



Welcome to edition 10 of the [Up in the Air](#) newsletter! It includes a round up of the content that I recently shared, plus some additional news and background items.

This edition is sponsored by [mnc.aero](#)



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Dedicated to the airline industry, [mnc.aero](#)'s payment reconciliation platform is an agnostic end-to-end payment reconciliation solution that tracks payment transactions from the point-of-sale up to the bank account. The cloud-based solution can be easily integrated with the airline's payment and finance ecosystem. It automates the validation and reconciliation of transactions across multiple forms of payment, acquirers, PSP and currencies.

[Philippine Airlines](#), [SAS - Scandinavian Airlines](#), [Finnair](#) and [Cebu Pacific Air](#) have already selected the solution to streamline their complex reconciliation processes and secure cash flow recognition.

i Travel Fintech News


Airline & Travel Payments - Buzzword Bingo 2026













There are in total 24 topics on the [Up in the Air | Consultancy](#) 'Airline & Travel Payments - Buzzword Bingo' for this year. How many will come up during the industry events during the first half of the year? 😞



Airline & Travel Payments - Buzzword Bingo 2026
Version Jan 12, 2026

Contact us at info@upintheair.aero
www.upintheair.aero/infographics



 Costs	B I N G O	AI	Airline Retailing	Virtual Cards	Offer Order Settle Deliver	Blockchain	B I N G O	 Compliance KYC
 Conversion		Agentic AI	BNPL	Digital ID	Loyalty Fraud	Corporate Payments		 Data security
 Currencies FX		Full Stack+ (issuing)	Reconciliation	(Free space)	Split Payments	Embedded Finance		 Regulations
 User Experience		Travel Fintech	Neo Banks	Payment Orchestration (pay in/out)	Network Tokenization	Saudi Arabia		 Data privacy
 Cross Border		APM's	B2B Supplier Payments	Stablecoin	PSD3	Digital Currencies		 AML
 Data								 Fraud

Created by Up in the Air Consultancy – Paul van Alfen

Why Google will win the agentic e-commerce race and what it means for travel

With all the news / noise around agentic commerce it's more and more difficult to see the 'forest through the trees'. This article by [PhocusWire](#) zooms in on the position and plans of [Google](#) and is a recommended read.



[Click on image to read article](#)

"Control Is No Longer Something Airlines Should Trade for Convenience"

[Peer Winter](#), the Chief Distribution Officer of [GO7](#) on why virtual interlining is being rebuilt from scratch, and what the industry keeps getting wrong about connectivity. " Split payments have been a persistent source of friction. When two separate carriers are involved in a single itinerary and the settlement flows are fragmented, airlines lose visibility, back-office reconciliation becomes complicated, and the passenger experience can break down at the seams. For full-service carriers in particular, this has been a significant barrier to engagement with virtual interlining products. "

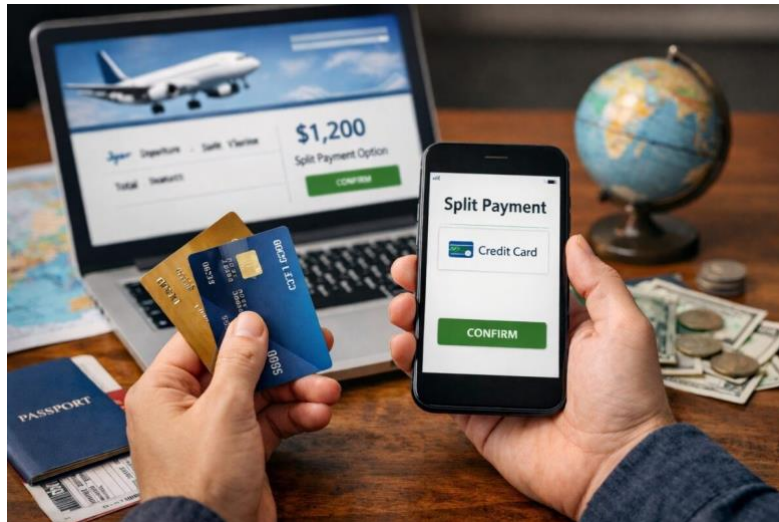


[Click on image to read the article on Travel Distribution News](#)

