

June 2026

Airline Payment Framework

Annex Pack



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Index and User Guide

Overview

This Annex Pack collects the content intentionally removed from the Management Foundation and Companion Asset documents to preserve their management register and directness for their target audiences. It is not a standalone document. It is the reference layer that sits below the primary publication set.

The annexes do not replicate or summarize the Management Foundation document. They are designed to complement it by providing the operational, technical, evidential, and terminology depth that practitioners and specialists may need, without burdening the leadership-facing documents with that detail.

Relationship to the Core Publication Set

The primary publication set consists of three documents, each with a distinct audience and scope:

- **Management Foundation:** airline payment leadership, strategy, context, and rationale.
- **Companion Asset 1 – Airline Payment Channel Policy Playbook:** payment policy professionals, channel-by-channel considerations for GDS/BSP, NDC, and e-commerce.
- **Companion Asset 2 – Monitoring and KPI Pack:** heads of payment/payment managers, payment performance owners, and analysts, with practical support for KPI definitions, scorecard design, review cadence and ownership, and decision-support logic.

These annexes sit below that formal set as reference material.

Readers can use:

- **Annex A – Payment Technical Reference** when implementing or reviewing BSP/NDC payment mechanics, agent risk-management configuration, or payment operational controls.
- **Annex B – The Case for Change** when preparing internal briefings, leadership presentations, or investment cases for payment capability development.
- **Annex C – Payment Standards Transition: ISO 8583 to ISO 20022** when assessing payment technology architecture, considering ISO 20022 transition questions, or engaging with payment technology partners on infrastructure strategy.
- **Annex D – Extended Glossary** as a terminology companion when reading any document in the publication set and Annex Pack.

Notes on Status and Currency

This Annex Pack is being prepared as part of the June 2026 publication-readiness process for the Airline Payment Framework set.

Annex A

Payment Technical Reference

Purpose

The Management Foundation document and the Companion Asset 1 – Airline Payment Channel Policy Playbook are written for leadership and policy audiences. By design, they do not contain channel-operational procedure, BSP mechanics, or technical configuration detail.

This Annex collects that operational and technical reference material. It helps airline payment operations teams, BSP administrators, and technical practitioners understand the payment instruments, remittance paths, and operational frameworks referenced in the broader publication set.

Part 1

Payment Instruments: Foundations

Push and Pull Payment Methods

Airlines support two fundamental categories of bank payment transactions.

Pull payment methods: the customer provides authorization, such as a signature, PIN, or digital consent, that grants the airline or its payment provider permission to collect funds from the customer's account.

Cards are the primary pull payment method. Card types relevant to airline payment include:

- Consumer cards, issued to individual cardholders for personal use.
- Commercial cards, issued for business use.
- Lodge cards, designed specifically for business travel expenditure, with the card number lodged with the travel management company.
- Co-branded cards, where the airline may receive incentives from issuer and/or card scheme partnerships.

Direct debit is also a pull payment method. The payer authorizes the payee to collect from their account on a scheduled or event-triggered basis.

Push payment methods: the customer controls the transaction and instructs their bank to send funds to the airline's account. The transaction is honored only if the customer's bank confirms sufficient available funds.

Push methods include:

- Bank transfers, domestic and international.
- Real-time payment schemes, or instant payment systems, which enable funds to move immediately and irrevocably. Examples include UPI in India, PIX in Brazil, and various national instant-payment rails in Europe and Asia-Pacific.

The distinction between push and pull has direct policy implications. Pull transactions can expose the airline to chargeback risk. Push transactions typically do not but may carry different settlement and reconciliation characteristics.

Digital Wallets

A digital wallet is a software-based system that securely stores customer payment information and credentials for multiple payment methods. Digital wallets are not a payment method in themselves. They are a means of storing and triggering payment instruments held within the wallet. Many digital-wallet payments are card pass-throughs and carry the same cost and chargeback characteristics as direct card transactions. The most common examples are ApplePay and GooglePay.

Alternative Forms of Payment (AFOPs)

AFOPs encompass payment methods other than traditional card-based transactions. Categories currently in active use in airline payment contexts include:

- **Real-time bank transfers:** domestic instant-payment schemes offering fast settlement and typically lower transaction costs than cards.
- **Stored value wallets** such as Alipay, or PayPal.
- **Buy Now, Pay Later (BNPL):** installment-based solutions that are now mainstream in parts of Asia-Pacific and Europe.
- **QR-based payments and national instant-payment schemes:** prevalent in markets where card infrastructure is less developed.
- **Cryptocurrency and stablecoins:** emerging in certain markets, with limited current operational relevance for most airlines.

