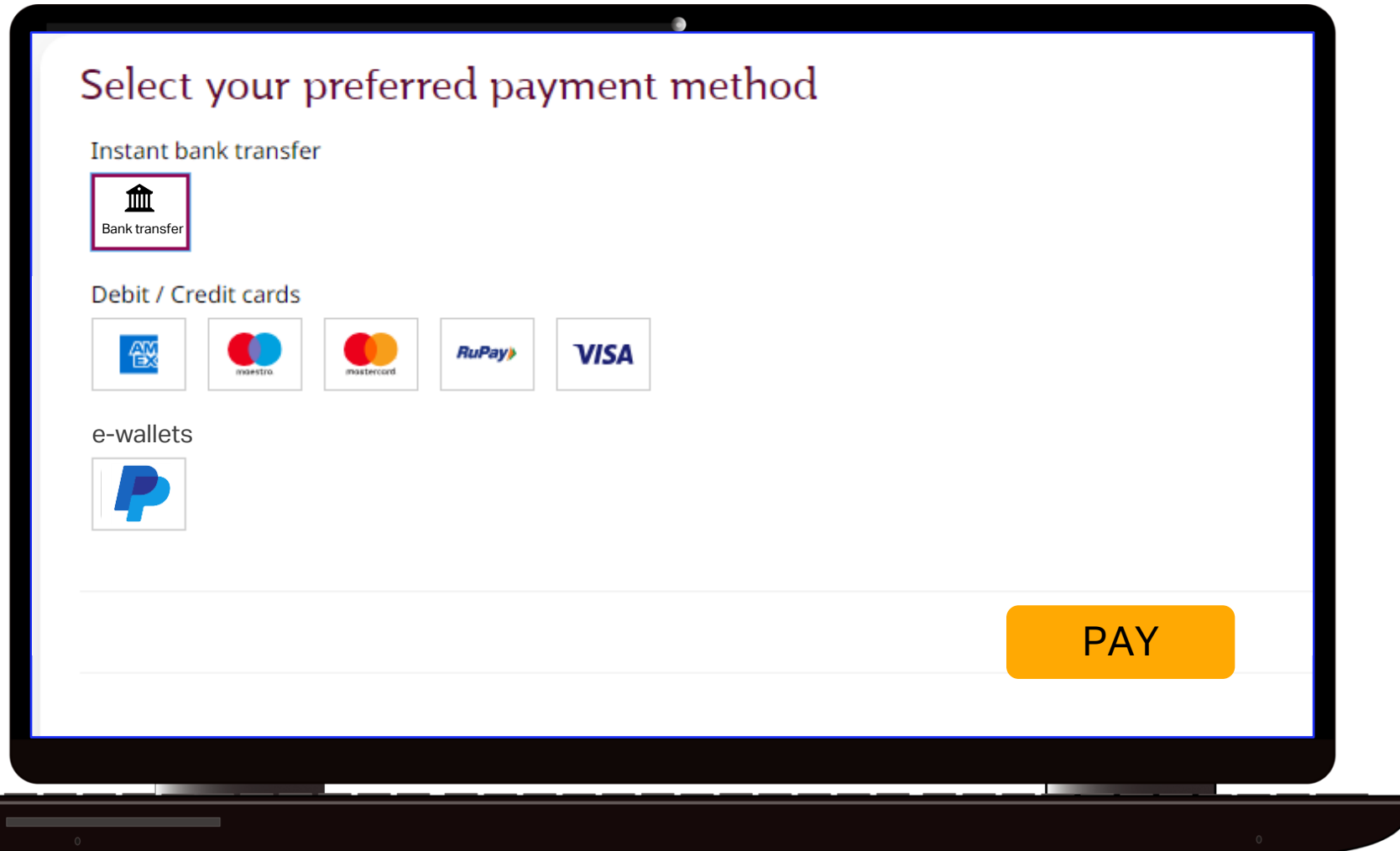


# Payment Options

Payment boxes for similar  
of payment options

Payment options are visible at a  
scrolling is needed

# Payment mix



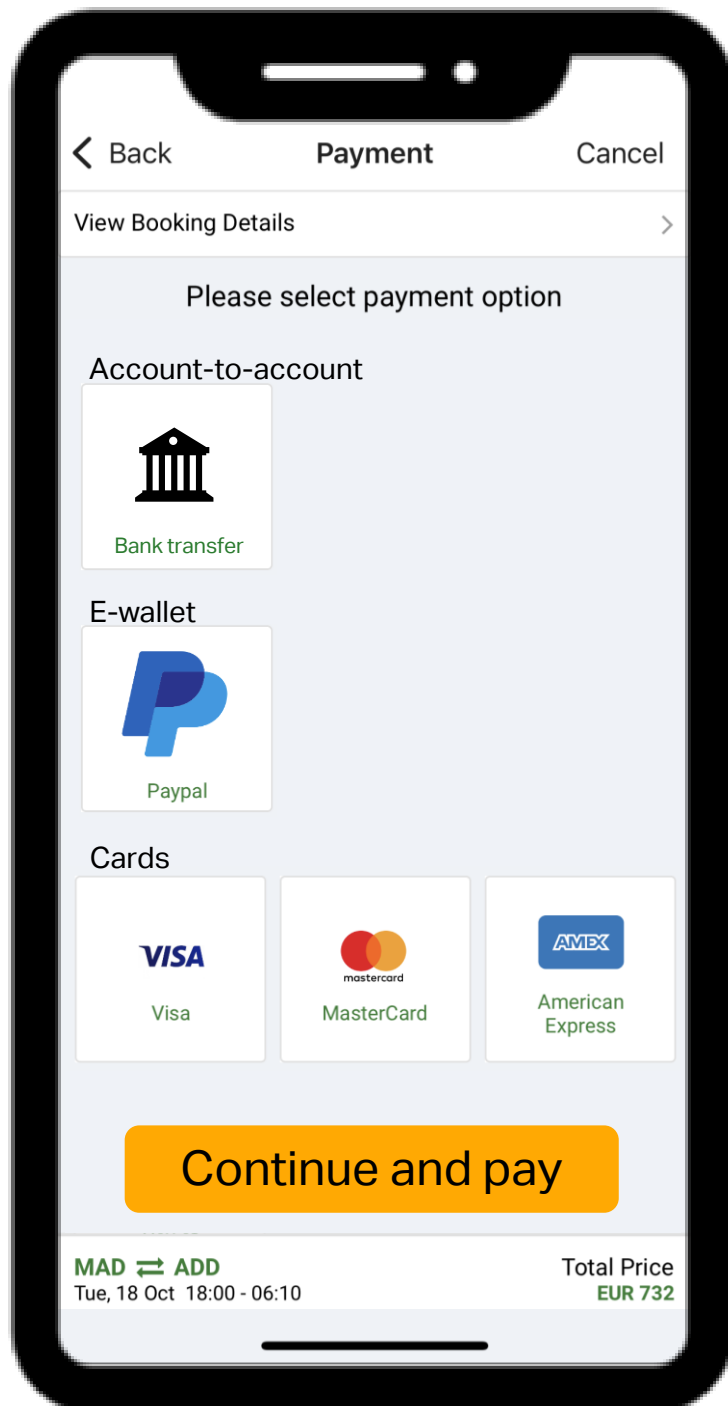
Traffic

**15%-30%**

**increase**

Conversion

**n/a**



# Payment mix



Traffic

**18%-35%**  
**increase**

Conversion

**n/a**



# First position

## Choose your payment method

Pay with credit or debit card



e-wallet



Pay with Bancontact



Instant Bank Transfer



PAY

# First position

## Choose your payment method

Pay with credit or debit card



e-wallet



Pay with Bancontact



Instant Bank Transfer



PAY

# First position



Choose your payment method

Instant Bank Transfer



e-wallet



Pay with Bancontact

Pay with credit or debit card



Traffic  
45%-90%  
increase

Conversion



# Preselection

## Choose your payment method

Instant Bank Transfer



e-wallet



Pay with Bancontact



Pay with credit or debit card



PAY

# Preselection

Choose your payment method

Instant Bank Transfer



e-wallet



Pay with Bancontact



Pay with credit or debit card



PAY

# Preselection



Choose your payment method

Instant Bank Transfer



Pay with account-to-account form of payment

e-wallet



Pay with Bancontact

Pay with credit or debit card



Traffic

PAY

15%-30%

increase

Conversion

n/a

# of form of pay



standing  
to e...tion  
creates u...nty

# ... of form of pay

## Select ... method

Bank Transfer

To proceed with this payment, please use your preferred currency.

You will be charged **THB 2,485.**

Complete your booking using this second QR code with Promptpay. Upon clicking on the "Make Payment" button, you will be re-directed to a QR code. Please follow the steps on how to scan the code and complete the fund transfer.

\*Please complete the full payment process within the stated timeframe.

\*A processing fee of THB 0 will apply.

