



# Using your preferred payment instrument across borders

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# New payment instruments rising globally

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## What are they?



E-wallets



Bank Transfer/RTP/A2A



Buy Now Pay Later



Local Scheme Cards



Crypto Currency

Collectively referred as **APM**

## Growing **TWICE** as fast as traditional payments

**11.6%**

CAGR 2022-2027

To constitute **30%** of total B2C non-cash payments globally by 2027

Source: BCG Global Payments Model 2023

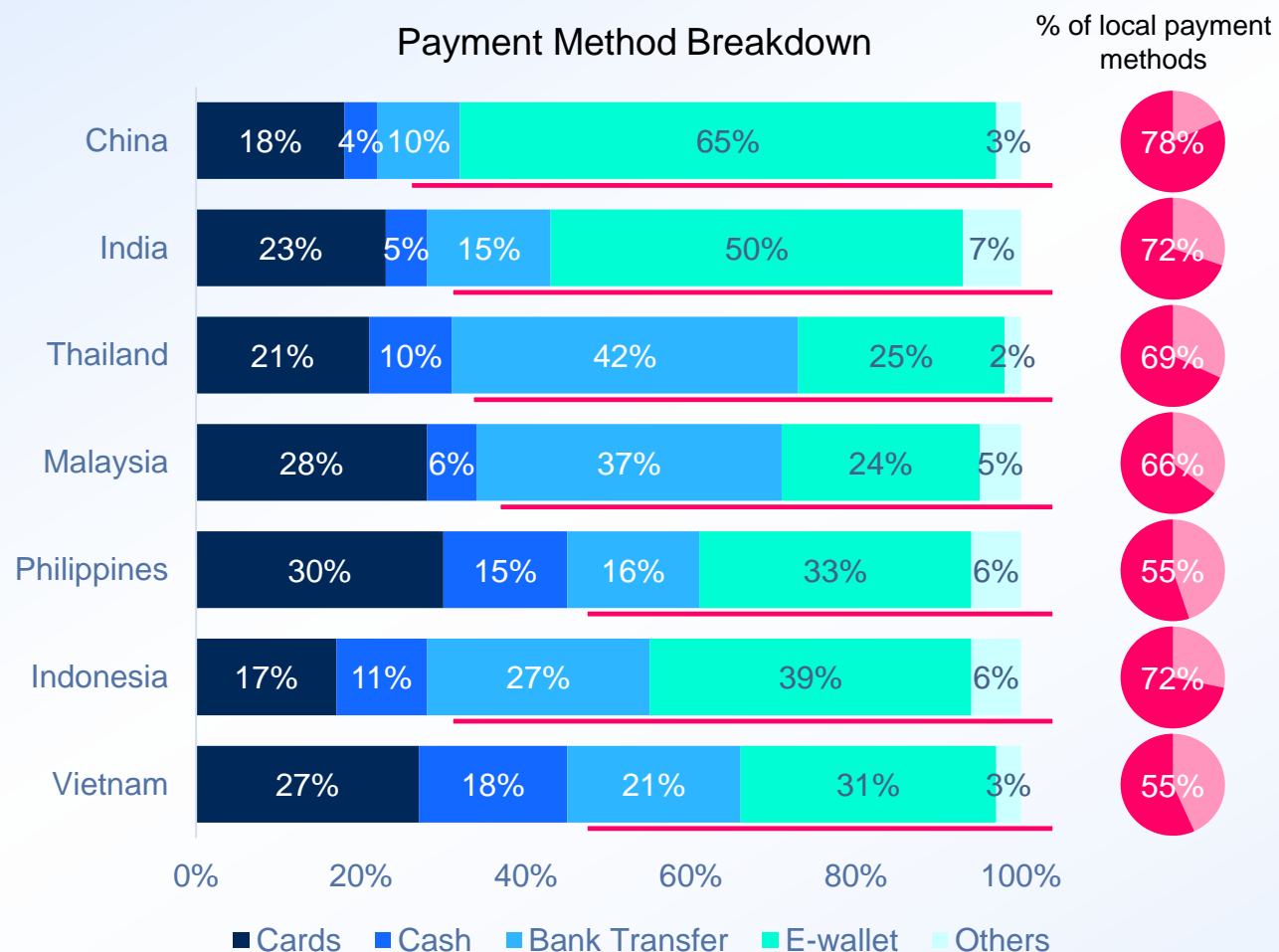
**Mobile wallets** accounted for roughly **HALF** of global e-commerce payment transactions, This is to increase with a CAGR of 14.9% between 2023 and 2027.