Each AFOP category carries its own settlement timing, refund mechanics, fraud profile, and integration requirements. Airlines should assess these dimensions before extending AFOP acceptance.

Part 2

Payment Instruments in Indirect Sales: BSP and NDC Frameworks

Overview of BSP Remittance Methods

The IATA Billing Settlement Plan (BSP) simplifies the selling, reporting, and remitting procedures of IATA Accredited Passenger Sales Agents.

Under [IATA Passenger Agency Conference Resolution](#) 890 and 812, the BSP supports four authorized payment methods:

1. **Customer Card Payment:** a pass-through from the customer account directly to the BSP airline account, as detailed in IATA Resolution 890.
2. **BSP Cash Payment:** the agent remits funds to airlines through IATA BSP using electronic funds transfer or direct debit.
3. **IATA EASYPAY:** a pre-funded e-wallet operated by IATA. Agents pre-fund in advance, funds are blocked at authorization, and IATA settles to the airline within 48 hours. Transactions are final upon authorization and carry no chargeback rights. In BSP China, this appears as BOP.
4. **Alternative Transfer Methods (ATMs):** as defined in IATA Resolution 812. The most common example is when travel agent uses its own card to issue the transaction under the airline's card acceptance merchant agreement. ATMs must be enrolled with IATA and require explicit airline upfront consent.

BSP Cash in Detail

BSP Cash remains the standard remittance path for many BSP transactions. The agent remits funds collected from customers to IATA, typically through bank transfer or direct debit, following the relevant BSP remittance calendar for the market. Remittance frequencies are established through the relevant IATA governance framework. In some markets, shorter remittance options are available, including Voluntary More Frequent Remittance and daily direct debit.

For airlines, BSP Cash can provide a more structured remittance environment, but it still calls for active monitoring of cash timing, seller behavior, and any concentration of exposure. Where airlines use different remittance frequencies across markets or seller groups, operational teams benefit from maintaining a clear view of how those choices affect cash-flow timing and seller risk.

IATA EASYPAY in detail

IATA EasyPay is a pre-funded payment solution within BSP. The agent loads funds into the wallet before sale, and those funds are blocked at authorization. Once a transaction is ticketed, IATA settles the amount to the airline, typically within 48 hours. The transaction is final upon authorization and does not create chargeback rights.

Operationally, IATA EASYPAY can be useful where airlines want a more secure, faster-cash option than card or BSP settlement, especially for seller environments where BSP Cash or agent-card use may warrant tighter control. In GDS environments, airlines should be aware that some implementations may still rely on card-related authorization behavior because of technical legacy constraints. Configuration should therefore be reviewed carefully in each market and system context.

Alternative Transfer Methods and Customer Card in BSP

Alternative Transfer Methods, commonly referred to as agent cards, are used when the agent uses his own card to create a transaction in the airline's merchant agreement. These transactions typically follow standard card-processing logic for authorization and settlement and are exposed to the practical consequences of card acceptance, including fraud, chargebacks, and local card-acceptance rules. Even though the transaction is an agent remittance path rather than a customer payment, the airline's acquirer may still group this volume with other card transactions for risk-assessment purposes.

Customer Card Payment is the pass-through model in which the agent facilitates payment directly from the customer card to the airline. In those cases, the airline is exposed to the practical consequences of card acceptance, including fraud, chargebacks, and local card-acceptance rules. Airlines therefore benefit from maintaining clear market setup, scheme acceptance controls, and acquirer alignment across the BSP environment.

Agent Segmentation and Risk Profiles

Agent segmentation is a practical control tool in both BSP and NDC-linked indirect sales. Airlines commonly distinguish seller environments by business model, customer mix, and accreditation profile because those differences can affect remittance behavior, fraud exposure, and the degree of airline-side control required.

Within IATA [Travel Agent Accreditation](#), GoLite, GoStandard, and GoGlobal reflect different access and risk-management characteristics. Airlines can use those distinctions to apply proportionate control, decide where broader participation is acceptable, and determine where tighter monitoring or approval logic may be useful.