i Vendor News

Hands In and UATP Partner to Bring Split Payments to the Global Airline Industry

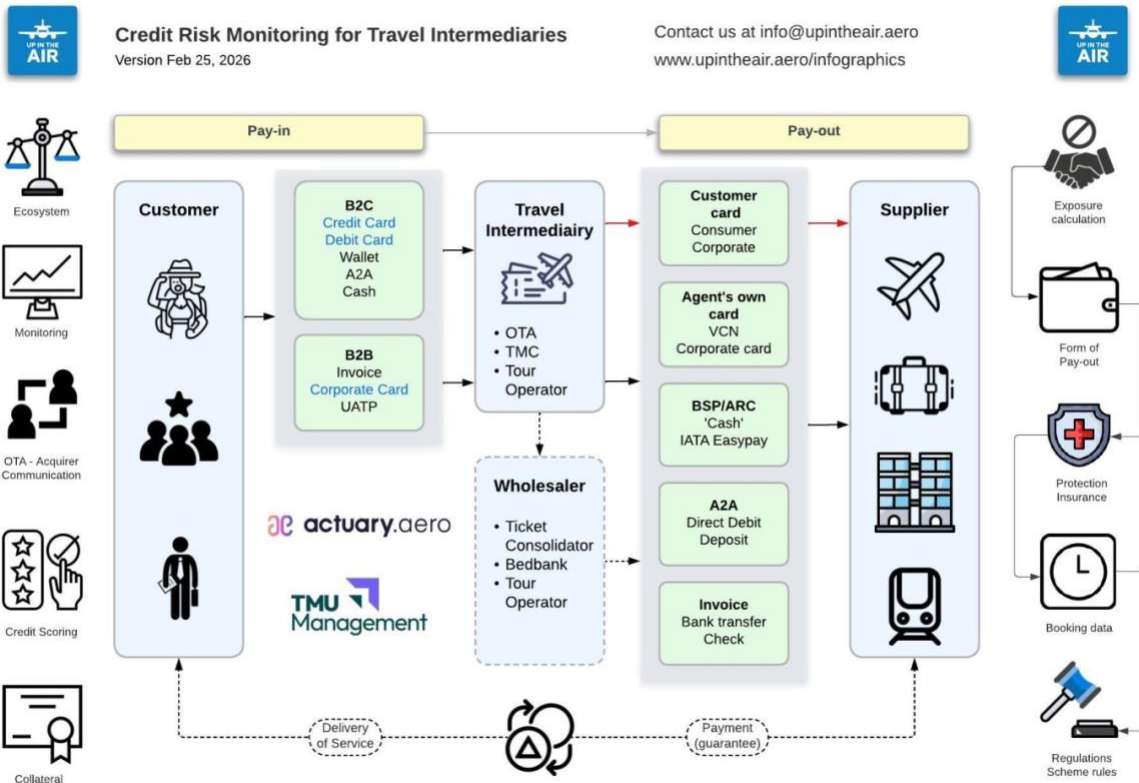
The collaboration allows airlines to activate Hands In's proprietary split payments API directly within their existing infrastructure. This activation enables travelers to combine multiple cards, payers, and payment methods for a single transaction.



Click on the image to read the article by The Fintech Times

TMU Management and actuary.aero launch real-time deferred delivery risk model

" **TMU Management Limited** and **actuary.aero** have announced a collaboration to provide acquiring banks with real-time exposure intelligence combined with portfolio-level insurance for deferred delivery merchant portfolios. The partnership addresses a persistent structural limitation in acquirer risk management, namely the reliance on approximated, retrospectively assessed exposure data rather than live, transaction-level visibility. In deferred delivery sectors, where payment is collected before a service or product is delivered, exposure can build significantly before traditional risk controls detect it, creating challenges for capital treatment, merchant underwriting, and chargeback reserve management."



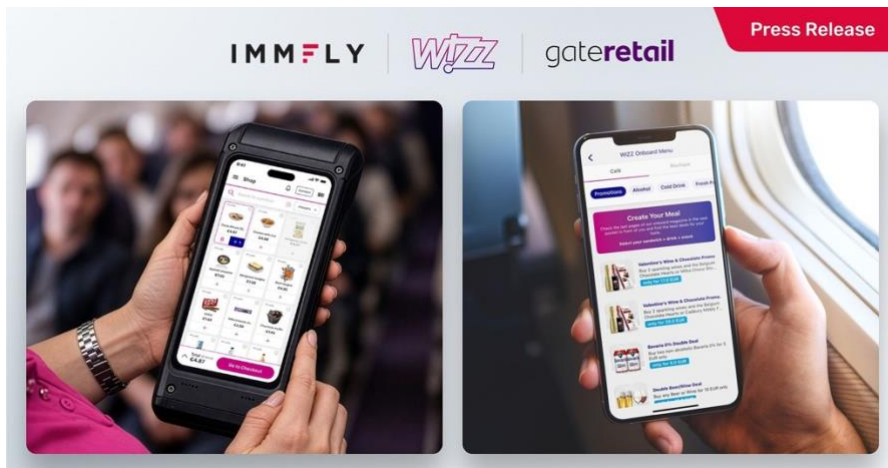
Click on image to read press release on The Payers

