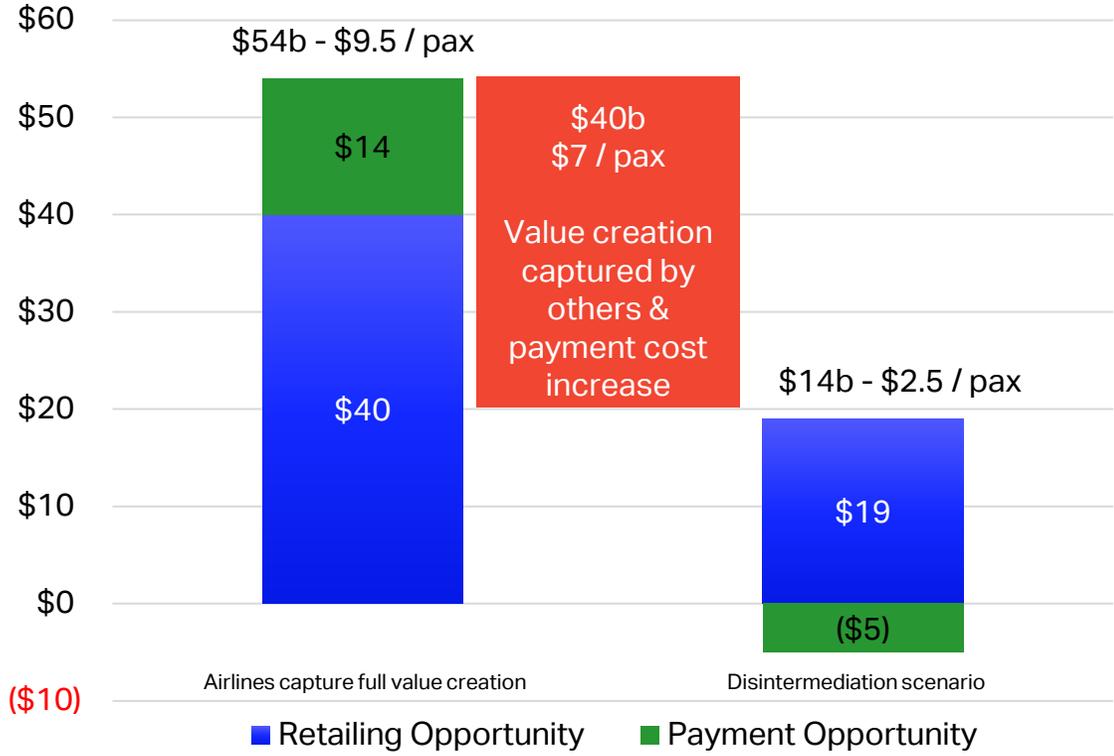


Industry Payment all sales channels



The case for change



Risk of opportunity loss equivalent to **\$7 per Pax**

Payment and Retailing Opportunity by 2030 (in B USD)

Source: Airline Retailing – Payment Opportunity study (McKinsey & Company, published in Sep 2022)
 Note: value creation opportunities = sum of additional revenue + cost reduction opportunities



The three strategic activities to consider

1

Drive value along
the Payment Index

Possible pathways

2

Identify and
prioritize value
creation enablers

3

Modern Airline
Retailing

Design Blueprint



Industry set-up the
Payment Index

Industry set-up
actionable "tools"

