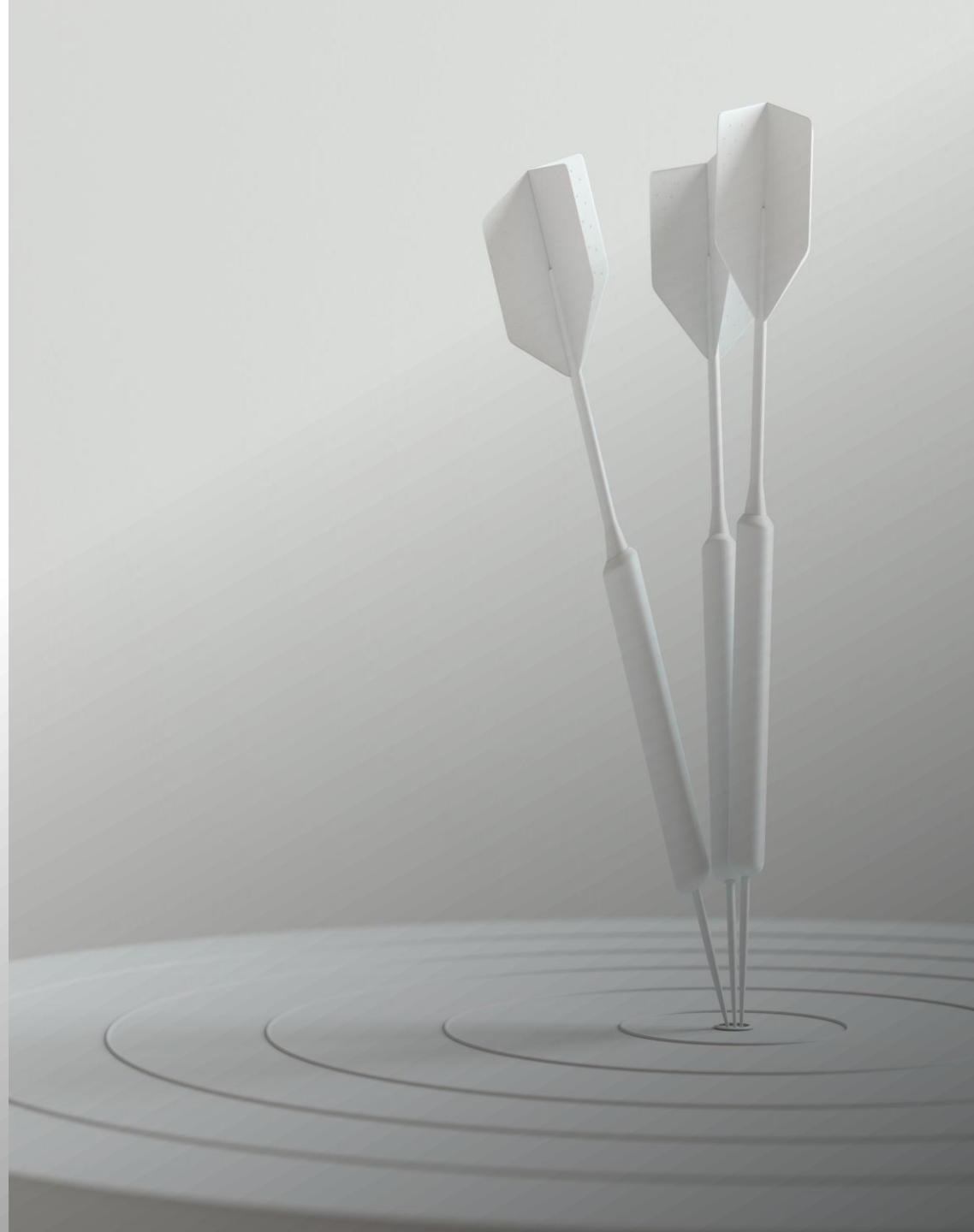


# IATA Financial Services

Rethinking industry solutions for airlines



# Why Now ?



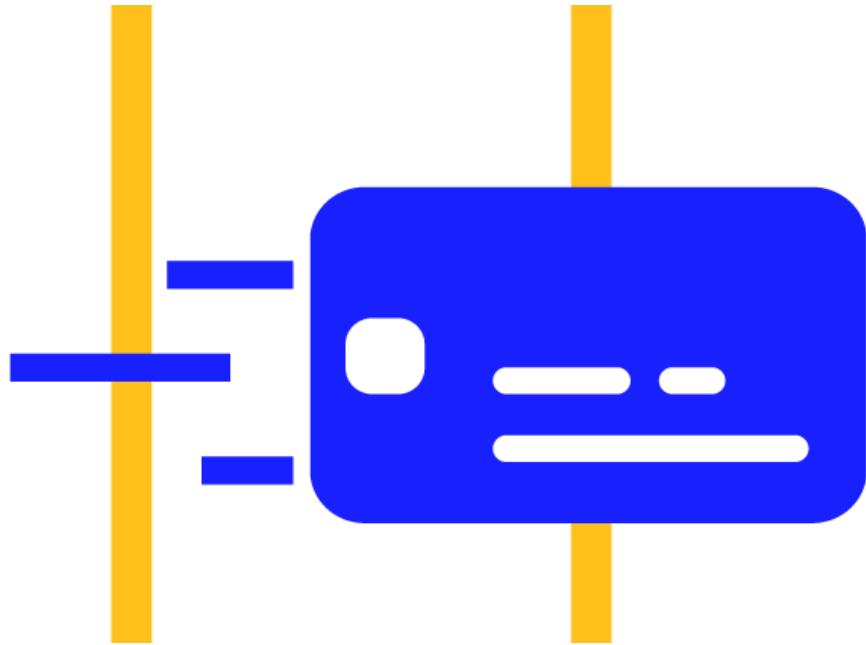
# The road to Modern Airline Retailing



- **NDC & MAR** provide framework for airlines to be in control of payment strategies (acceptance & cost)
- **Omni channel** focuses on customer centric distribution and payment strategies
- Technology disrupting traditional **B2C/B2B distribution** in favor of **B2B2C**
- Backend processes moving to **Realtime** frontend services

# Airlines in control of Payment

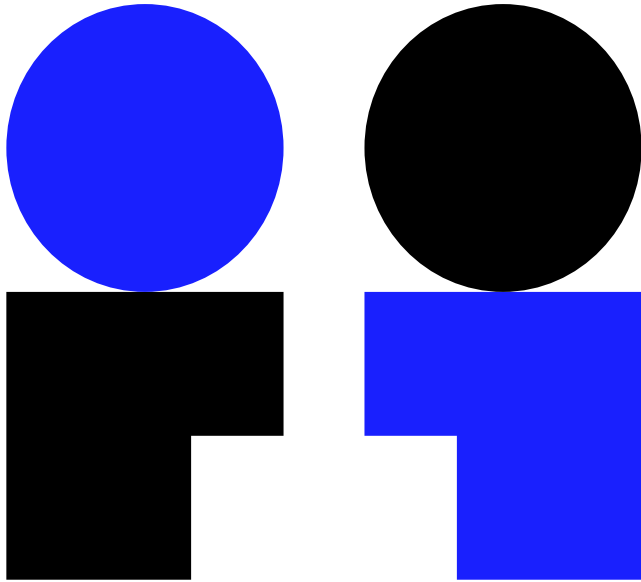
Balancing payment **reach**,  
acceptance **cost** &  
**conversion** rates



- Strategic rethink of payment today & for the future
- Airlines **Payment Policy**
  - **Payee needs** - Direct to consumer sales vs Intermediated
  - **Payment Orchestration** managing payment flows across all sales channels
  - **Multi Acquirer Strategy** & Smart routing
  - **Payment Capture** – Cost-effective funds & Data capture
- **FOP/AFOPs** - Time to market, 9-12 months for new methods

# Customer Centric Payments

The **right form** of payment at the **right time** throughout the customer Journey



- **Customer Profile** – Generational Gaps (Gen. Z , Millennials) in the digital payment
- **Consumer Vs Corporate Sales** – differing expectations and needs in payment methods
- **Geopolitics of Payment Methods** – Drive towards AFOPs and digital currencies
- **New Payment Models** – Split Payments, MCP and A2A payment options



# Rethinking the IATA Payment portfolio



# IATA Payment Portfolio Strategy



## Payment Orchestration

- Omni-Channel payment orchestration
