



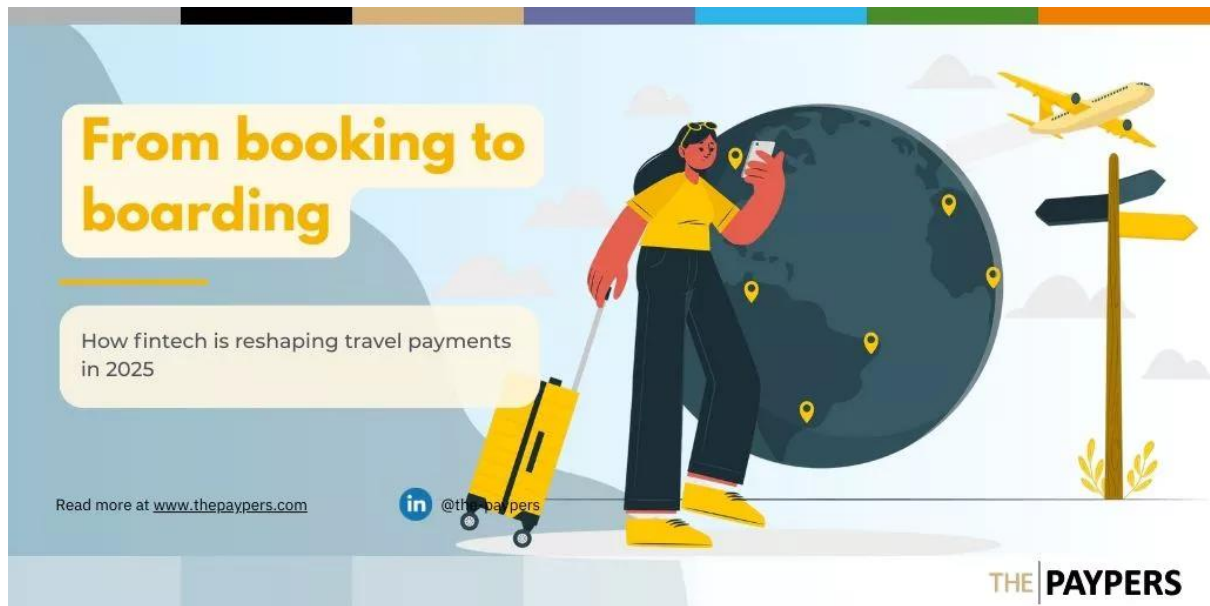
Welcome to the third [Up in the Air | Consultancy](#) monthly newsletter! It includes a round up of the content that I recently shared, plus some additional news and background items.

i Travel Fintech News

From booking to boarding: how fintech is reshaping travel payments in 2025

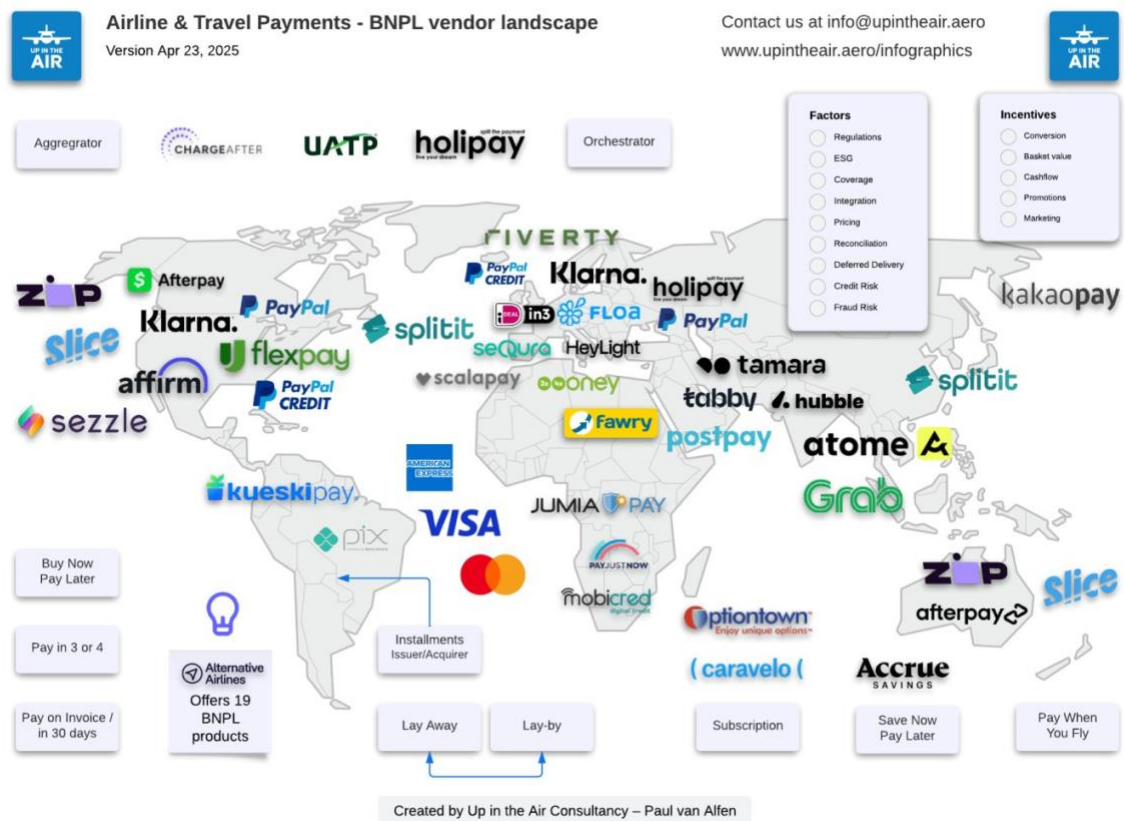
By [The Paypers](#)