Industry sets
STDs / RPs features
for Offers & Orders,
Payment, Finance

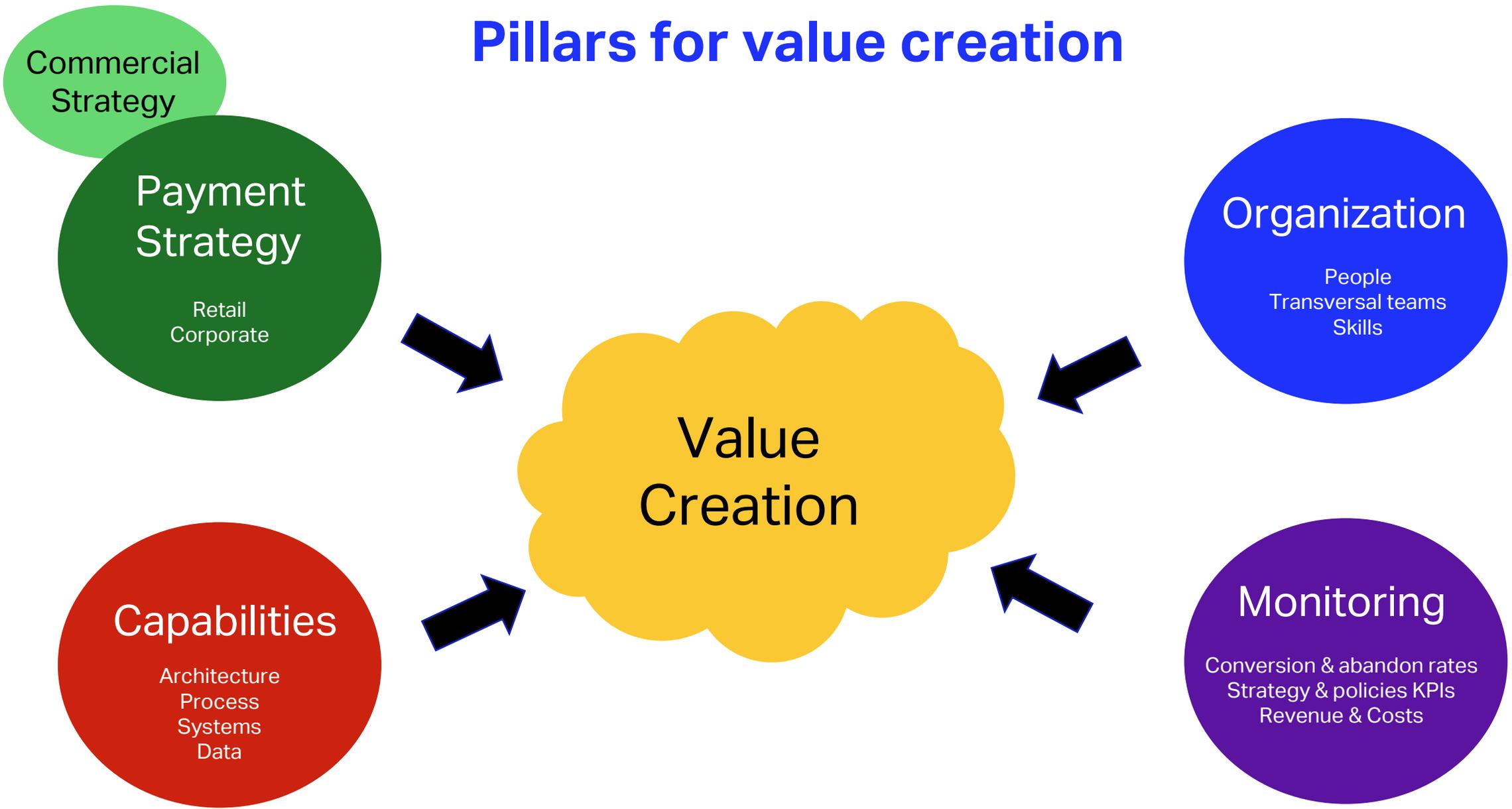


Airlines take
individual actions

Airlines take
individual actions

Airlines take
individual actions