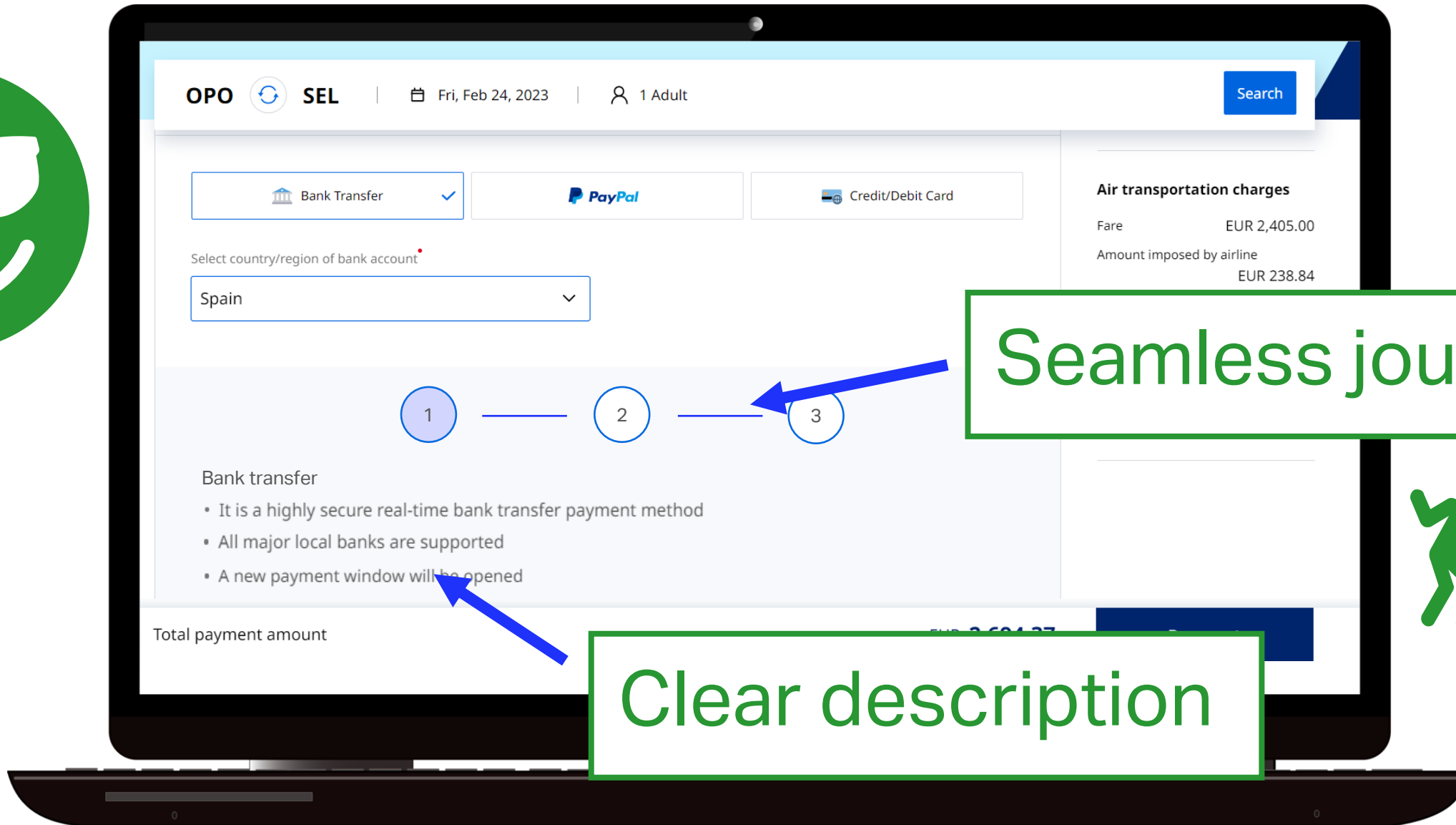
After completing your online payment, your booking status will be "Confirmed" booking status.

...se explanation text  
...nt of friction

AY



# Clarity of form of payment



Seamless journey

Clear description



# Clarity of form of payment



The screenshot displays a flight booking interface with the following elements:

- Header: OPO SEL | Fri, Feb 24, 2023 | 1 Adult
- Payment Options: Bank Transfer (selected), PayPal, Credit/Debit Card
- Form: Select country/region of bank account (Spain)
- Progress Indicator: 1 — 2 — 3 (with a blue arrow pointing to step 3)
- Bank transfer description:
  - It is a highly secure real-time bank transfer payment method
  - All major local banks are supported
  - A new payment window will be opened
- Total payment amount: EUR 2,681.27