**A2A payments** expected to **OUTPACE** cards through 2027 (CAGR of 11.7% vs 6.8%)

Source: Statista, Research and Markets



## Market Landscape | Asia



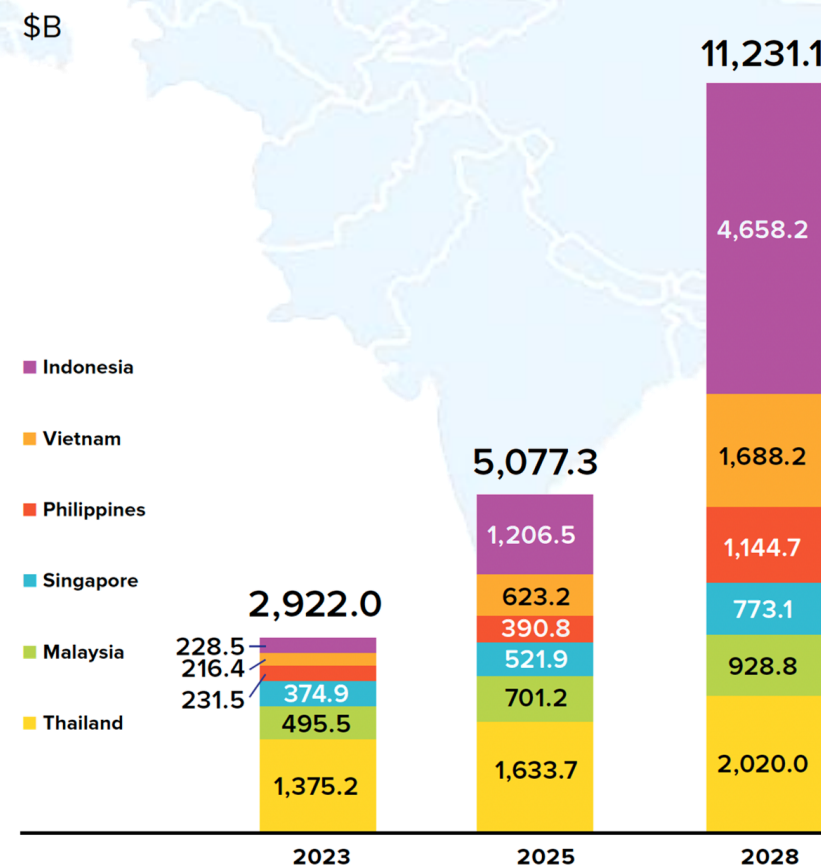
### APM: a preferred choice of local consumers

Local APM (including e-wallets, bank transfers, BNPLs) have outpaced cards as of market shares.

Source: 3<sup>rd</sup> Party Data



## SEA's RTP Transaction Values 2023-2028



Note: Data for 2023 is actual. All other data is based on IDC estimates.

### Exponential growth,

Driven by government initiatives to reduce cash reliance, reaching over \$11 trillion by 2028

Source: IDC



# The driving forces behind APM's rise in SEA

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## Demo-graphic Reasons

Southeast Asia's underbanked and undercarded population are more inclined to adopt APMs for convenience and ease of use.