NDC Remittance Options

In NDC environments, remittance can follow several paths depending on the seller model and whether BSP services are used. These may include BSP Cash, IATA EASYPAY, seller-own-card arrangements, and other bilateral payment structures.

The main operational point is that NDC can increase flexibility in how seller payment is structured, but that flexibility also requires clearer airline-side design and monitoring. Where airlines use NDC with BSP reporting or Settlement with Orders, they can align some of the indirect-sales control logic more closely with BSP-based processes. Where they rely on bilateral seller arrangements, they typically need stronger direct visibility over remittance, fraud exposure, and seller behavior.

NDC Risk-Management APIs and Payment Fraud Liability

NDC introduces more direct airline control over offer, order, and payment design. To support that model, IATA has defined risk-management APIs intended to help airlines validate seller status, monitor sales activity, and strengthen control in NDC environments that connect to BSP services. In practice, airlines can benefit from treating these APIs as part of their operating control framework rather than as optional technical add-ons.

Where card payment is involved in NDC, airlines also benefit from understanding the liability logic attached to seller behavior and BSP reporting. The relevant industry framework is intended to support airline recourse where the seller prevents the airline from using the controls required to reduce fraud-related exposure. In practice, this remains closely linked to whether the transaction is reported into the BSP environment and whether the corresponding recovery tools are available.

Currency, FX, and Repatriation Considerations

Indirect-sales payment operations can create exposure to FX volatility, restricted-currency environments, and repatriation difficulty. These issues are not limited to fare filing or treasury alone. They can also arise from where tickets are issued, where funds are collected, how settlement occurs, and whether cross-border sales patterns create unintended currency exposure.

Operational teams benefit from maintaining visibility on settlement currency, blocked-funds risk, and any signs that ticketing or seller behavior is concentrating exposure in more difficult markets. Where risk is material, payment, revenue accounting, treasury, and distribution teams usually benefit from working from one common view of the issue rather than treating it as a local exception.

Part 3

Payment Technology Architecture

Payment Orchestration and Gateways

Payment gateway: provides connectivity between the airline's sales system and payment processors and acquirers. Regional and local carriers often prefer a gateway connection because it meets their needs with lower complexity.

Payment orchestration: manages the payment process by connecting the airline with multiple payment processors and methods through a single platform. It can route transactions to the most efficient option based on success rate, cost, and regional preferences.

Factors airlines may consider when evaluating gateway versus orchestration solutions include:

- Geographic scope of operations.
- Single-acquirer versus multi-acquirer strategy.
- Current gateway performance for online sales.
- Ability to support expansion and optimization.
- Time to market for new payment methods.
- Booking-abandonment rates attributable to payment-method limitations.

Multi-Acquirer Strategy

As airline payment environments become more complex, acquiring structure increasingly becomes a capability and supplier-model question rather than a purely technical procurement matter.

A multi-acquirer approach can support resilience, authorization performance, market fit, cost efficiency, routing flexibility, and reduced dependence on a single provider. At the same time, it can add operational complexity, integration demands, governance needs, and data-fragmentation risk if it is not organized carefully.

The core question is not whether multiple acquirers are always better, but whether the airline's acquiring model is aligned with its scale, geography, channel structure, and appetite for concentration risk. Some airlines derive clear value from diversification; others may find a simpler model more appropriate until scale or complexity makes a broader setup worthwhile.

Multi-Acquirer Implementation Considerations

From an operational implementation perspective, airlines evaluating a multi-acquirer model may consider:

- Requesting acquirer performance benchmarking reports, including authorization rates, settlement rates, chargeback ratios, latency, and uptime.
- Using a payment orchestrator for dynamic routing and failover management.
- Ensuring integration supports tokenization, fraud prevention, and real-time analytics.
- Establishing clear service-level agreements and KPIs with each acquirer.

Card-routing challenges to be aware of include:

- **Suboptimal card scheme selection:** acquirers may default to international schemes where lower-cost domestic options exist.
- **Card misclassification:** cards may be misidentified, for example debit as credit, which can increase costs and chargeback exposure.
- **Outdated BIN management:** inaccurate BIN data can lead to routing errors.
- **Chargeback vulnerability:** improper routing to international schemes can increase dispute rates.

