Transparency In Payments

For Airlines

27 October 2025

TIP – Value proposition for Airlines

- **Define a Payment Policy** for your intermediaries
- Find the balance between
  - **Increasing** your **sales** *(FOP options for intermediaries, Accreditation models)*
  - **Reducing** your **Cost of collection**
    - **Cost of acceptance** *(Card Merchant fees, BSP SCU cost, other FOP acceptance fees)*
    - **Cost of cashflow** *(speed/ cost of guarantees/deposits depending on FOP)*
    - **Losses from Fraud**/intermediary unrecovered default
- Use TIP **Consent Mgt** to manage your bilateral agreement with Agents
- Use TIP **Upfront Validation API** and TIP **post-transaction reports** to manage compliance to your policy

TIP – Feedback from Customers

"We started implementing our new policy in 2022, we recorded savings of ***$3.2M USD*** *already*

Airline Payment Mgr (Jan 2023)

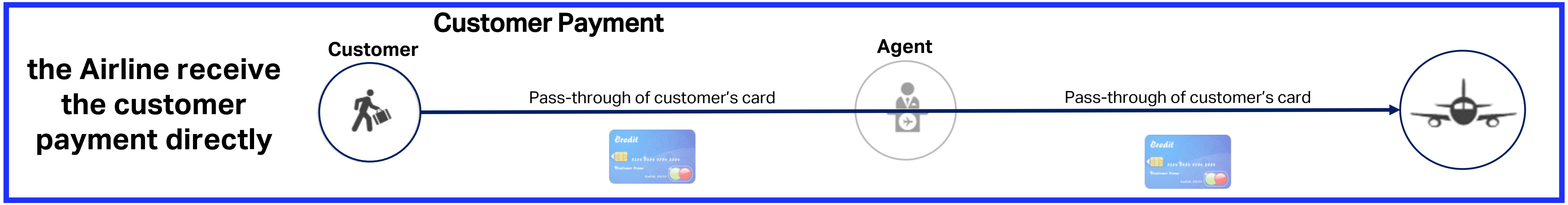
"I find the data from TIP Reports very useful to monitor our agent sales and compliance"

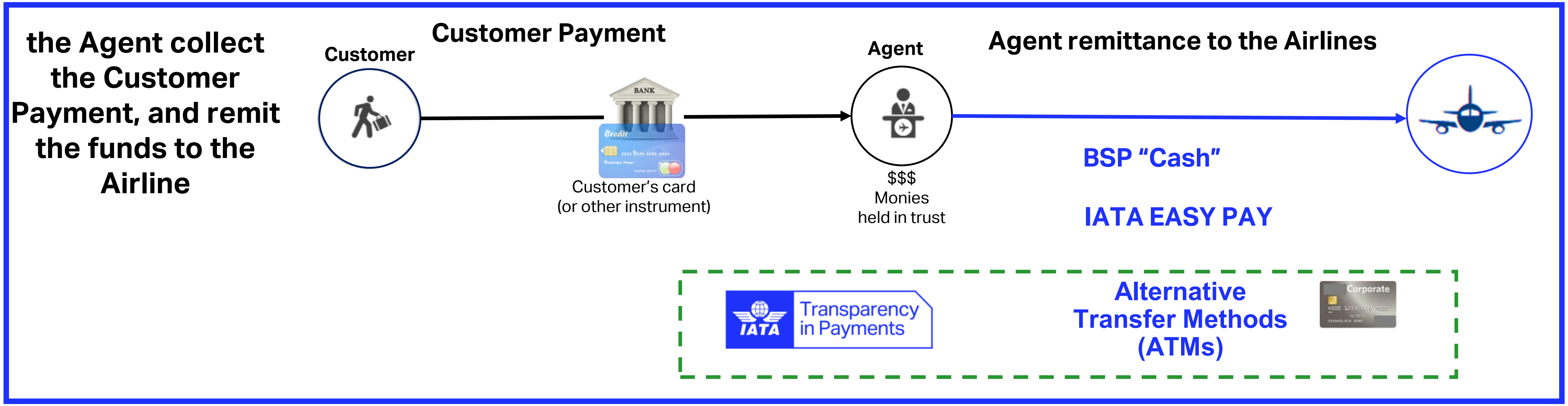
Airline Payment Mgr (Sep 2024)

"We achieved over $ ***1M USD*** *savings in 2022 on our card merchant fees in Europe"*

Airline Payment Mgr (Jan 2023)

How Customers pay and Agents remit funds to the Airlines in the BSP?