## COVID Pandemic

The pandemic accelerated the shift to contactless transactions, as consumers sought safer payment options during lockdowns.

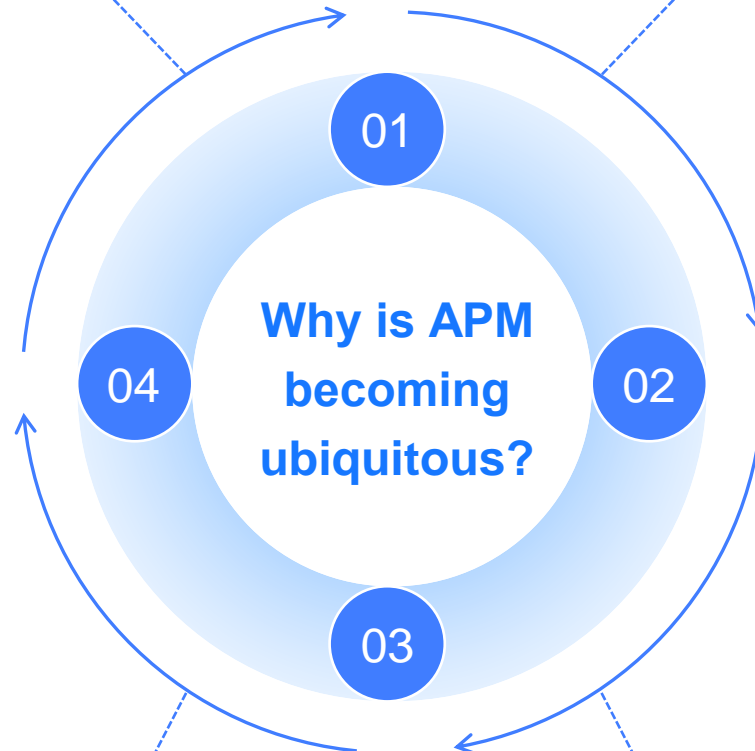
High internet and mobile penetration and adoption enables easy access to mobile wallets and payment apps, driving the use of alternative methods.