Part 4

Risk and Control Considerations

Agent Risk Management

Airline indirect-sales payment operations benefit from combining seller segmentation, remittance controls, and ongoing monitoring. In BSP environments, that may include review of agent accreditation profile, local financial criteria, remittance-holding-capacity exposure, and the use of seller-risk monitoring tools.

The practical objective is not to eliminate all seller flexibility. It is to ensure that participation, remittance structure, and control intensity remain aligned. Where sales behavior, settlement quality, or exposure patterns begin to diverge, operational teams can use those signals to review whether tighter controls or a different remittance posture are warranted.

Card Fraud Management

Cards remain operationally important in both direct and indirect airline payment environments, but they can create exposure to fraud, chargebacks, and weaker control where validation is incomplete or inconsistent. Airlines benefit from understanding how manual authorization, missing card-security-code visibility, AVS limitations, seller behavior, and acquirer practices can each affect downstream exposure.

A practical control posture often combines front-end validation, fraud-screening routines, stronger seller controls where relevant, and enough monitoring discipline to detect repeat patterns before exposure accumulates.

Annex B

The Case for Change

Purpose

This Annex provides the evidence and investment-case layer that supports the Core Framework's strategic case for stronger airline payment discipline. It is intended for internal briefings, sponsor conversations, and leadership discussions where the question is not only why payment matters, but why improvement effort may justify management attention, investment, and organizational prioritization.

1. Industry cost baseline

A major industry wake-up call came from the [Edgar Dunn & Company – Airline Payment Cost and Revenue Drivers Study](#), which highlighted the scale of payment cost in the airline sector and made clear that payment acceptance is no longer a marginal overhead. The study brought greater transparency to the size of merchant fees, operational inefficiencies, fraud losses, chargebacks, refund-related burden, and the wider economics of payment acceptance.

The headline message for airline leadership is that payment cost is structurally material. It affects margin, not only process efficiency. That matters because payment choices often sit across distribution, finance, treasury, digital, and technology decisions rather than inside a single cost line that can be optimized in isolation.

2. Value-creation opportunity

A further [McKinsey study – Airline retailing: How payment innovation can improve the bottom line](#), reframed payment as more than a cost issue. It pointed to a wider revenue and value-creation opportunity linked to better conversion, more relevant payment choice, improved customer experience, reduced checkout friction, stronger data use, and greater ability to support modern retailing.

The strategic implication is that airlines do not need to think about payment only as a cost-of-acceptance problem. Payment can also influence revenue realization, ancillary capture, customer reach, and the effectiveness of broader retailing initiatives. This is part of the reason payment now warrants board-level attention rather than remaining a downstream operational concern.

3. Corporate payment efficiency opportunity

The McKinsey study also points to a specific corporate-payment opportunity. Corporate payment remains expensive for both airlines and corporate buyers where card-heavy models dominate and where payment data, reconciliation, and procurement alignment remain underdeveloped.

A more deliberate payment model can support more automated invoicing and reconciliation, richer data exchange, and greater alignment with enterprise resource planning and accounts-payable processes. For airlines, this can improve efficiency and strengthen the value proposition offered to managed-travel customers.

4. Industry wake-up call and leadership implication

The source material also highlights a wider industry repositioning, including leadership discussion at IATA forums and industry commentary emphasizing that payment is no longer only a technical topic. The combined reading is that payment now affects customer experience, financial performance, resilience, and the ability to participate effectively in modern retailing.

For leadership audiences, the implication is straightforward. Payment now sits at the intersection of growth, cash quality, cost discipline, risk management, and infrastructure readiness. It can therefore justify clearer ownership, stronger cross-functional governance, and more deliberate investment than airlines historically applied.

5. Cost of inaction

The cost of inaction is not limited to continuing to pay more than necessary. It can also include lost sales from weaker payment relevance, lower conversion because of payment friction, slower or less certain cash realization, greater exposure to fraud or holdbacks, fragmented control across channels, and delayed readiness for a more data-rich payment environment.

Airlines do not all need the same response. Even so, the evidence base supports a common conclusion: treating payment as a management discipline can have materially better outcomes than allowing channel history, legacy infrastructure, and local practices to shape the payment model by default.

Annex C

Payment Standards Transition: from ISO 8583 to ISO 20022 nexo standards

Purpose

This Annex provides the technical standards reference for the transition from ISO 8583 to ISO 20022. It is intended for airline technology leads, payment architects, and infrastructure owners who need a clearer understanding of why the transition matters and how it may affect future airline payment capability.

