



Airline Payments - TMC Product Scorecard (GDS)

Version 1 - May 5, 2026



Scorecard Characteristics	Payment Product	'Cash' (BSP/ARC)	Business Card	Commercial Card	Virtual Card (debit/prepaid)	Virtual Card (credit)	Hybrid A2A	A2A
Airline Perspective								
Airline adoption (market share, channel support, agency adoption)								
Sales generator (customer UX)								
Costs (direct, indirect, FX)								
Cashflow (settlement timeline)								
Protection (agency default)								
Credit risk (holdback, volume cap)								
Fraud risk (ADM's)								
Process automation (refunds, reconciliation, rich data)								
TMC Perspective (as 'pass through')								
Process (automation, flexibility)								
Reporting and BI								
Corporate Customer Perspective								
Protection (non delivery of service)								
Credit (delayed payment)								
Costs (use, FX, sur-charging, implementation)								
Convenience (UX, mobile support)								
Incentives (rebate, points, insurance)								
Data (reporting, reconciliation, ERP integration)								
Interoperability (use across suppliers)								
Indicative Ranking		5	2	1	4	3	6	7

