



nexo  
STANDARDS

# Modernizing Airline Payments:

## IATA and the nexo association

nexo Annual Conference

Vienna, 25<sup>th</sup> November 2025



# The global trade association of the world's airlines



## IATA in brief

Founded in Havana, Cuba in **April 1945**

**350** airlines members, in over 120+ countries, representing **80%** of global air traffic.

Head Office: **Montreal, Canada**

Executive Office: **Geneva, Switzerland**

Regional Offices: Amman, Beijing, Madrid, Miami, Singapore



# The Size of the Challenge



Payment Value  
**\$977 BN**

Payment Costs  
**\$22 BN**

Industry 2025 Net Profit  
**\$36 BN**

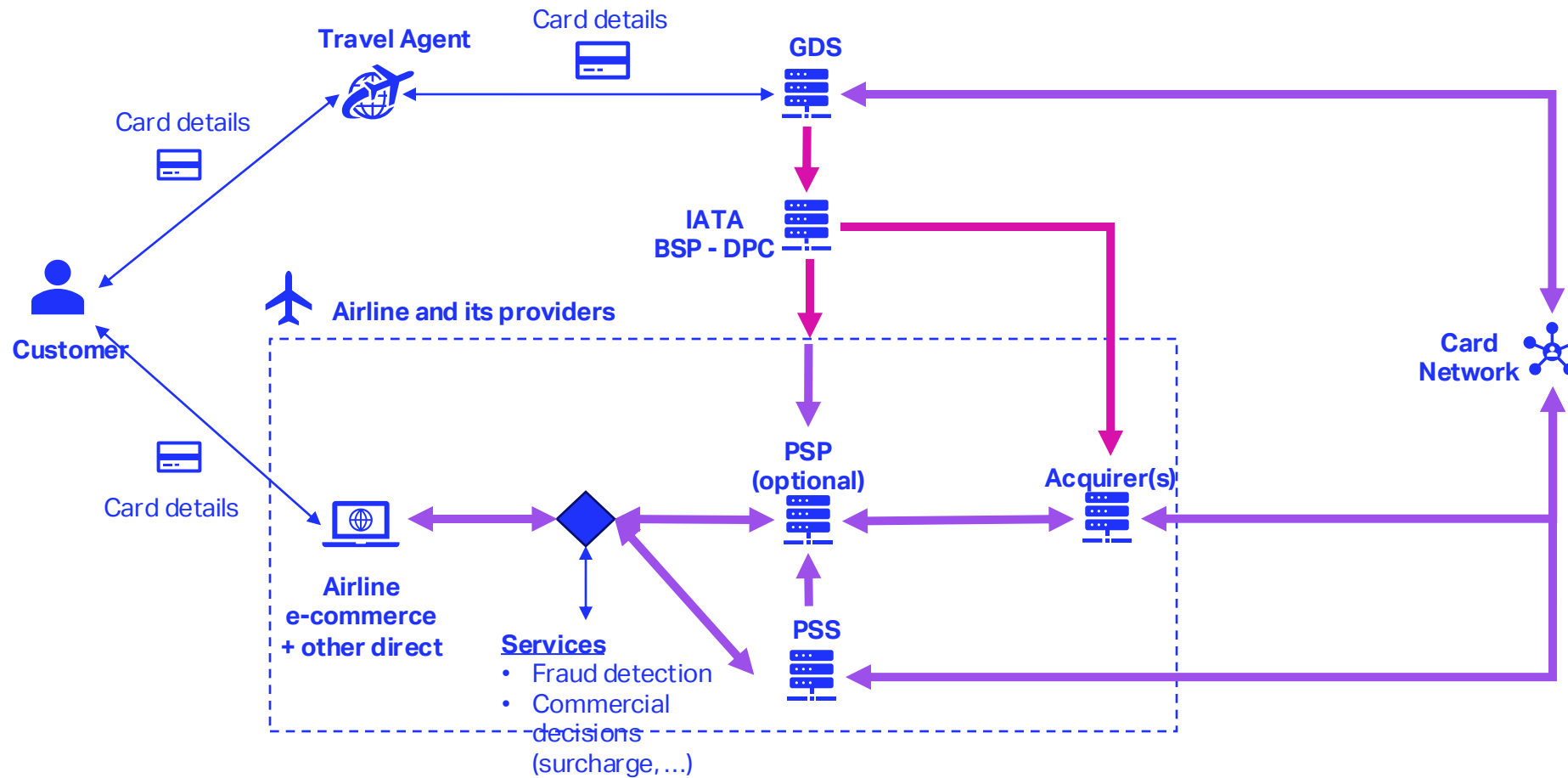
Source IATA and EDC survey 2024



# Airline **Challenges**

- Fragmented ecosystems
- Old distribution standards
- ISO 8583 payment “standard”
- Operational inefficiencies
- Limited data transparency
- Slow time to market

# Payment Card Messages Flows - Today



# Airline **Aspirations**

- Simplified and de-specialized ecosystem
- Leveraging modern distribution and payment standards
- Lean and efficient operations
- In control of data
- More customer oriented and agile



# How **IATA** is addressing the Airline Aspirations



- Support **Distribution** & Modern Airline Retailing transformation
- Support **Payment** transformation:
  - Consumer Payments
  - Revisit Corporate Travel
  - Intermediated Sales Collection
- **Through** Advocacy, Standards, Reference Business Architecture

The **Order** is a single record that includes **payment form and status**, replacing PNR, ET and EMD