Immfly, Wizz Air, and gateretail Launch Integrated Digital Cabin Ecosystem

Immfly, Wizz Air and **gateretail** have announced the launch of a new integrated digital cabin ecosystem, bringing together retail, connectivity, and operational data into a single platform. This initiative represents an important step in Wizz Air digital transformation, moving towards a more connected, efficient, and data-driven onboard experience.

Already live, the programme combines:

- Fleetwide Bluetooth in-seat ordering across 260+ aircraft
- A new connectivity Proof of Concept powered by Equilux and Iridium
- Real-time payments, messaging, and wireless entertainment access
- Live operational data to support smarter in-flight decisions"



Click on image to read press release

HBX Group selects Outpayce as strategic partner to power global Fintech transformation

" **HBX Group**, a leading B2B travel technology marketplace, today announced a strategic partnership with **Outpayce from Amadeus**, to accelerate the development of its Fintech capabilities and transform how travel buyers and sellers manage digital payments. "

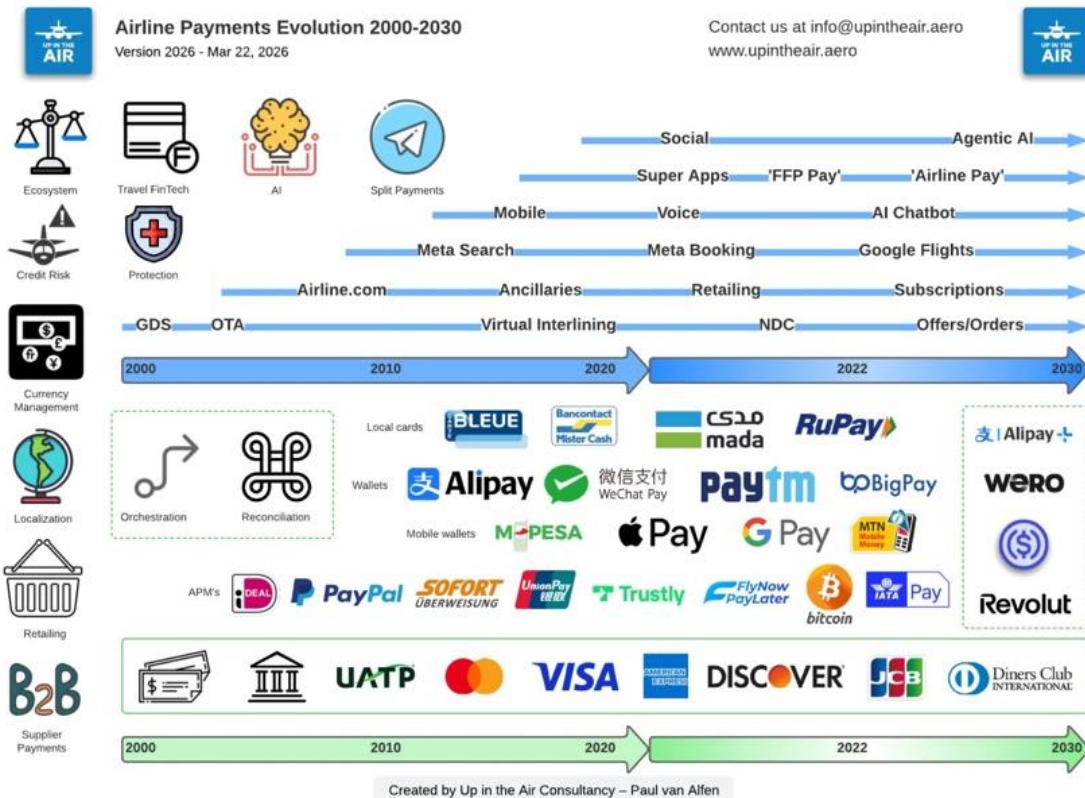


Click on the image to read the full press release

i Airline & Travel Payments 101

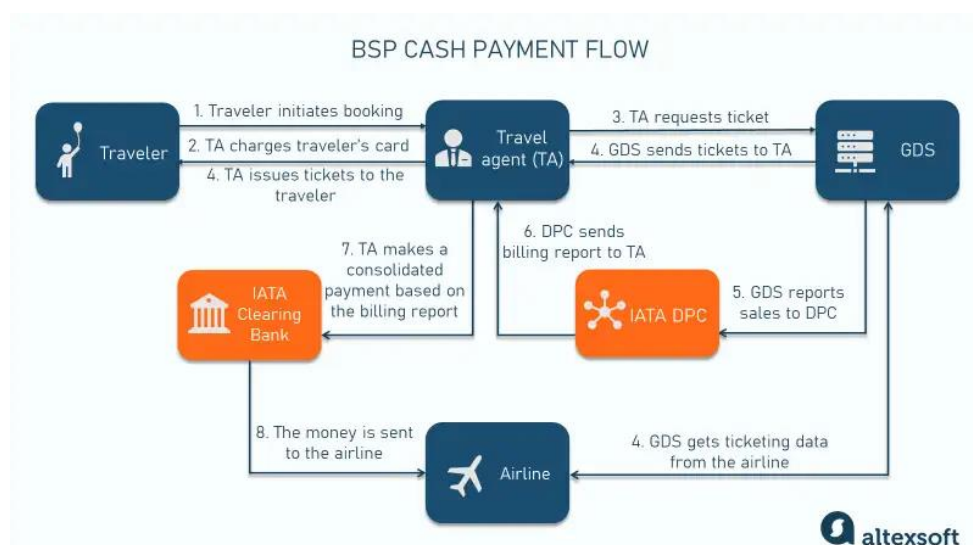
Airline Payments Evolution 2000-2030

Updated version of the **Up in the Air** infographic on how changes over time in airline distribution and payment innovation are connected.



BSP: IATA's Billing and Settlement Plan Explained

" Whether you're a leisure travel agent or a corporate TMC that deals with air tickets, you almost can't avoid working with [International Air Transport Association \(IATA\)](https://www.iata.org)'s Billing and Settlement Plan (BSP). In this explainer [AltexSoft](https://www.altexsoft.com) delves into the nuts and bolts of the BSP, unraveling everything you need to know – in plain English.