1. Why legacy ISO 8583 is under pressure

ISO 8583 has been the long-standing messaging standard for many card-based payment environments. It supported the growth of electronic payments, but it was designed for an earlier era with more limited expectations around data richness, interoperability, and retailing flexibility.

In airline payment environments, the main constraints are now more visible. Limited structured data, dependence on proprietary extensions, integration complexity, and weaker support for newer payment use cases can all make it harder to support richer retailing, better reconciliation, stronger fraud controls, and more flexible payment experiences.

2. Why the ISO 20022 nexo standards

The [nexo standards](#) provides a more flexible, data-rich framework for payment messaging. It is relevant not only as a technical upgrade, but as an enabler of better interoperability, more consistent data exchange, improved operational design, and greater readiness for payment models that depend on richer information flows.

For airlines, the importance of the nexo standard lies in what it can enable. Better structured data can support stronger fraud detection, more effective reconciliation, and improved ability to connect payment processing with broader retailing and servicing environments.

3. Implications for retailing

Retailing implications are one of the main reasons this transition matters to airlines. As airlines move toward more flexible offer-and-order environments, payment messaging also benefits from being able to carry richer contextual information and support a broader range of payment flows.

A more data-rich standard can help airlines support modern retailing objectives such as more seamless payment experiences, better integration of payment into the order lifecycle, and easier support for new use cases across booking, ancillaries, servicing, and refunds.

4. Implications for corporate payment

Corporate payment is also affected because richer messaging standards can support better data exchange, purchase-order reference handling, clearer invoicing structures, and improved integration with enterprise systems. This can make it easier to align airline payment models with procurement-led corporate buying environments.

For airlines with a meaningful corporate-payment agenda, the transition question is therefore not only technical. It also affects how credibly payment can support more automated and data-rich corporate payment solutions over time.

5. Implications for compliance and control

Compliance and control are another relevant implication. Richer, standardized data can help with regulatory reporting, tax and invoice traceability, fraud controls, audit support, and clearer transaction interpretation across payment chains.

The practical advantage is not that standards change removes all complexity. It is that a more expressive and interoperable data model can make compliance and control processes easier to design and sustain in a more complex payment environment.

6. Migration considerations

Migration is best treated as a set of design and sequencing considerations rather than a single technical switch. Airlines can benefit from assessing which capabilities are being constrained by existing payment-message architecture, which future payment goals depend on richer data, and where partner readiness may shape practical timing.

Questions worth reviewing can include:

- Which parts of the airline's payment environment are most constrained by legacy message structure?
- Which retailing, corporate-payment, or compliance use cases would benefit most from richer data exchange?
- How gateway, orchestrator, processor, acquirer, and seller-partner readiness affect practical implementation choices?
- Where transition can be approached incrementally rather than through an all-at-once change program?

7. Practical reading for airline leaders and architects

The immediate objective is not for every airline leader to become a standards specialist. It is to recognize that payment-message standards can either enable or constrain future payment capability. Airlines that want stronger retailing support, better corporate-payment integration, and more resilient compliance design can benefit from treating standards readiness as part of their broader payment architecture agenda.

Annex D

Extended Glossary

Purpose note

The Extended Glossary is the terminology companion for the full publication set. It is designed to be used alongside any document in the set, not read sequentially.

Section 1

Payment Instruments and Customer Payment

Acquiring

The set of services through which a payment provider processes card or other payment transactions for a merchant and helps route funds for settlement.

Alternative form of payment (AFOP)

A payment method other than traditional card-based payment, such as bank-based transfers, stored value wallets like AliPay or PayPal, instant payments, or other locally relevant payment options.

Authorization rate

The share of payment attempts that are approved successfully at the authorization stage.

Buy Now, Pay Later (BNPL)

A payment model, typically offered through a third-party provider, that allows the customer to split payment over time while the provider usually assumes the primary credit risk.

Chargeback

A reversal of a card payment initiated through the cardholder's issuer, typically following a dispute, fraud claim, or service-related complaint.

Digital wallet

A software-based system that stores customer payment credentials and enables the use of one or more payment instruments held within the wallet.

Holdback

A portion of transaction funds temporarily withheld by an acquirer or payment provider as protection against future risk or loss. These provisions are often set out in acquiring or payment-provider contractual arrangements.