## Internet & Mobile Penetration



## Government Boost for Cashless Society

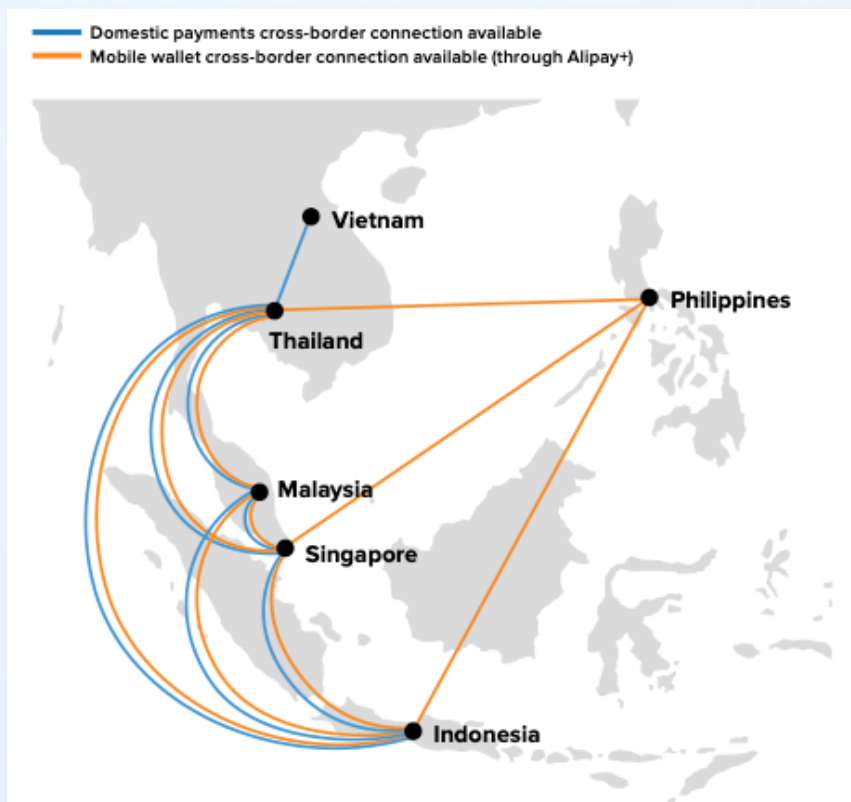




# Cross-border interoperability: Pay with preferred payment instrument outside of home country

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## Government-to-Government Connectivity



Source: IDC 2023



## Real-time network-driven integration underway

As of mid-2024, multiple SEA nations have already forged bilateral linkages between their national RTP systems, enabling both online and physical transactions across borders.



# Cross-border interoperability: Pay with preferred payment instrument outside of home country



## Alipay+® Cross-Border Mobile Payment Digital Platform

- Alipay+ provides cross-border mobile payment and digitalization technology solutions
- connecting 90+ million merchants to 1.6 bn users of e-wallets and other payment apps,
- as well as national QR schemes across Asia and beyond.

Source: Alipay+

## Leveraging mobile wallet networks for enhanced connectivity

1.6bn consumer accounts

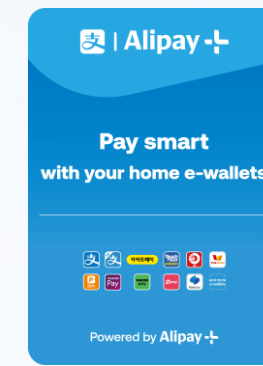
Alipay+

66 markets

30+ partner payment apps

National QR Schemes

90mn merchants







# All-in-one payment apps provides omnichannel experience to travellers throughout their journey

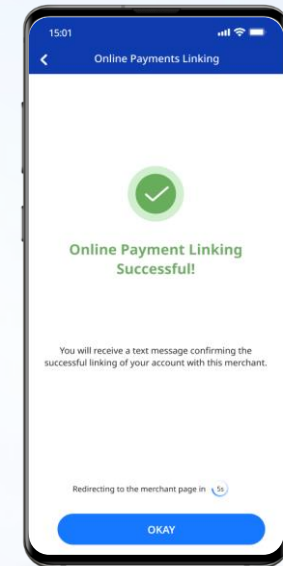
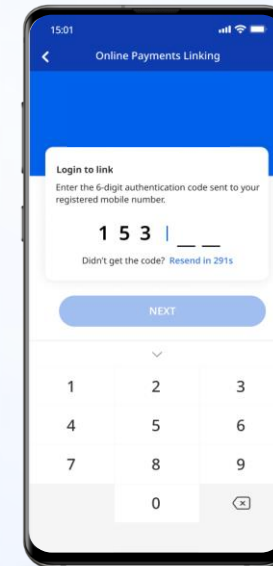
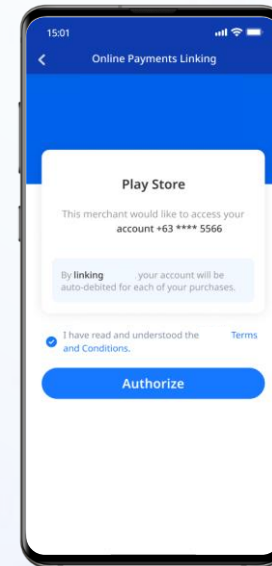
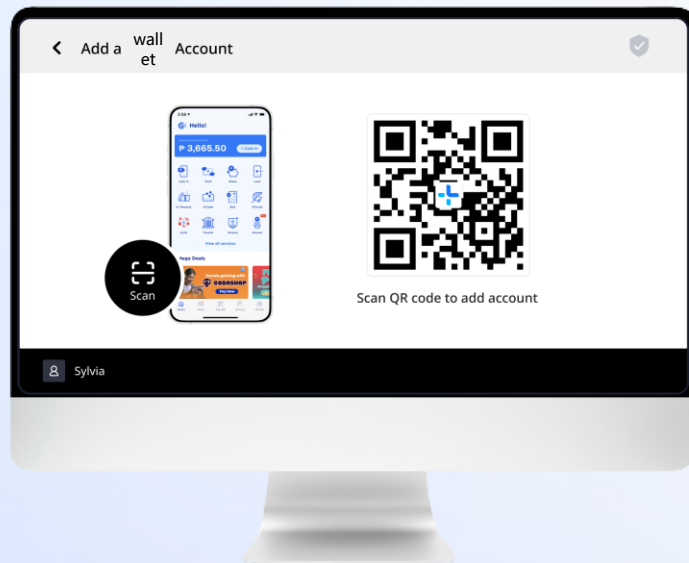




