GoVerify protects people from impersonation and deception fraud by validating the correspondence received from a trusted organisation is genuine without having to disclose any personal information.

GoVerify verifies calls, emails, texts and letters.
How can airlines transform payment experience with their current infrastructure?
Paysafe

Integration of more than 30 payment methods
Integration with SWIFT Network
Integration with Mobile Network Operators

PSD2
Uplifting Legacy Banking infrastructure in order to support PSD2

UPLIFTING LEGACY
How can airline transform its legacy system in order to improve payment experience

Airline Payments
Applying payments expertise in order to structure appropriate payment strategy and enable cutting edge payment experience

Airline Travel Payment Summit, 2019, #ATPS
PAYMENTS ARE EVOLVING

Companies such as Amazon, Google, Uber are completely changing the way we pay and with that, customer expectations changed as well.

CUSTOMER EXPECTATIONS
How have customer’s expectation evolved when it comes to payments?

AIRLINES AS ONLINE MERCHANTS
How much are airlines contributing to eCommerce ecosystem globally?

UPLIFTING LEGACY
What are real blockers to offering better customer experience?

How can airlines transform payment experience?

What are the benefits?
REDUCE FRICTION
Eliminate points of friction so customers can pay faster.

INCREASE SECURITY
Increase security so customers are willing to spend more with more merchants.

In digital, speed sells
**Barriers that Prevent Better Payment Experience**

Airline payments very different to other payments but it is not complexity of payments that represents the barrier, but complexity of the systems.

- **73%**
  - **Complexity of existing systems**
  - Because all the systems in airline are built so they fit the needs of the PSS, any innovation would require complex changes.

- **18%**
  - **Insufficient business case**
  - Integration would require changes in most of the systems and would require a lot of time and resources.

- **90%**
  - **Security risks**
  - New payment methods bring different security risks regarding sensitive data protection, fraud management etc.

- **15%**
  - **Attempted new payment innovations**
  - Only 15% of airlines even attempted innovating in payments. This represents magnitude of a problem but on the other side, an opportunity.
1) WHAT CHANNEL

2) WHICH ITEMS

3) WHAT METHOD

4) WHAT PRICE

UPLIFT PAYMENT SYSTEM
- ISOLATE SENSITIVE DATA
- ENCAPSULATE INTEGRATION COMPLEXITY
- QUICKLY SWITCH BETWEEN PSP(s) OR OFFER NEW PAYMENT METHODS
- INTEGRATE WITH LOYALTY

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WHAT ARE THE BENEFITS?

1. MORE CUSTOMERS
   Increase in market share thanks to new customers that are enabled to pay with their preferred payment method.

2. COST SAVINGS
   Automating refunds. More than 50% of refunds could be automated as well as many reconciliation processes.

3. NO CHANGES TO PROCESSES
   This approach enabled us to work on top of the existing processes rather than creating new ones.

4. FLEXIBILITY AND SPEED
   With new infrastructure, airline can easily and cost-efficiently onboard new payment methods.

5. CUSTOMER SATISFACTION
   Customers are able to buy how they want, where they want and to do that in a frictionless manner.
THANK YOU!

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