



# Airline & Travel Payments - B2C Product Scorecard

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Compliance  
KYC



Data security



Regulations



Data privacy



AML



Fraud

Scorecard Characteristics	Payment Product	Credit Debit Card	Bank online A2A	eWallet	BNPL	Crypto	Cash	Direct Debit	Mobile wallet
<b>B2C - Merchant Perspective</b>									
Adoption, market share, sales (marketing / PR), channel support									
Costs (direct / indirect, FX)									
Instant confirmation, conversion									
Credit Risk (holdback, volume cap)									
Fraud Risk									
Chargeback risk, dispute process									
Process automation (refunds, reconciliation)									
Cashflow (settlement timeline)									
<b>B2C - Consumer Perspective</b>									
Protection (non delivery of service)									
Credit (delayed payment, instalments)									
Costs (use, FX, sur-charging)									
Convenience (UX, mobile support)									
Incentives (points, insurance, cashback), strong preference									
<b>Indicative Ranking</b>		<b>1</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>8</b>	<b>5</b>	<b>7</b>	<b>6</b>



1. Relevance
2. Conversion
3. Costs
4. Risk
5. Marketing



- ▶ Direct
- ▶ Gateway
- ▶ Full Service

High = positive

Not Applicable = positive

High = negative

Not Applicable = negative

Applicable / level

Positive

Negative