Pillars for value creation

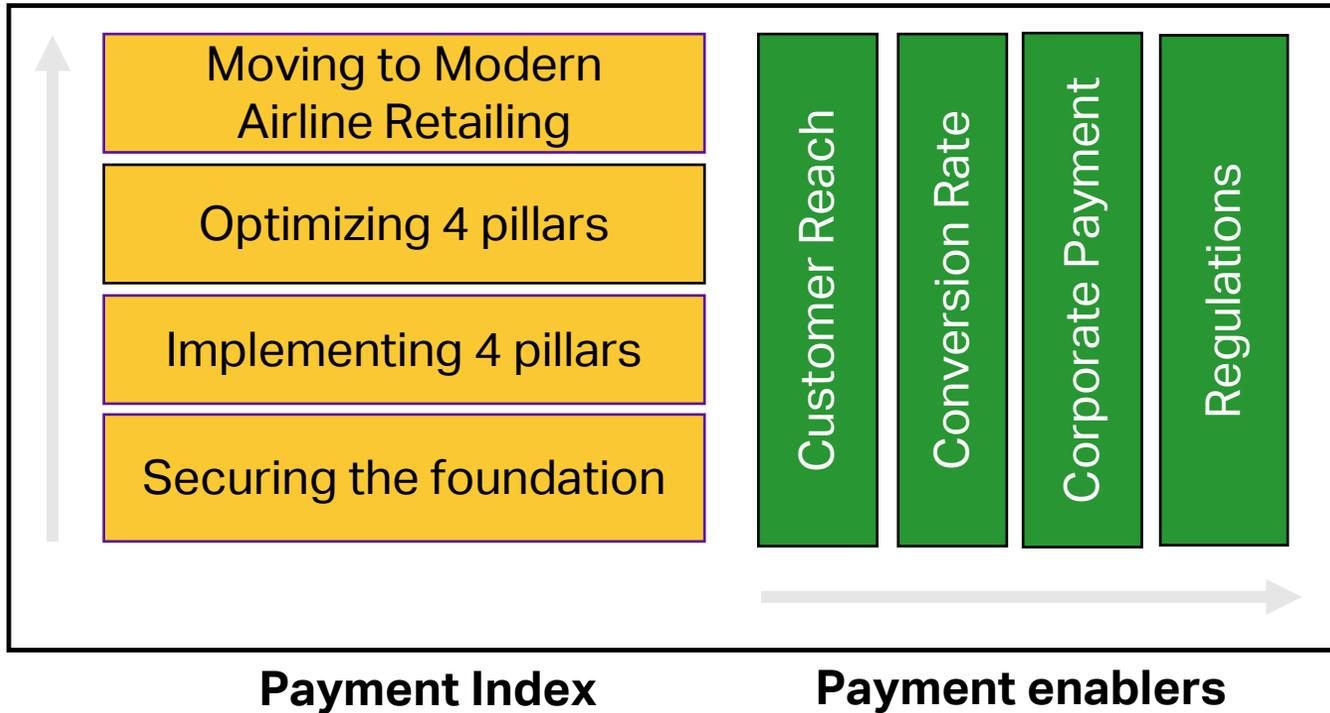


In the context of the ARM index



Overview

Activities available now



Preparing for the future

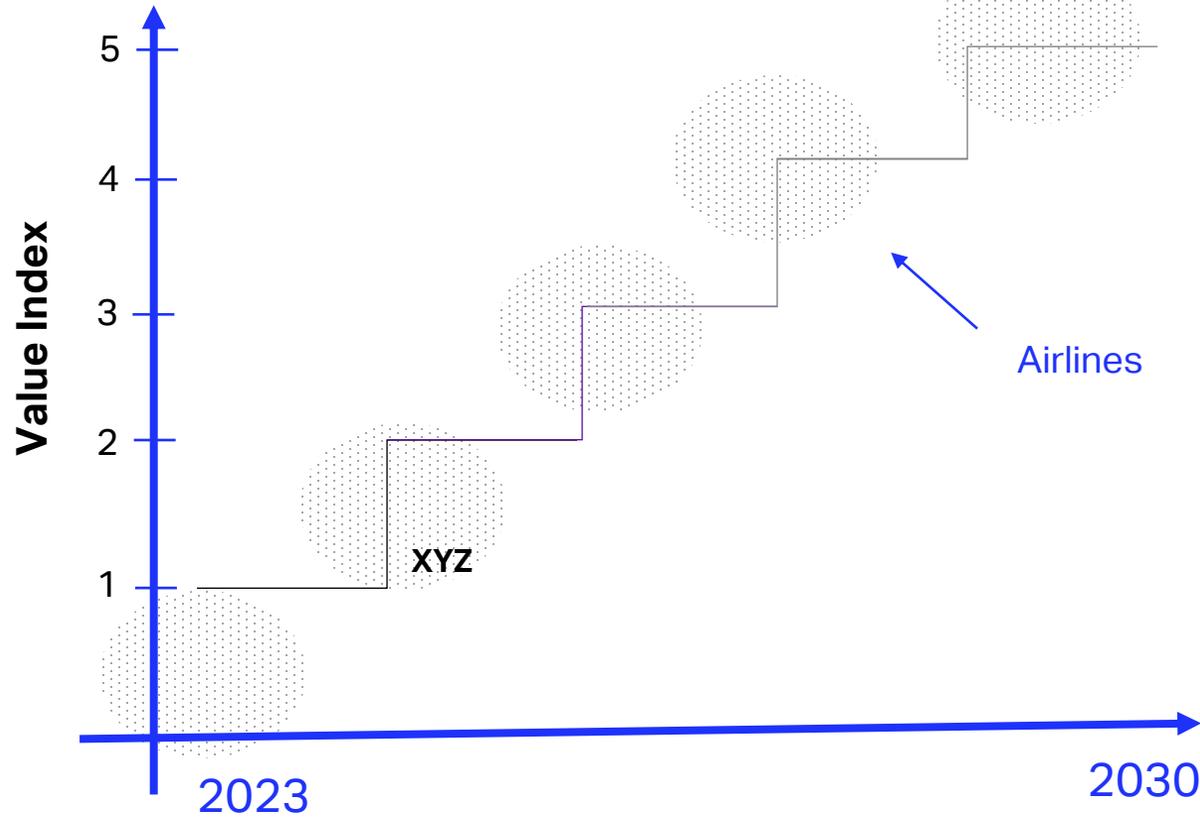
