



Airline Payments - B2B Product Scorecard

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Open Banking



Data Security



Regulations



bitcoin



AML

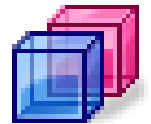


Fintech

Scorecard Characteristics	Payment Product	'Cash' (BSP/ARC)	Customer Card	Commercial ('lodged') Card	IATA Easy pay	Virtual Card	Hybrid A2A	NDC APM	Crypto
B2B - Airline Perspective									
Airline adoption (market share, channel support, agency adoption)									
Sales generator (customer UX)									
Costs (direct, indirect, FX)									
Cashflow (settlement timeline)									
Protection (agency default)									
Credit risk (holdback, volume cap)									
Fraud risk (ADM's)									
Process automation (refunds, reconciliation, rich data)									
B2B - Travel Agency Perspective									
Protection (airline default, refunds)									
Credit (funding timeline)									
Fraud risk (pay-in)									
Process (automation, flexibility)									
Sales generator (incentive, rebate, costs)									
Indicative Ranking		1	4	3	6	2	5	7	8



1. Sales
2. Costs
3. Cashflow
4. Process
5. Risk



Transparency

High = positive

Not Applicable = positive

High = negative

Not Applicable = negative

Applicable / level

Positive

Negative