Welcome Reception Sponsor

ingenico ePayments
Breakfast Sponsor

DISCOVER®

GLOBAL NETWORK
2018 ATPS APAC SPONSORS
How do you deliver outstanding experiences without inviting fraud?

$858M  1-2%  72%

Cost of payment fraud to the airline industry each year  Of travel agency revenue is used to manage fraud  Of businesses worry about preventing fraud without turning away good customers

sift science
Machine learning can separate fraudsters from real travelers

It’s only when you apply behavioral analysis on a large scale, looking at all of a user’s activity and all activity of users across the travel industry, that you can get an accurate picture of whether someone is truly who they say they are.

At Sift Science, we have over 16,000 signals we look at to identify fraud. Here are just a few examples:

- Account age
- Time until event
- Seat selection
- Order size
- Destination
- Buyer location
- Device type / ID
- Fare class

Sources: Statista, eMarketer, Zozi, IATA, Phocuswright, Sift Science

To learn more about how Machine Learning can help you prevent fraud email: Tobias Abdon tobias@siftscience.com
Worldpay and HK Express: Optimising the payment experience together

Linus Goh
Business Development Director
Worldpay

Ivy Chang
Finance Manager
HK Express
The world's leading acquirer

Process 40+ billion transactions a year

Travel and airline payment specialists
The first and only low cost carrier in Hong Kong

Flow 4+ million passengers annually

Provide the safest travel at the lowest fare with the simplest and most convenient way to book
Why are payments so important?

Your payment strategy enables **global reach**

Payments can be a key **differentiator**

Making a difference to **the bottom line**
Global reach

- Payment methods
- Coverage
- Partners
- Insights
Global eCommerce mix by Payment method

- Credit Card: 33%
- eWallet: 21%
- Bank Transfer: 15%
- Cash on Delivery: 9%
- PostPay: 7%

- Charge & Deferred Debit Card: 6%
- Debit Card: 6%
- Pre-Paid: 2%
- PrePay: 1%

Global payment report, 2017

ATPS APAC, Phuket, 2018
Insights from experience

40 billion transactions annually

...to inform better decisions about individual transactions
Why are payments so important?

Your payment strategy enables **global reach**

Payments can be a key **differentiator**

Making a difference to **the bottom line**
One-click is on the rise

I would be very likely to save my payment details and pay with one click...

[Bar chart showing the percentage of respondents from India, China, Australia, Japan, and South Korea who would be likely to save their payment details and pay with one click, with bars for flight upgrade and city tour]

Mobile payment journey, Worldpay 2018
Make your payment slick the first time, and invisible for future transactions

- Auto-fill fields, highlight errors and provide enough information on the payment page
- Offer the option to ‘Save details for next time’
- Speed and convenience is important to customers
The booking selection page: multiple currency pricing

Select Flights

Hong Kong to Hiroshima

- $134.81
- $58.89
- $134.81

Thu, 13 Sep 2018

HKG 09:45 → HIJ 14:20
Flight 922, 3h35m

- Fun $58.89
- Fun $227.40
- U-Biz $294.07

Hiroshima to Hong Kong

- $36.67
- $36.67
- $58.89

Thu, 20 Sep 2018

Payment Details

- Credit Card SGD552.40

Card Number

Expiry Date

CW2/CV2 Numbers

Card Holder Name

Contact Details

1 2 3
Payments as a differentiator
The value of the payment experience to ‘today’s customer’

• A staggering 37% would actually pay more for a trip if the mobile payment experience was better

• And as the payment experience improves, they are more likely to buy higher value trips on mobile too
In China, India and Brazil, most people are willing to pay more for a better payment experience.

“I would pay more for an item if the payment experience is better”

In China, 57% are willing to pay more.

In India, 60% are willing to pay more.

In Brazil, 51% are willing to pay more.

In Germany, 50% are willing to pay more.

In the UK, 28% are willing to pay more.

In Japan, 40% are willing to pay more.

In South Korea, 35% are willing to pay more.

In Australia, 16% are willing to pay more.

In Russia, 28% are willing to pay more.

In China, India and Brazil, most people are willing to pay more for a better payment experience.
Why are payments so important?

Your payment strategy enables **global reach**

Payments can be a key **differentiator**

Making a difference to **the bottom line**
HK Express & Worldpay

• Working together since 2014

• 39% increase in transaction acceptance

• What changes have been made?
What makes this relationship a success?

- Trusted connections
- Global coverage
- First class support
Find out more at
worldpay.com/airlines