Payment conversion

The successful completion of a sale through the payment step, including the customer's ability to pay with an accepted method and complete the transaction without avoidable friction.

Real-time payment

A payment that is initiated, cleared, and made available to the recipient in near real time, often through a domestic instant-payment rail.

Settlement

The process through which approved payment transactions are finalized and funds are transferred to the receiving party.

Section 2

Indirect Sales and BSP

ADM (Agency Debit Memo)

A billing instrument used by airlines in agency environments to recover amounts due from agents. In BSP-linked contexts, [ADMs](#) are tied to the relevant reporting and settlement framework.

Alternative Transfer Methods (ATMs)

Authorized remittance methods in BSP, including when a travel agent uses its own card to transact under the airline's merchant agreement, subject to enrollment in IATA and airline consent.

Billing and Settlement Plan (BSP)

The [IATA framework](#) that standardizes reporting, remittance, and settlement processes between accredited passenger sales agents and participating airlines.

BOP

The name used in BSP China for the local implementation of IATA EASYPAY.

Customer Card Payment

A payment model in which the agent facilitates card payment directly from the customer to the airline under the airline's merchant-of-record setup.

GoGlobal

An [IATA Travel Agent accreditation model](#) designed for multi-country agency activity, with broader participation scope and corresponding risk-management implications.

GoLite

An [IATA Travel Agent accreditation model](#) that generally does not provide BSP Cash access and is used where the seller operates with more limited remittance options.

GoStandard

An [IATA Travel Agent accreditation model](#) that supports broader BSP participation, including BSP Cash access, subject to the applicable risk and financial controls.

IATA EASYPAY

A pre-funded [IATA payment solution](#) within BSP in which funds are loaded before sale, blocked at authorization, and settled to the airline without chargeback rights.

Merchant of record

The entity that accepts the payment from the customer and carries the primary responsibility for payment processing, settlement, and related liabilities. In airline distribution, the question of which party holds merchant-of-record status can differ significantly across direct and indirect channel models.

Remittance

The transfer of collected funds from the party receiving the payment to the party entitled to the proceeds under the relevant payment or sales model.

Remittance Holding Capacity (RHC)

The risk-control threshold used in BSP environments to cap the level of BSP Cash sales exposure an agent can accumulate before remittance is required.

TIDS

Travel Industry Designator Service, an IATA identification framework used for non-accredited sellers and travel-industry participants outside full BSP-accreditation logic.

Voluntary More Frequent Remittance (VMFR)

A remittance arrangement that allows more frequent BSP Cash remittance than the standard market cycle.

Section 3

Payment Technology and Architecture

Multi-acquirer

An acquiring model in which an airline uses more than one acquirer or payment-processing relationship to support resilience, market fit, performance, or cost optimization.

New Distribution Capability – NDC

An IATA [data exchange format](#) that supports richer airline distribution and more direct exchange of offer, order, and related servicing information.

Payment gateway

A payment connectivity layer between the airline's sales system and downstream processors or acquirers.

Payment orchestration

A payment-management layer that connects the airline to multiple processors, acquirers, or payment methods and can support routing, failover, and broader control logic.

Tokenization

The replacement of sensitive payment credentials with a non-sensitive token used to reduce exposure

Section 4

Risk Management and Control

3D Secure (3DS / 3DS2)

A cardholder-authentication framework used in e-commerce and other remote-payment environments. It helps reduce fraud exposure and, depending on the transaction context and applicable rules, may shift parts of fraud-related liability.

BIN (Bank Identification Number)

The first six to eight digits of a card number used to identify the issuing institution and support routing, classification, and fraud-control processes.

Card-not-present (CNP)

A payment environment in which the physical card is not presented to the merchant, typically creating different fraud and chargeback characteristics from card-present environments.

Strong Customer Authentication (SCA)

An authentication requirement, applicable in certain jurisdictions, that requires a stronger multi-factor approach to customer payment authentication.

Transparency in Payment (TIP)

An [IATA framework](#) and toolset used to improve visibility and control over card use and payment behavior in agency sales environments.

Section 5

Payment Infrastructure and Market Context

Currency repatriation

The process of moving collected funds out of the market in which they were received and into the airline's intended treasury environment. This can be restricted by central-bank rules or local market conditions.

ISO 8583

A legacy messaging standard widely used in card-payment environments. It remains operationally important but carries structural limits for richer data exchange. See Annex C for a fuller explanation.