PNR: booking

Ticket: payment receipt

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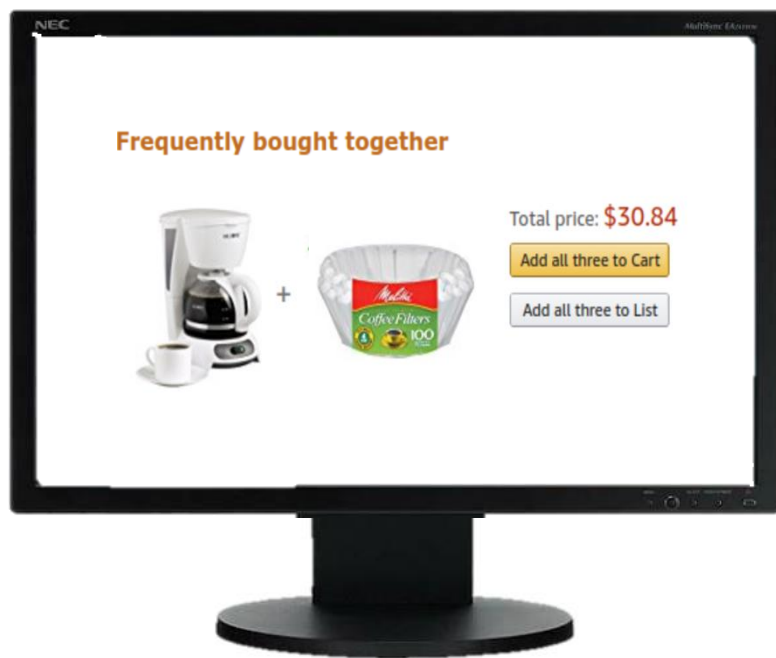
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2 BA 723 J 18FEB 1 GVALHR HK1 0730 0815 18FEB E BA/TCQ2NH
3 BA1528 R 18FEB 1 LHRMIA HK1 1035 1535 18FEB E BA/TCQ2NH
  OPERATED BY AMERICAN AIRLINES
4 BA1529 R 19FEB 2 MIALHR HK1 1930 0915 20FEB E BA/TCQ2NH
  OPERATED BY AMERICAN AIRLINES
5 BA 738 J 21FEB 4 LHRGVA HK1 1910 2150 21FEB E BA/TCQ2NH
6 AP B-+
7 AP H-+
8 AP GVA RESA MADE BY-RN REF. 6PYA-IATA - PAX
9 AP +41 OLIVIER
10 APE
11 API +33631502144/
12 APM +41794508197/-T
13 TK PAX OK14JAN/GVAAX2103//ETBA/S2-5
14 SSR RQST BA HK1 GVALHR/02DN,P1/S2 SEE RTSTR
15 SSR NSST BA HK1 LHRMIA/05J,P1/RS/S3 SEE RTSTR
16 SSR NSST BA HK1 MIALHR/05J,P1/RS/S4 SEE RTSTR
17 SSR RQST BA HK1 LHRGVA/02DN,P1/S5 SEE RTSTR