The fintech sector is currently broadening its horizons, with more companies beginning to focus on the travel industry. Given that digital payments, Embedded Finance, and customized financial services play a key role in how individuals plan and pay for their travel, fintech companies seize this opportunity to modernize traditional models. With the travel season approaching and the first quarter of 2025 behind us, it's the ideal time to take stock of the most significant developments shaping the travel and fintech landscape. From new solutions to strategic collaborations and market advancements, we are diving into the trends and the companies supporting them.



Click on image to read article

Airline & Travel Payments – BNPL Vendor Landscape 2025



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Vendor News

Ink Innovation on and Riyadh Air partner to define Delivery Management

Riyadh Air, the digitally native national carrier of Saudi Arabia, is joining forces with travel technology provider Ink Innovation to deliver a next-generation air travel experience—one designed from the ground up for flexibility and convenience. At the heart of this collaboration is a shared ambition: to set a new standard for what air travel can be in a world shaped by e-commerce, cloud computing, and travelers' expectations.



[Click on image to read the press release](#)

Vietnam Airlines expands partnership with Adyen

Adyen, the financial technology platform of choice for leading companies, announced an expanded partnership with Vietnam Airlines, Vietnam's flag carrier. The airline partnered with Adyen in 2017 for its gateway solution and in 2024, expanded the partnership to leverage Adyen's global acquiring capabilities, enabling seamless payment experiences in markets like Japan, Australia, the U.S., and Europe, among others.



Click on image to read the press release

TAP Air Portugal embraces Klarna's flexible payments, making air travel more accessible for Portuguese passengers

Klarna, the AI-powered payments and commerce network, has partnered with TAP Air Portugal, enabling travelers in Portugal to book flights with more flexibility than ever before. From today, customers purchasing tickets on flytap.com can choose to Pay in 3 — splitting the cost of their booking into three equal, interest-free installments—or Pay in Full for a seamless one-time payment experience.