# Pre-travel-Best user experience – Scan to pay

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Book your ticket through the airline's website.







# Pay at Airport Counter – Scan to pay

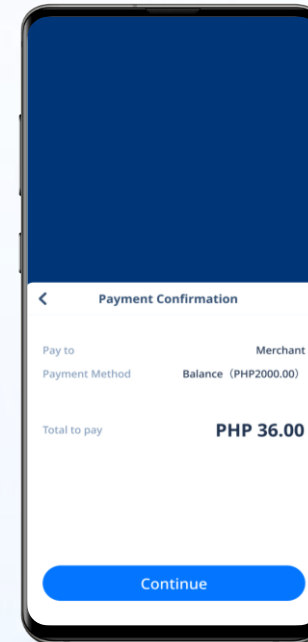
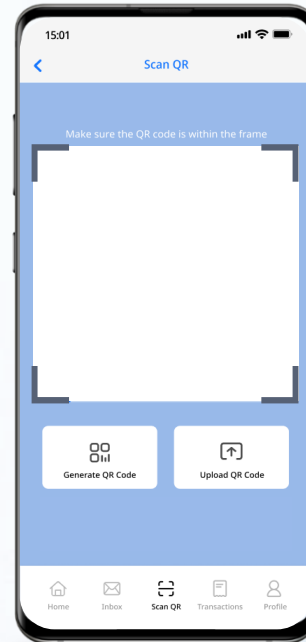
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Staff place order

Present order code

Passenger scan and pay with wallet

Staff receive result



Staff's Handheld Device

Staff's Handheld Device

Staff's Handheld Device

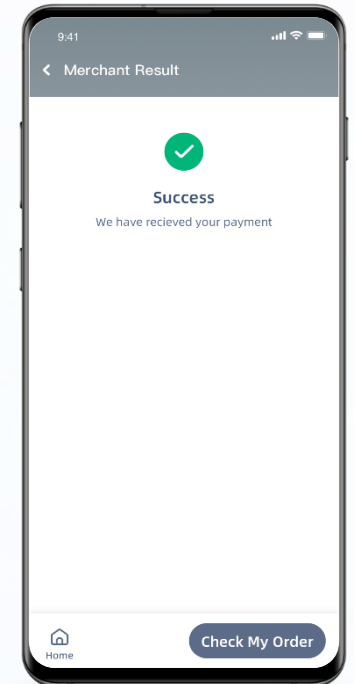
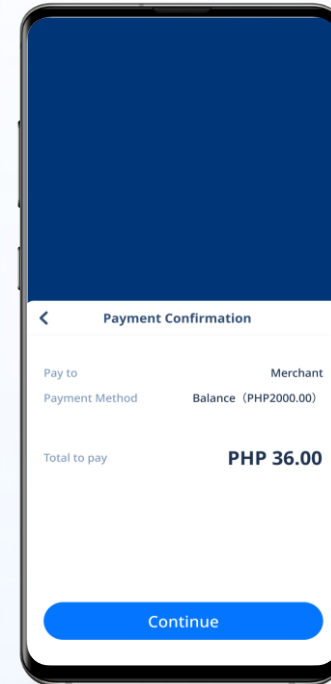
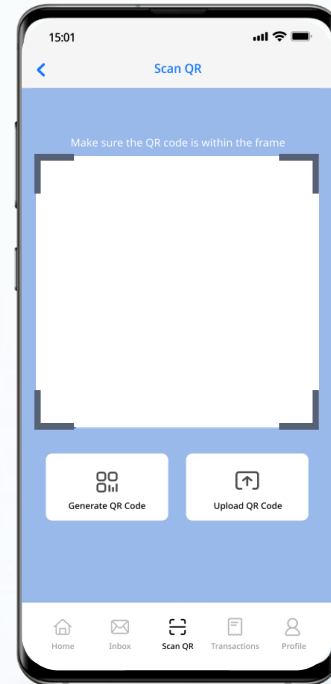