18 SSR DOCA BA HK1 R/FRA/S2
19 SSR DOCA BA HK1 R/FRA/S3
) >

```

**PASSENGER TICKET AND BAGGAGE CHECK**  
 DATE OF ISSUE: 27FEB06  
 FLIGHT COUPON 1 OF 3  
 THAI AIRWAYS INTL  
 AT MUC AER /TS/MUNCHEN DE  
 SE MRS  
 O MUNICH 2 TG 0925 Q 30MAR 21100K30MAR30MAR  
 O BANGKOK 1  
 VLD TG OPERATED FLTS ONLY/RBKG FEE EUR100/NO REROUT  
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 FLIB IT EUR 7.07XT  
 FORM OF PAYMENT: INV  
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 1 217 4851913640 3  
 30K  
 NAME OF PASSENGER: MRS  
 FT-TG, TGRR11571  
 O MUNICH 2  
 O BANGKOK 1  
 THAI AIRWAYS INTL  
 TG 0925 Q 30MAR2110  
 GATE BOARDING TIME SEAT SMOKE  
 ADDITIONAL SEAT INFORMATION  
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# Customers are used to **modern retailing**...



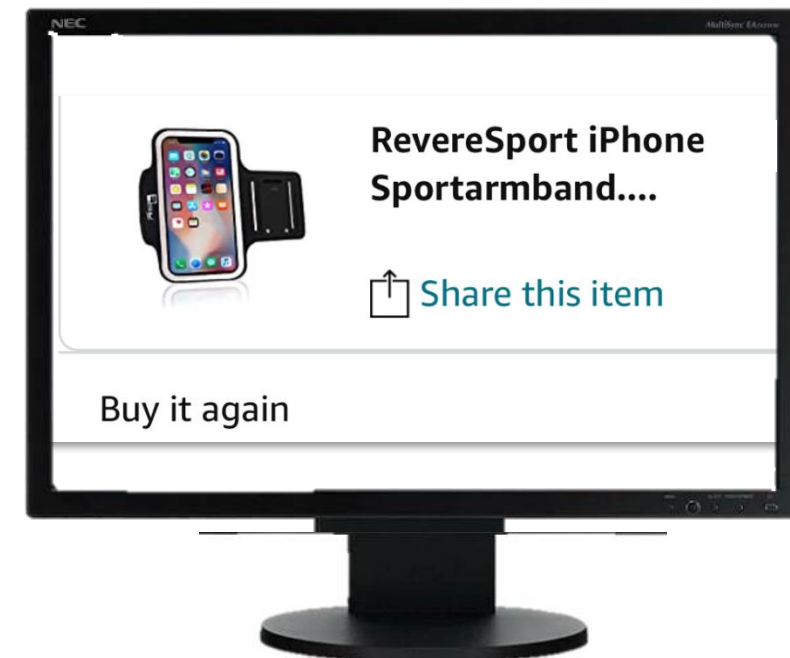