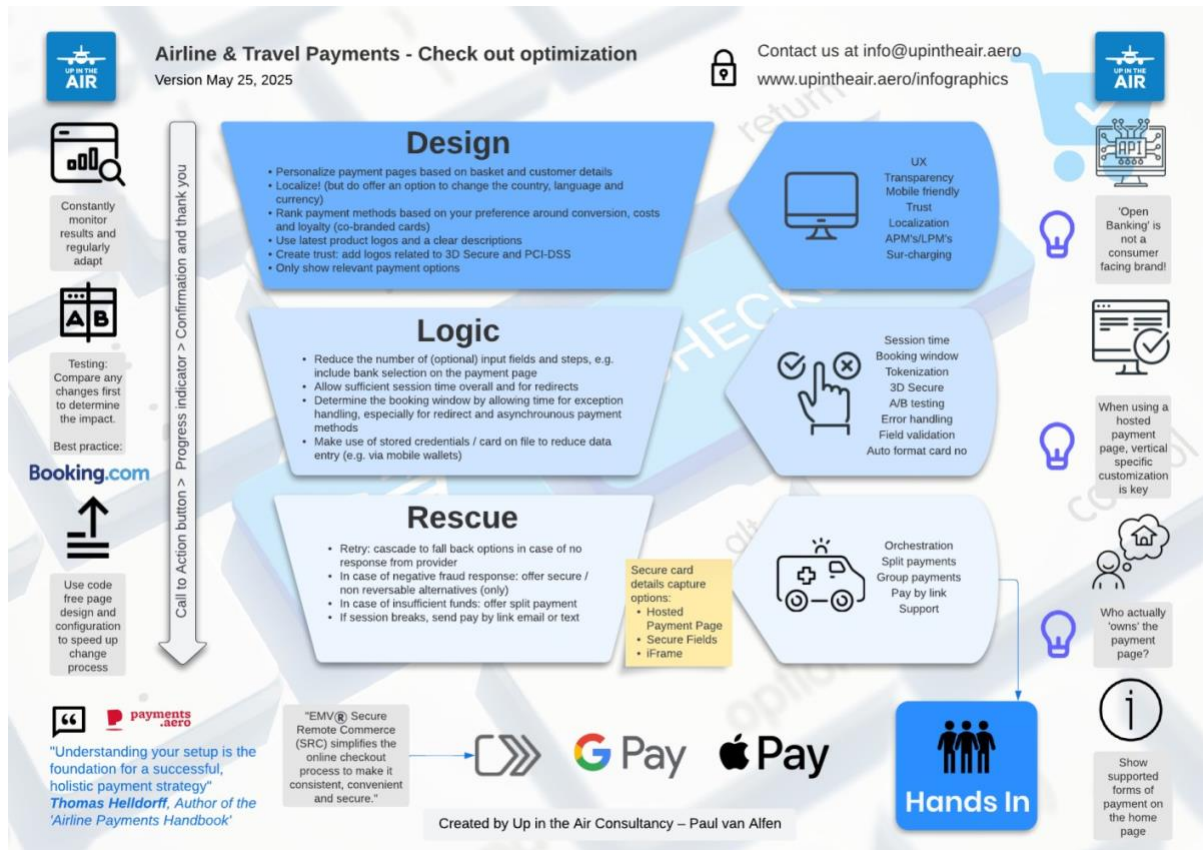


Click on image to read press release

i Airline & Travel Payments 101

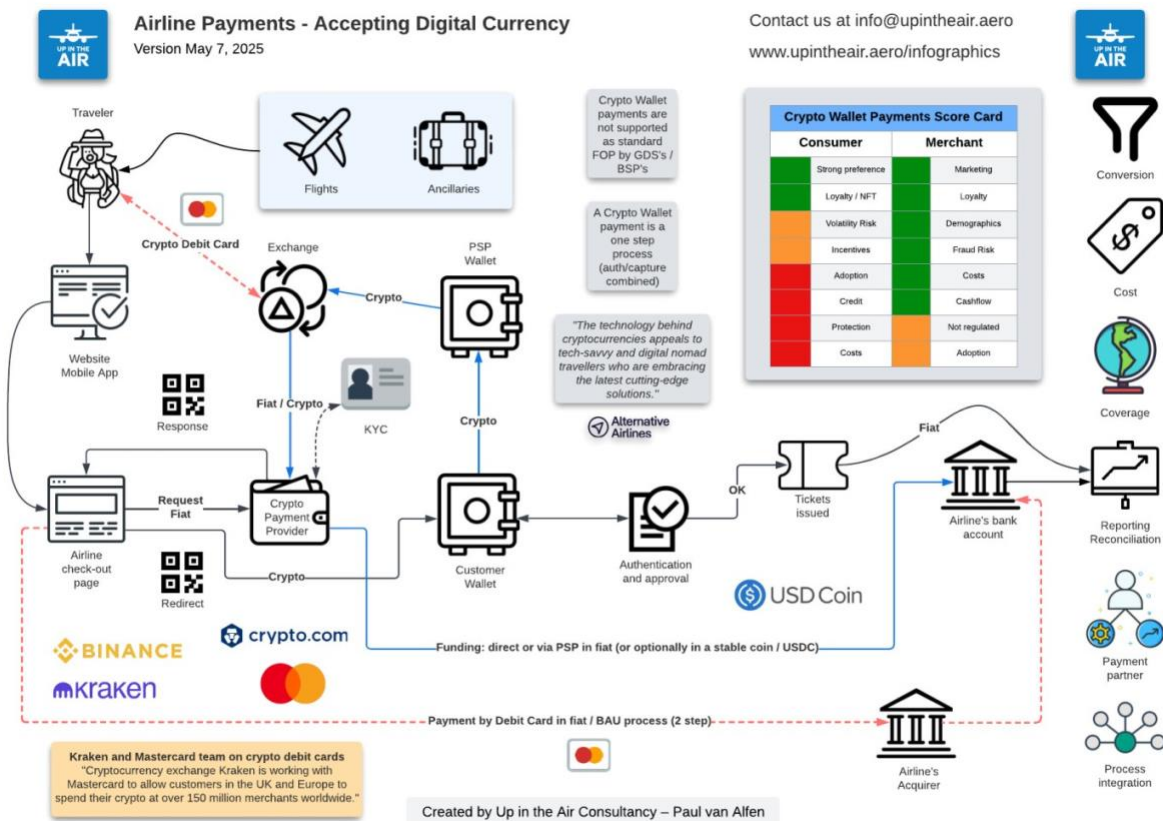
Up in the Air | Consultancy Infographic: Airline & Travel Payments - Check out Optimization