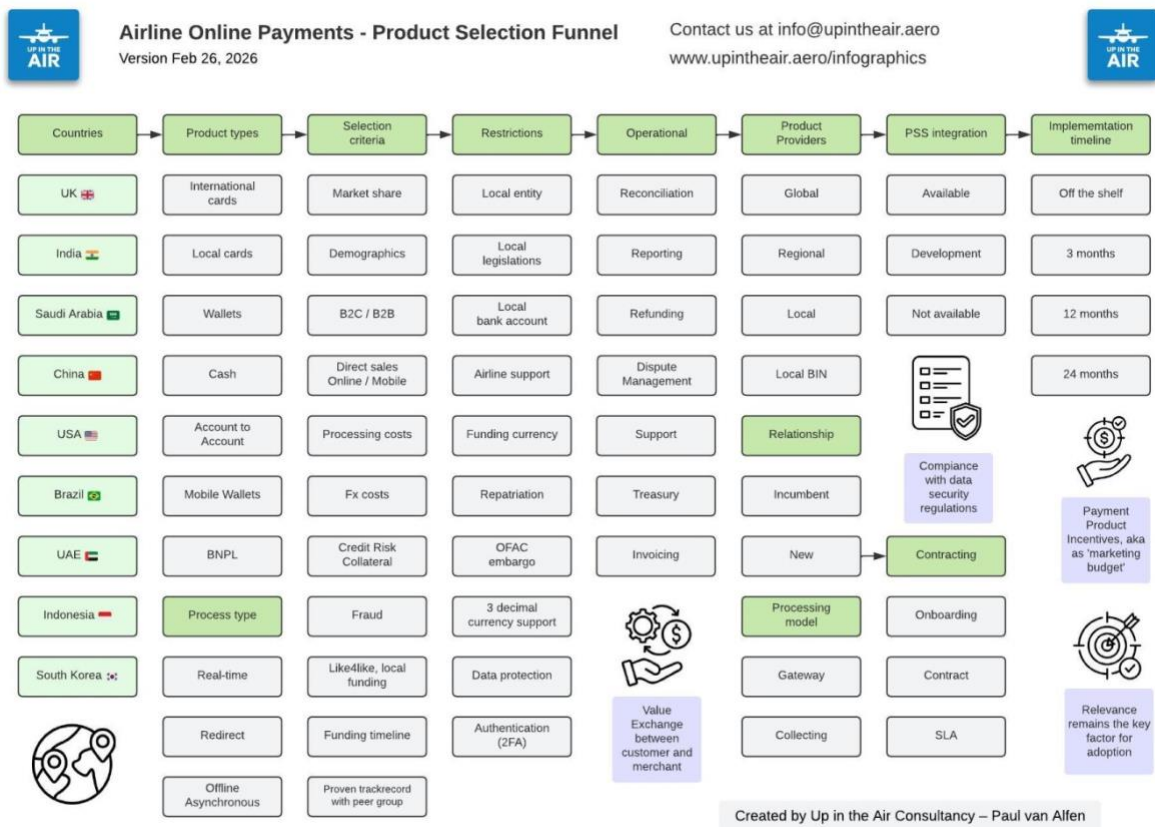


Click on image to read the blog

Airline Online Payments - Product Selection Funnel

Introducing my 'cheat sheet' for airlines selecting payment products for their direct channels. Before investing in adding new forms of payment to your payment page, a thorough check will be required to ensure return on investment and the expected contribution to KPI's like:

- Channel shift
- Growing sales / improve conversion
- Cost reduction
- Cash flow
- Automation of back office processes, including reconciliation
- Fraud reduction



i Blogs, white papers and other content

Video: Hidden Reason Travel Giants Are Buying Fintechs

" Digital payments in travel are complex. So much so that 90 percent of travel executives reported prioritizing upgrades to payment and financial operations systems. Travel businesses want better payment solutions. Major industry players add payment experts to enhance their service suites.

[Alex Medovoi](#), Founder and CEO of [AltexSoft](#), discusses in this video what tech startups can bring to the table, and see if there's any investment potential in this space. "



Click on image to watch video

Assessing the Global Payments Landscape, Industry insights from [Ralph Kaiser](#), CEO of [UATP](#)

UATP's latest white paper, "Assessing the Global Payments Landscape," explores the trends, challenges, and dynamics rewriting the rules of the industry, including:

- A2A payments gaining ground on traditional card rails
- BNPL is now an embedded expectation, not an afterthought
- Super apps are expanding beyond their regional markets
- Regional payment behavior demanding localized strategies
- A wave of M&A reshaping who competes — and how



Click on image to download the paper

i Upcoming events

Converge by *actuary.aero*