- Single entry point to all payment services
- Access to variety of payment and financial services
- Multi-merchant , multi-FOP



## B2B/B2C Payments

- Global, cost-effective collection and settlement
- Cross border & FX integration
- Consumer Payment support
  - Instant payments
  - Wallet solutions
  - Split payments



## Payment Cost

- Support airlines detection & acceptance of payment products
- Smart routing (local networks)
- Data Capture & Payments analytics toolkit

# Unlocking efficiency through payment orchestration



- Customer Centric Payments (B2B/B2C)
- Orchestration of all airline's payment flows
- Support all airlines' sales channel
- Integration of 3rd party services
- Seamless, Global, Compliant

With the cloud of integrated partners, reaching



## IFG GLOBAL COVERAGE

Credit Cards, Mobile Payments, Online Banking, Wallets, IATA BSP, ARC, Cargo, Tokenization, Fraud, and Reconciliation



# The rise of A2A payments

A2A payments: a key part of the B2C landscape

## Success stories



Surpassed CC  
Payments in 2024

[\(source\)](#)



Represents 70% of Dutch  
ecommerce payments

[\(source\)](#)



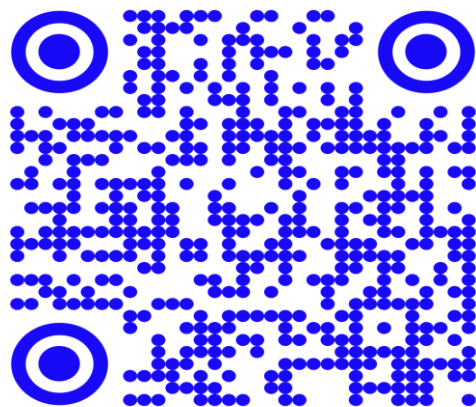
From 30M users in 2017 to  
491M users in June 2025

[\(source\)](#)



Single integration to A2A collections in 36 markets including PIX, iDEAL and UPI

# IATA Product Portfolio - Going Forward



- Singular value proposition to airlines
- End to End entry point to IATA financial Services
- Customer Segmentation through Digital ID
- Payment Methods Diversity
- Orchestration & Smart Routing
- Continued focus on payment cost tools
- Realtime tools for airlines

# Thank You