Modern Airline Retailing

Payment & Finance

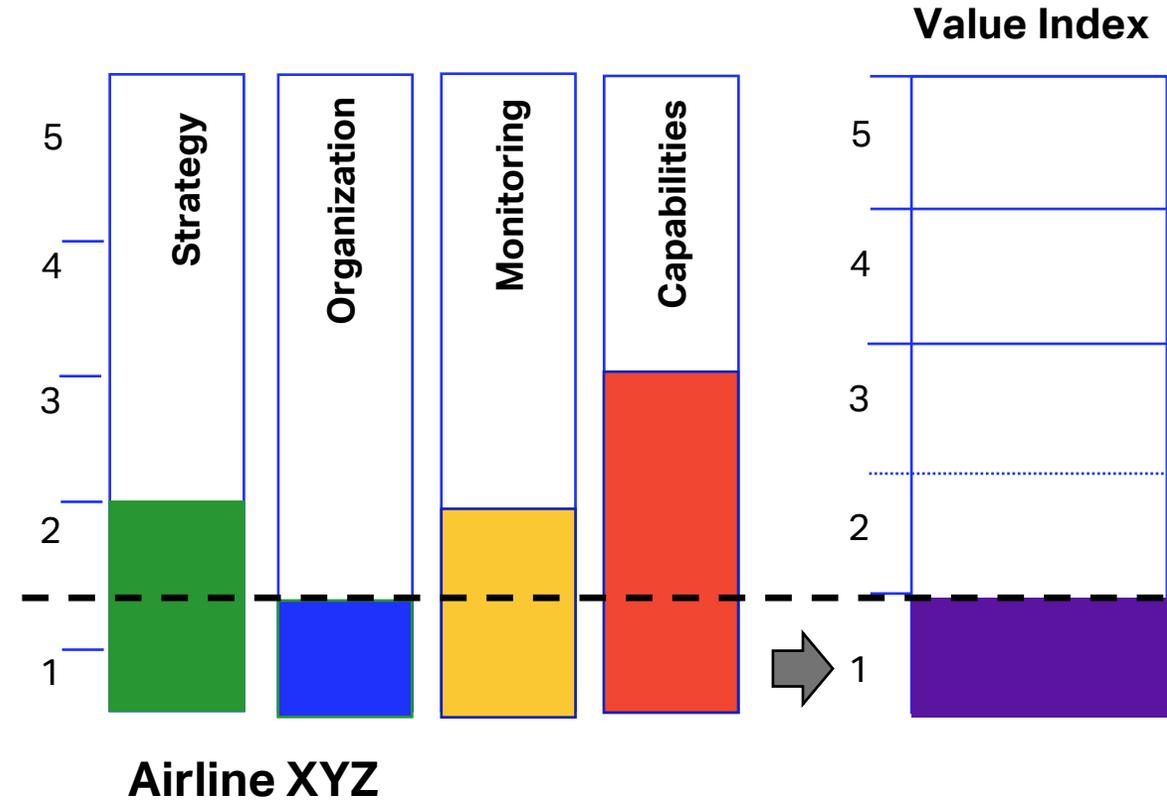
Target Architecture
"To Be" main processes
Main gaps identified
Prioritized improvements
Full end-to-end integration
STDs / RPs features complete

