

Credit Risk assessment and scoring



Resources



Research



Industry knowledge



Credit Scoring model

Company

- Ownership
- Stock listing
- Role of the state
- History / Track record
- Fleet size
- Fleet age
- Fleet ownership
- Business model
- Network
- Strategic value
- IATA membership
- Code share partners
- Alliance membership

Financial Health

- Financials
- Credit Score
- Cash flow
- Liquidity
- Debt
- Balance sheet
- Income statement
- Ratios
- Outlook
- Fuel hedging policy
- FX hedging policy
- Insurance
- Chargeback risk

Compliance

- Location
- Country rating
- Bankruptcy regulations
- IATA rules and resolutions
- Scheme rules
- EU regulations
- DOT regulations
- Domestic regulations
- Consumer protection schemes / regulations

External factors

- Demand
- Macro economic
- Inflation
- Geo political
- Fuel prices
- Disruptions
- Seasonality
- FX risk
- Interest rates
- Competition



Level 2/3 data



Monitoring Benchmarking

Data

- Sales by channel / product
- Itinerary data
- ATL / Unflown revenue
- Decay timeline
- Refunds / Chargebacks
- Vouchers / Rebookings
- Collateral
- Currencies
- Flight schedules filed
- Codeshare / Interlining
- Financial market data
- Pricing for risk



Stakeholders

- Airlines
- Card schemes
- Acquirers
- BIN sponsors
- ISO's
- PSP's
- Alternative Payment Methods (reversible)
 - Wallets
 - BNPL
 - Direct Debit

Other Users

- Aircraft Lease companies
- Banks
- Insurance companies
- Investors
- Trust providers
- Regulators



Airline - Acquirer Communication



Risk Coin 2 sides