ISO 20022 nexo standards

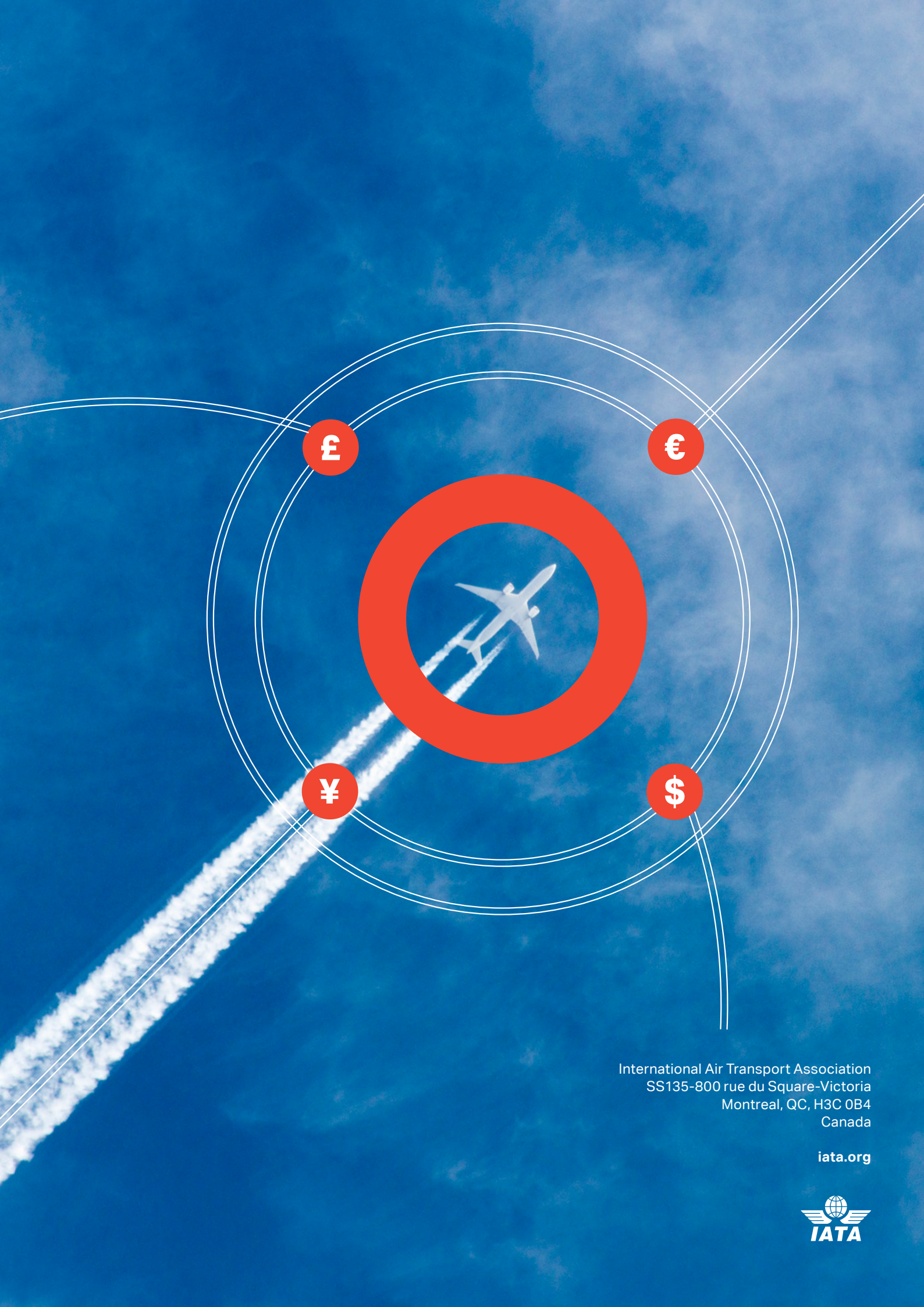
A more data-rich and flexible payment-messaging [standard](#) designed to support better interoperability, richer transaction information, and broader future payment use cases. See Annex C for a fuller explanation.

Modern Airline Retailing (MAR)

The airline industry's move toward more customer-centric, [offer-and-order-based retailing models](#) that can support more flexible selling, servicing, and payment experiences.

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