1. Design
2. Logic
3. Rescue



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Up in the Air | Consultancy Infographic: Airline Payments - Accepting Digital Currency



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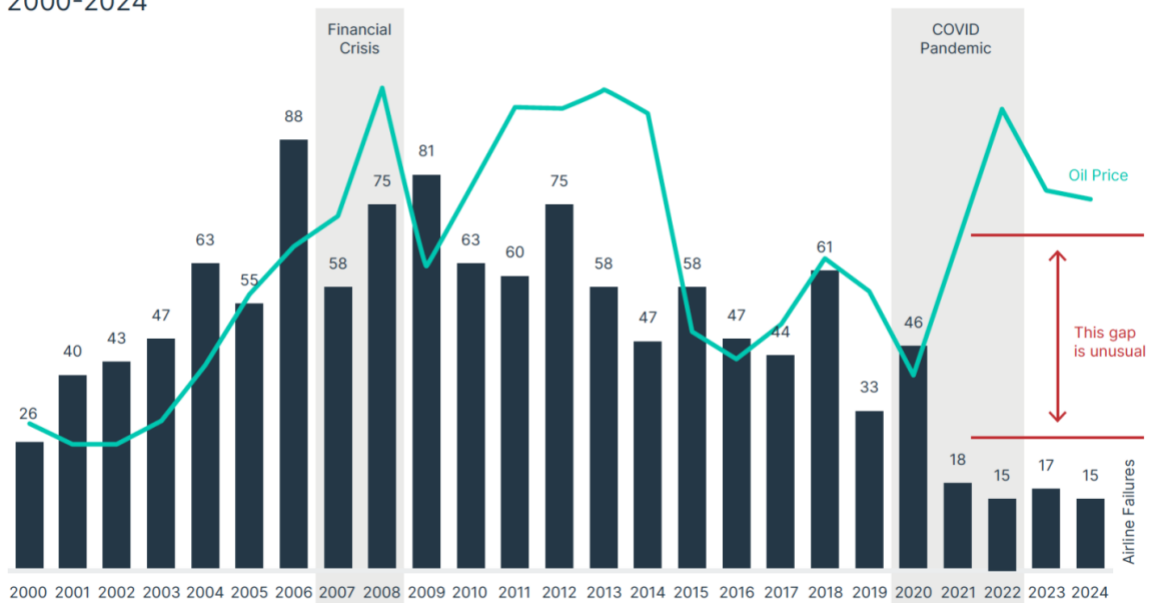
i Blogs, white papers and other content

Protecting travel intermediaries from the impacts of airline failures

By **Kristian Kish**, Head of Insights and Growth at **WEX**

Airline failures have been part of the 110 year history of commercial passenger aviation. A fundamental risk remains today: air travel's prepaid nature creates supplier default exposure, and there are no industry-wide protections despite over 1,200 commercial passenger airline failures in the past 25 years. The stakes are high for travel intermediaries, their investors and directors, end travelers, and taxpayers. All of them can suffer significant financial impact and other losses when an airline ceases operations.