TIP Framework

Agent's obligations

- With the Airline consent

AND

- Use only **enrolled** ATM Products/Cards

1. Transparency

2. Individual Airline consent

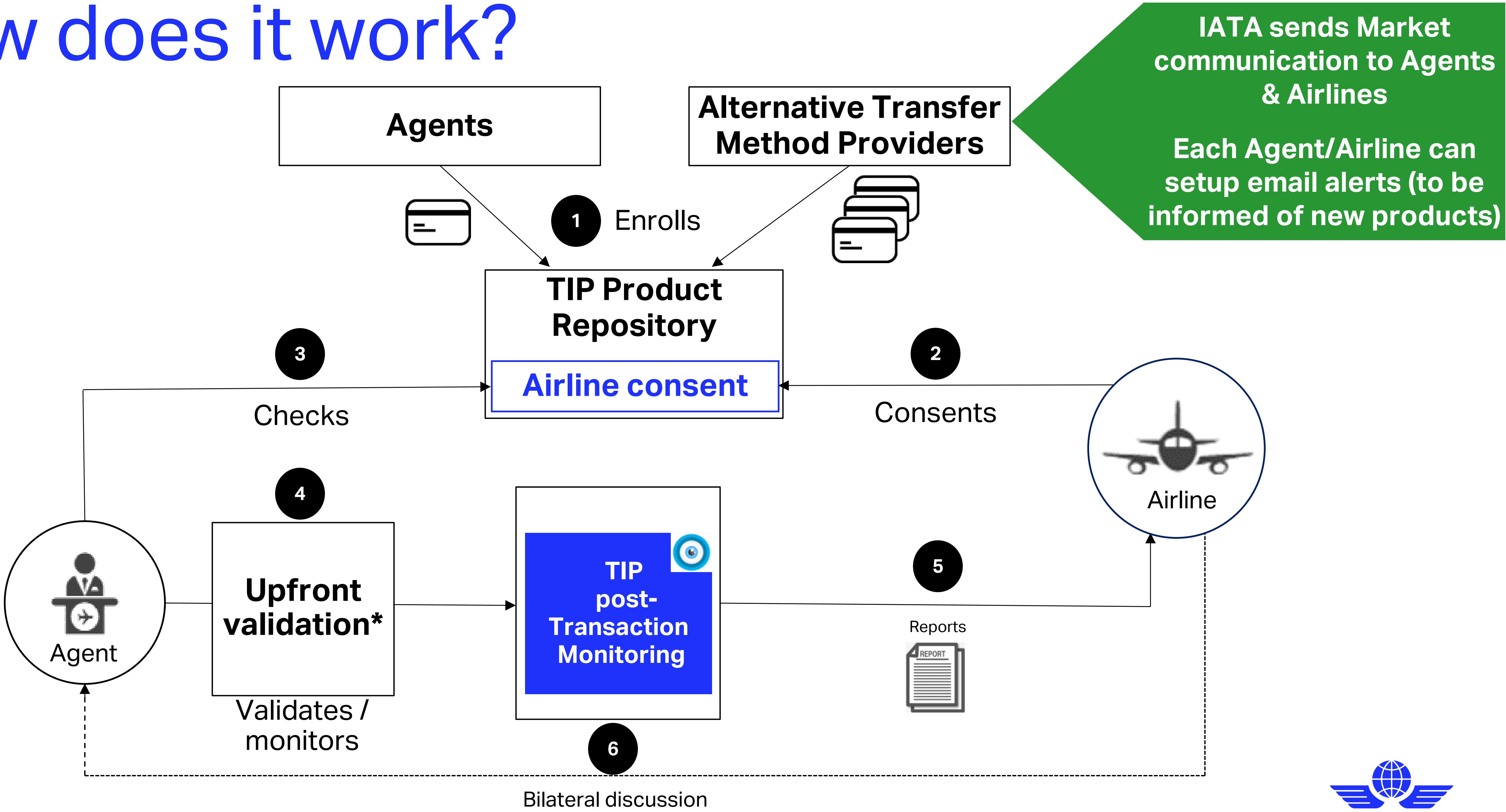
3. Transaction validation and monitoring

4. Infringement and consequences

Impact for Agents

- **Airline's** individual compliance policy
- **IATA investigation** (can lead to Card Form of Payment restriction)

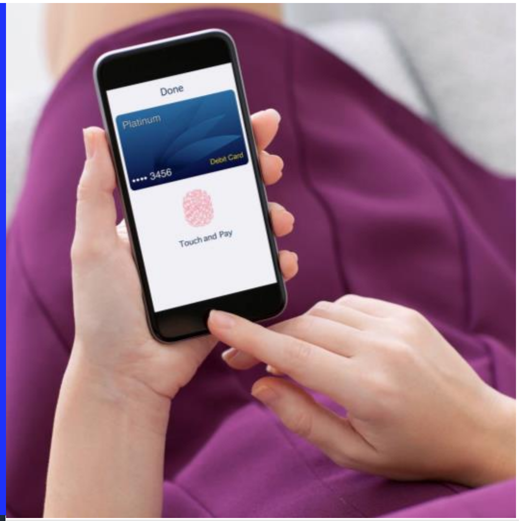
How does it work?



* Available for Airline NDC sales

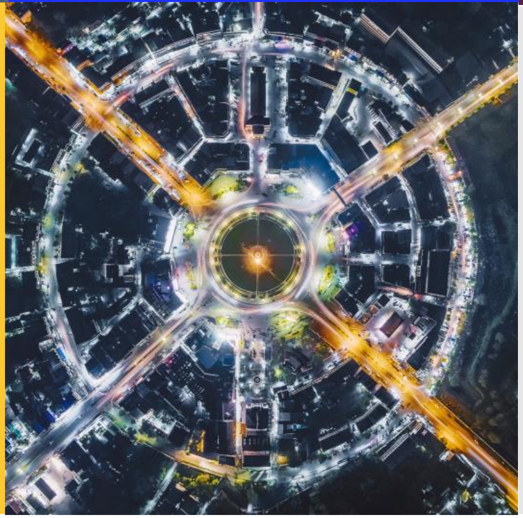
Transparency in Payments – Where we are

96%
Global BSP Credit Card Coverage



149
TIP LIVE Operations*

** all BSP markets except BSP China, and Israel*



23
ATM Products

+6,000
Agent Own Cards Enrolled with IATA

- TIP reports (BSPlink) & Dashboard (through Portal)
- Upfront Validation API for Airline NDC sales

IATA

Want to know more?

Check our Customer Portal for detailed manuals, or to contact us for information and support