

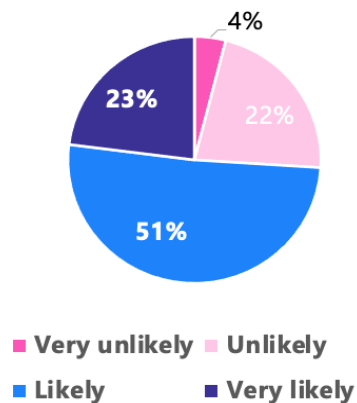


Travel providers must offer payment flexibility to match consumers' expectations

Pillar 1 – Flexibility

- ▶ Choice of preferred currency is key for consumers
- ▶ Missing out consumers' preferred payment methods can result in revenue loss for airlines

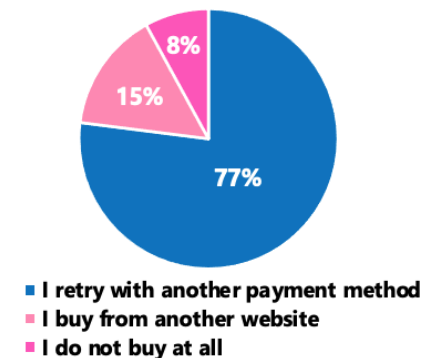
How likely are you to abandon your shopping if your preferred payment method was not available?



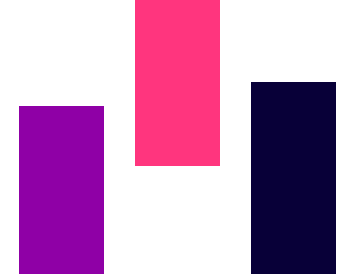
Pillar 2 – Convenience

- ▶ 25% of consumers experienced a card decline: when facing a decline, respondents will either buy from another website (15%) or simply not buy (8%)
- ▶ Tracking payment declines (e.g., by country, issuer) is crucial to maximising revenue

If your debit or credit card is being declined when you try to make an online payment for travel, what do you do?



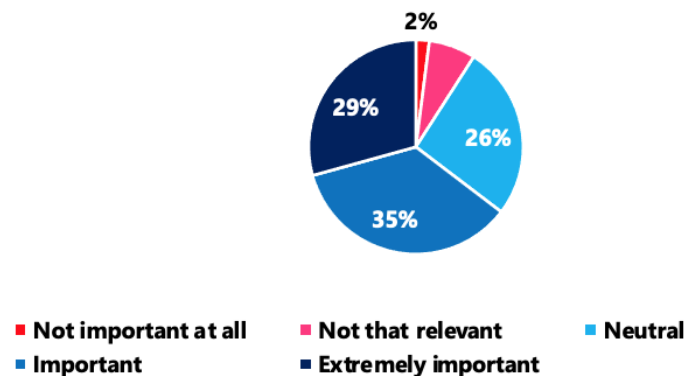
Airlines can enhance payment security by employing 3DS and security icons, while ensuring consumer trust through clear pricing from the start of the purchase process



Pillar 3 – Security

- ▶ 64% of consumers find it important that 3DS checks are undertaken
- ▶ Leveraging 3DS and security icons enables airlines to mitigate payment security concerns effectively

How important is for you that your travel provider systematically conduct a 3D Secure check when you operate a payment on its website?



Pillar 4 – Transparency

- ▶ 92% of consumers prefer to see pricing that includes all fees and taxes from the start of the purchase
- ▶ Explicit and transparent pricing of all charges at the beginning of the purchase process is a critical factor for consumers when making travel purchases on a website

How important is it for you to have a clear breakdown of all charges (applicable taxes, processing fees, surcharge) at the beginning of the purchase process when making a travel purchase on a website?