Airline failures² vs Oil Price 2000-2024



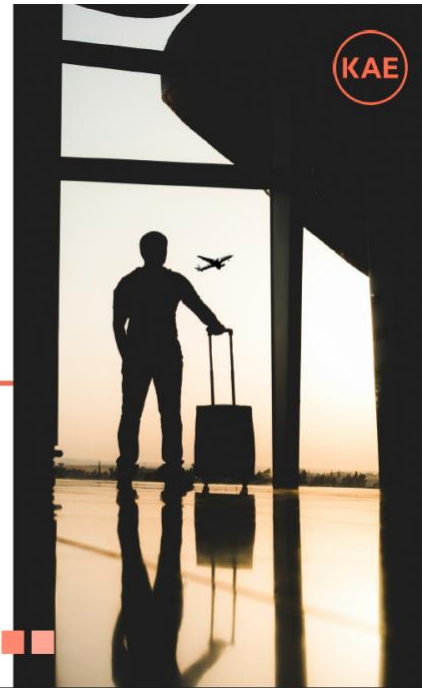
[Click on image to download the white paper](#)

From Booking to Boarding: How AI is Changing Travel

By **Shona Sabah**, Senior Manager - Strategic Growth Leads at **KAE**

Hyper-personalization is boosting conversion and loyalty, while operational optimization, from fraud detection to predictive maintenance, is eliminating long-standing inefficiencies. Together, these advancements are transforming the bottom line of the businesses in the industry willing to embrace it, from both the front and back end.

From Booking to Boarding: How AI is Changing Travel



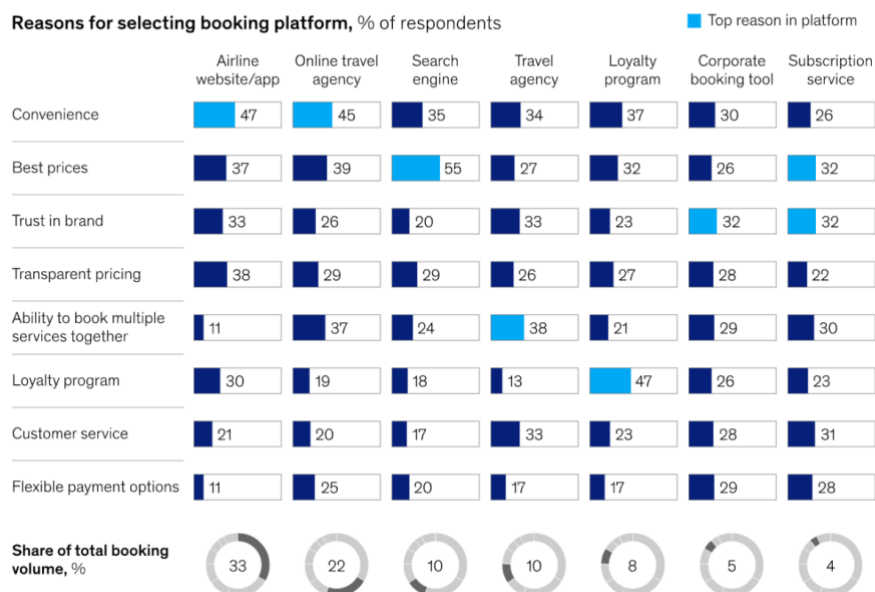
Click on image to download white paper

The eight myths of airline retailing

Article by **McKinsey & Company**

Airlines are rethinking how they sell their offerings and service their customers. Understanding common misconceptions about airline retailing could help accelerate growth.

Air travelers cite a variety of reasons for choosing which channel to book tickets through.

