



Airline & Travel Payments - B2C Product Scorecard

Version Mar 12, 2025

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www.upintheair.aero/infographics



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
B2C - Merchant Perspective									
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)									
B2C - Consumer Perspective									
Protection (non delivery of service)									
Credit (delayed payment, instalments)									
Costs (use, FX, sur-charging)									
Convenience (UX, mobile support)									
Incentives (points, insurance, cashback), strong preference									
Indicative Ranking		1	3	2	5	8	6	7	4



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