Conversion

17% - 35%

Seamless journey  
increase

Traffic

7% - 15%

Clear description  
increase

# Clarity of form of payment

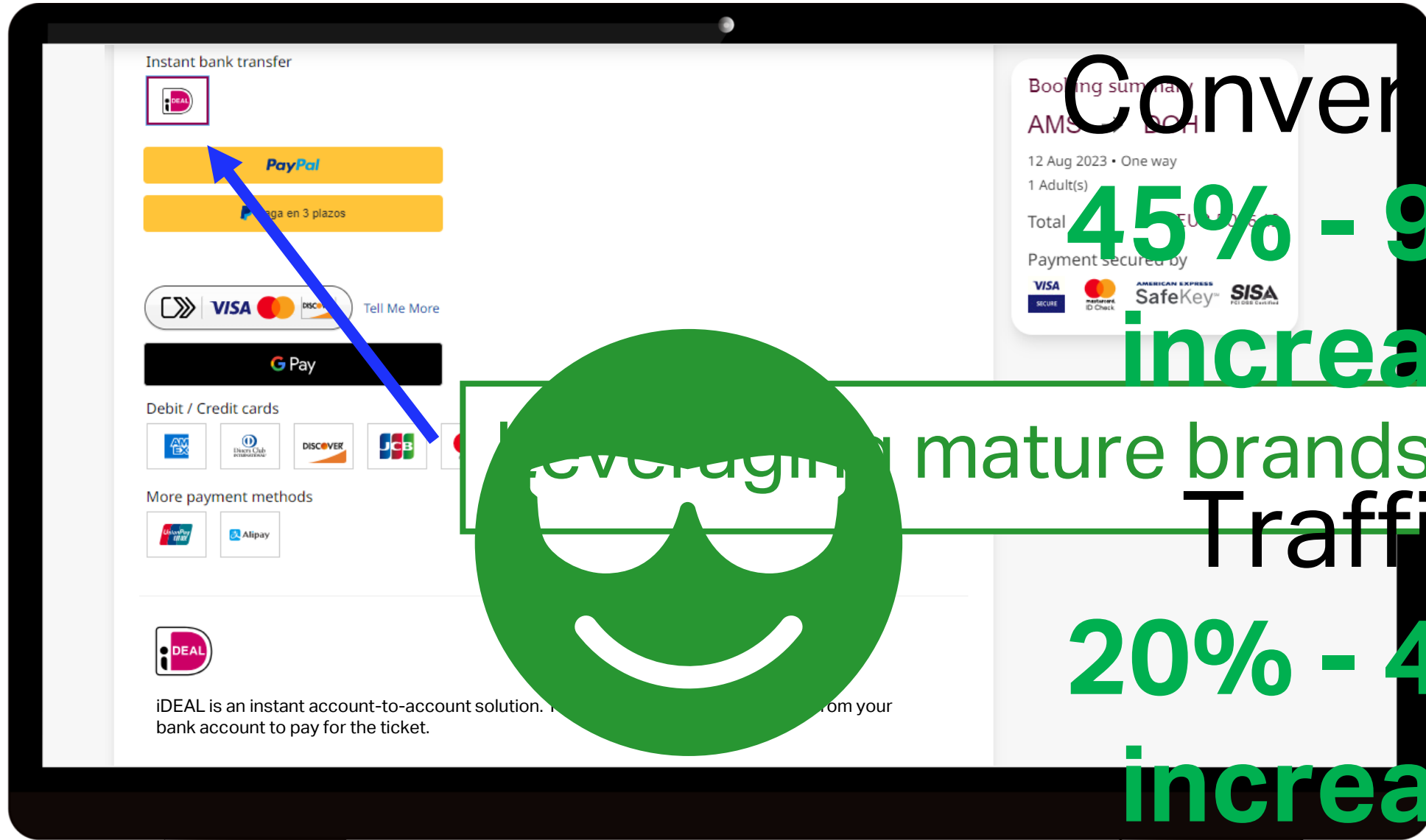
The screenshot displays a payment interface on a laptop. On the left, under the heading "Instant bank transfer", there is a pink "iDEAL" logo. Below it are two yellow buttons: "PayPal" and "Paga en 3 plazos". Further down are logos for "VISA", "MasterCard", and "DISCOVER" with a "Tell Me More" link, and a black "G Pay" button. Under "Debit / Credit cards", there are logos for "AM EX", "Discover Club", "DISCOVER", "JCB", and "American Express". Under "More payment methods", there are logos for "UnionPay" and "Alipay". At the bottom left, there is another "iDEAL" logo and a text block: "iDEAL is an instant account-to-account solution. The funds will be directly debited from your bank account to pay for the ticket."

On the right side of the screen, a "Booking summary" box contains the following information: "AMS → DOH", "12 Aug 2023 • One way", "1 Adult(s)", and "Total EUR 5036.49". Below this, it states "Payment secured by" and lists logos for "VISA SECURE", "MasterCard ID Check", "AMERICAN EXPRESS SafeKey™", and "SISA PCI DSS CERTIFIED".

A blue arrow points from the "PayPal" button to a green-bordered box on the right that contains the text "Leveraging mature brands".

Leveraging mature brands

# Clarity of form of payment



Conversion

45% - 90%

increase

leveraging mature brands

Traffic

20% - 45%

increase

**Thanks!**