The graphic is split into two parts. On the left, a man with glasses and a dark jacket is speaking into a microphone. Behind him is a blue background with the 'actuary.aero' logo and the text 'DATA INTELLIGENCE'. On the right, a dark blue background contains the event details: 'Converge by actuary.aero' with a right-pointing arrow, 'April 14-16, Amsterdam Hotel Jakarta', 'Host & Moderator Paul van Alfen Travel Payments Strategist', the 'UP IN THE AIR' logo with an airplane icon and 'Sponsor' text, and the 'actuary.aero' logo with a building icon.

Click on image for event website

Aviation Festival Americas



CONFIRMED SPEAKER

AVIATION FESTIVAL

Americas

3 - 4 June 2026
Miami, Florida

LEARN MORE

Javier Gutierrez
Head of Payments
& Fraud Prevention



Click on image for event website

i Jobs

Commercial Manager Aviation

Antom is seeking a results-driven aviation and travel expert to acquire new merchant accounts within the aviation economy. You will own the end-to-end sales cycle for a targeted portfolio of **EMEA Headquartered airlines**. You will leverage your deep sector expertise to promote our tailored payment, payout, and embedded finance solutions, directly addressing the complex challenges of airline merchants.

For more information: <https://www.linkedin.com/jobs/view/4387945455/>

VP, Payments Risk & Compliance

Modulr is seeking an entrepreneurial, execution-focused VP of Payments Risk & Compliance to lead the design, implementation, and scaling of Modulr's US risk and compliance framework. This is a foundational leadership role in our US expansion, reporting into the US Managing Director and working closely with UK Risk, Compliance, Product, and Engineering teams. Serves as the senior US AML and payments risk lead, responsible for overseeing the design and effectiveness of Modulr's US BSA/AML program in alignment with sponsor bank requirements. and maintains independent escalation authority to the US Board and sponsor bank compliance leadership. You will be responsible for building a sponsor-bank-aligned risk and compliance structure to support our US launch and future scale.

For more information: <https://www.linkedin.com/jobs/view/4379876608/>

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