- Modern retailing standards
- Personalization

Bundled **Offers**



- One click shopping
- One click payment

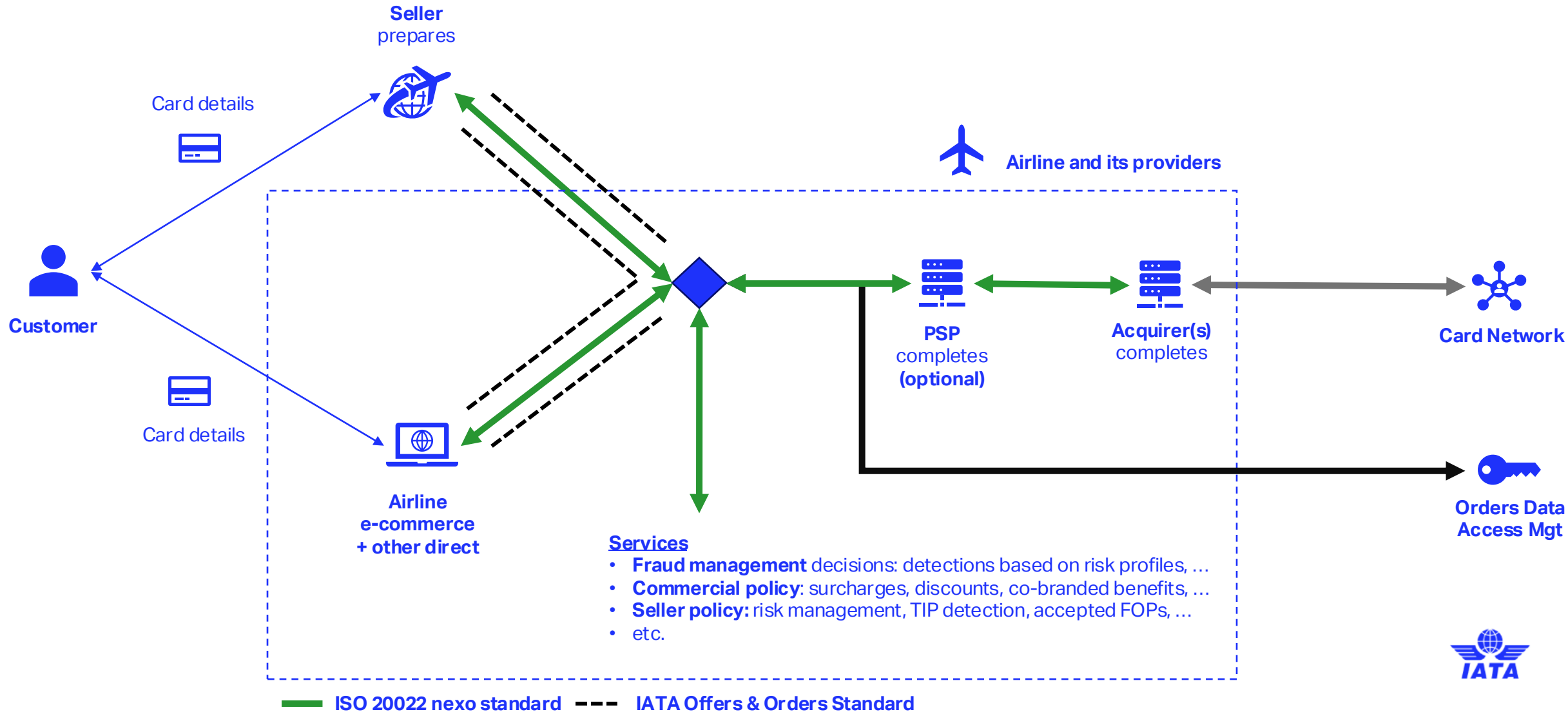
Customer Centric **Payment**



- One purchase record
- Customer lifetime management

**Orders**

# Proposed Payment Card Messages Flows - **Target**



## Progress to date

- Airline prioritized use cases
- nexo Acquirer protocol review
- Airlines' review done

## Next steps

- Review with airline acquirers + PSP of the nexo Acquirer protocol
- Review of the nexo Retailer protocol



## Importance of **collaboration**

- nexo contribution to the Airline Industry Payment Day – 06/25
- IATA now a member of the nexo association – 10/25
- nexo keynote at the IATA World Passenger & Finance Symposium – 11/25
- IATA aims to be an active member and contribute to the association



**Thank you !**