# Pay at Automated Check-in Kiosks

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Select payment method, present QR code

Passenger scan and pay with wallet



Check-in Kiosk

Passenger's Wallet

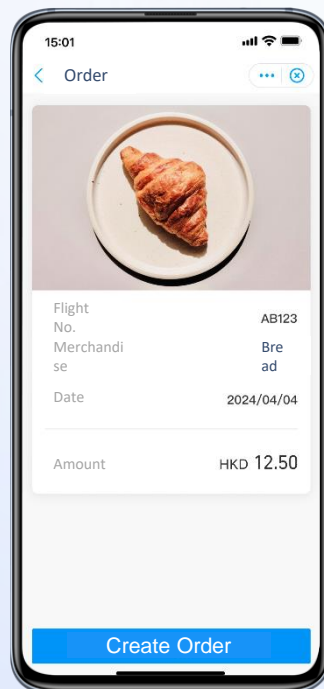


# In-Flight Shopping | Attendant Experience

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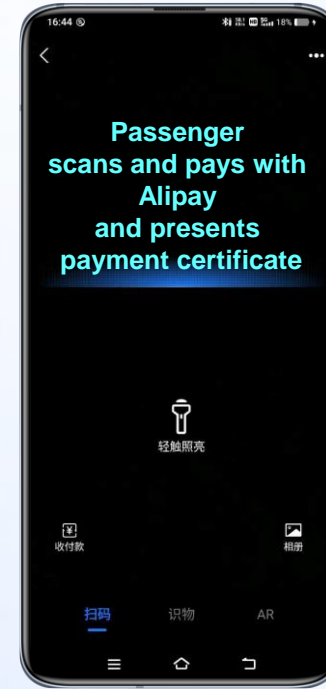
Enter merchandise  
info



Present order code



Passenger's flow



Scan payment cert  
and Confirm





## In-Destination | Local Travel Experience

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### All-in-one payment apps are reshaping travel habits

Super Apps are driving engagement pre, during and after the trip, calling for destinations and merchants to adapt



Accommodation



Flight



Taxi &  
Ride Hailing



Public  
Transportat  
ion



Shopping



Restaurant



Attraction



Tax Refund



# Features being developed to cater for airline product payment

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## Balance Sufficiency for high-value tickets

By adding bank account, BNPL, cards as Source of Fund



## Refund Capability for advanced-purchase

Refund to source APIs being developed, or use payout service as an alternative



## Reduced“Chargeback”

By additional biometric authentication on smartphones, leading to fewer fraudulent disputes and save merchants' efforts