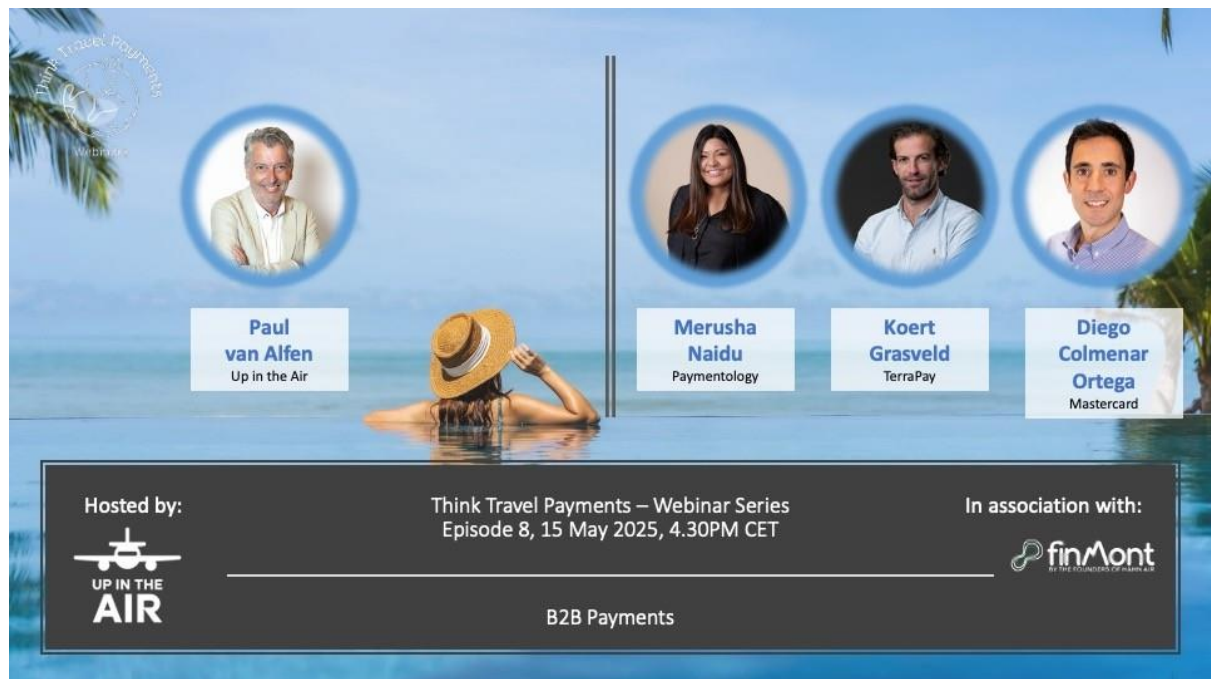


Source: McKinsey Consumer Survey on airline retailing preferences, Mar 2025 (n = 7,000)

Click on image to read article

i Upcoming and recent events

Think Travel Payments Webinar Series Episode 8: B2B Payments



Click on the image to watch the recording

T2RL Engage 2025

Join us for the new payments track during **T2RL** Engage 2025 in London!



Click on image for more information on Engage



World Aviation Festival 2025 - Payments Track

The banner is split into two main sections. The left section features a photograph of the Rua Augusta Arch in Lisbon, Portugal, with people walking through it under a blue sky with clouds. The right section has a solid blue background with white and yellow text and graphics. At the top right, it says 'WORLD AVIATION FESTIVAL' with a stylized wing logo. Below that, 'World Aviation Festival 2025' is written in large white letters, followed by 'October 7-9, FIL, Lisbon, PT'. A circular portrait of Paul van Alfen is shown next to his name and title 'Host & Moderator'. To the right of the portrait, under the heading 'PAYMENTS TRACK:', there is a bulleted list of topics: 'FINTECH STRATEGY & ORCHESTRATION', 'PAYMENTS & RETAIL – EMBEDDED FINANCE & CUSTOMER EXPERIENCE', 'B2B PAYMENTS, FRAUD, SECURITY', and 'PAYMENTS INNOVATION & THE NEXT FRONTIER'. At the bottom left of the blue section is the 'UP IN THE AIR' logo, and at the bottom right is the text 'Knowledge Partner Payments Track'.

Click on image for more information on WAF

i Jobs

Fintech Product Manager (Travel Tech) at Etraveli Group

As a Fintech Product Manager, you will be exposed to the international Flexibility and Fintech added-value services ecosystem within a fast-paced technology organisation. Your main responsibilities will be to manage/support new fintech products and solutions' assessment and onboarding, conduct market research, and monitor industry trends related to flexibility offerings.

Check out the job profile here: <https://apply.workable.com/e-travel-sa-1/j/A6997A3A21/>

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Would you like to suggest content for this newsletter? Contact me at paul@upintheair.aero