Value creation limited by the lowest common denominator

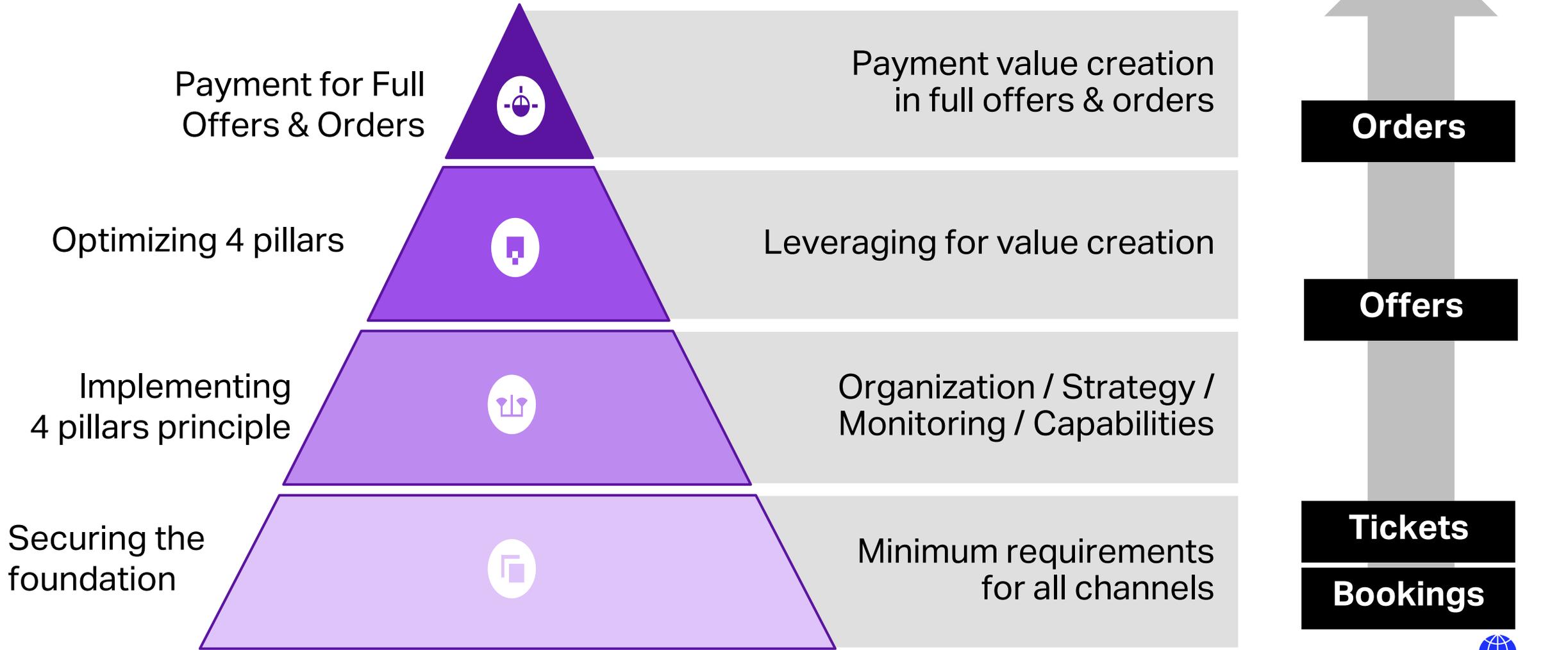
Value creation = 14 Bn



for illustration only



Control of payment to create value



Securing the foundation

Implementing 4 pillars principle

Optimizing 4 pillars

Payment for Full Offers & Orders

Payment value creation in full offers & orders

Leveraging for value creation

Organization / Strategy / Monitoring / Capabilities

Minimum requirements for all channels

Orders

Offers

Tickets

Bookings



Payment Index : what is it exactly?

Assessment
tool for all
airlines

Pilot Airlines
assessment
completed

20
questions
as pre-
diagnostic

Airline Payment Index next steps