## Digital Customer Interactions

Stay connected with your customer at every stage and engage with ease

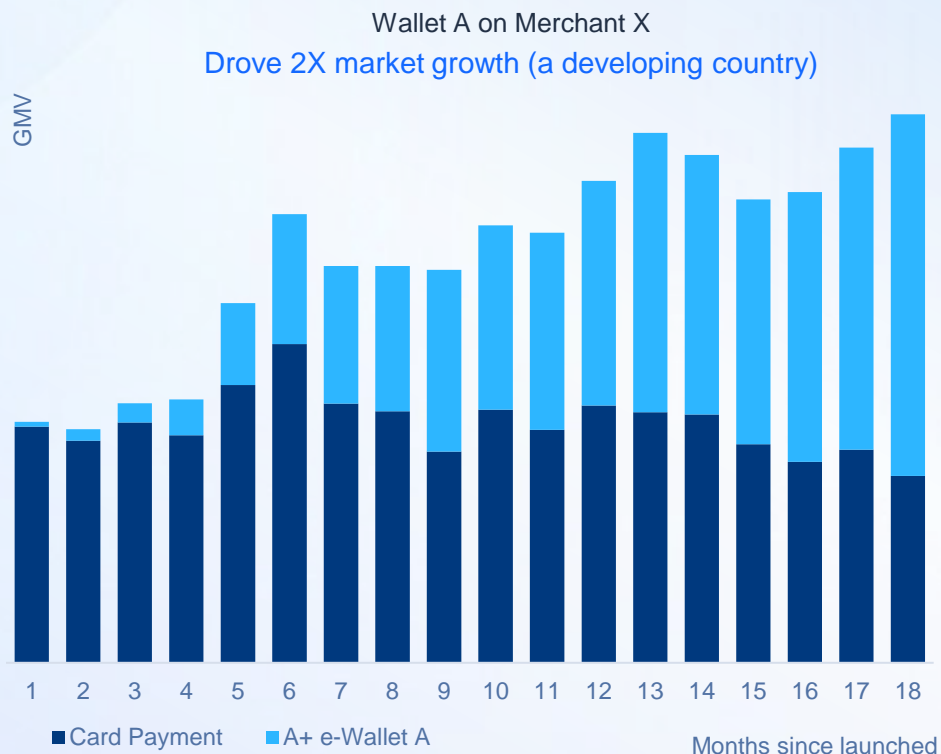




# Introducing new payment methods catalyzes new business opportunities and improves customer satisfaction

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## Tapping into broader consumer pool



- GMV almost doubled in a year (Month 12) after an A+ e-Wallet A has been enabled (in a developing country)
- More e-Wallet transactions & fewer Card transactions means a much lower payment cost to the merchant

## Meeting Consumer Preference and Stay Versatile

- Lack of payments choices risks higher cart abandonment
- Giving your customers the freedom to choose how they want to pay.
- Being inclusive to foster trust among consumers, leading to increased brand loyalty

## Increased security and fraud prevention

- Robust security features like encryption and tokenization within APM help fight against fraud.
- Eliminate direct sharing of personal information, as an additional layer of protection
- An effective way to protect airlines by reducing chargebacks





# Key elements to be mindful of in Airline's payment stack build-up

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**Fragmentation  
of APM**



**Single  
Integration**

Streamlined Tech Work  
Consolidated Fund Collection  
Enhanced Payment UX



**Transaction Fraud  
and Risk**



**Customized  
Risk Strategy**

Attention to the differences in  
risk prevention of cards and  
APM transactions



**Challenges of  
multi-currency FX  
management**



**Refined FX  
Management**

Manage risks for seasonal  
fluctuations in ticket sales  
and multi-country sales



# Global Acquiring and Merchant Service by Antom

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API Integration

Hundreds  
of

Local Payment  
methods

40+

Markets Globally

100+

Currencies Available

## Travel & Hospitality

Trusted by the region's leading  
airlines



\* Including merchants of our  
subsidiary, 2C2P



One-stop Global  
Payment Acceptance



Airline Orchestration  
Solution



AI-Enabled Global  
Treasury and FX Solution

Visit Antom at Booth 34c+35C

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**EMBRACE**  
**your consumers**  
**EMBRACE**  
**new payments**

