

How Payment Innovation is driving conversion at Webjet



Samuel Flynn
CEO & Co-founder



Michael Gulliver
Global Payments Manager

Hands in

WebJet

WebJet

- Founded in 1998. (Part of the B2C focused WebJet Group following the 2024 demerger)
- Sells flights, hotels, holiday packages, car hire, and travel insurance through its website and app.
- Webjet offers a wide range of payment methods.

VISA



afterpay



FY 2026 Performance

1.1M

Total bookings

\$1.2B

Total Transaction
Volume (AUD)

\$115.3M

Total Revenue (AUD)



ATPS APAC 2026

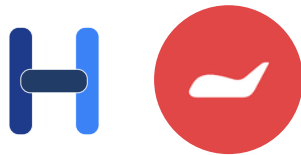




Agenda

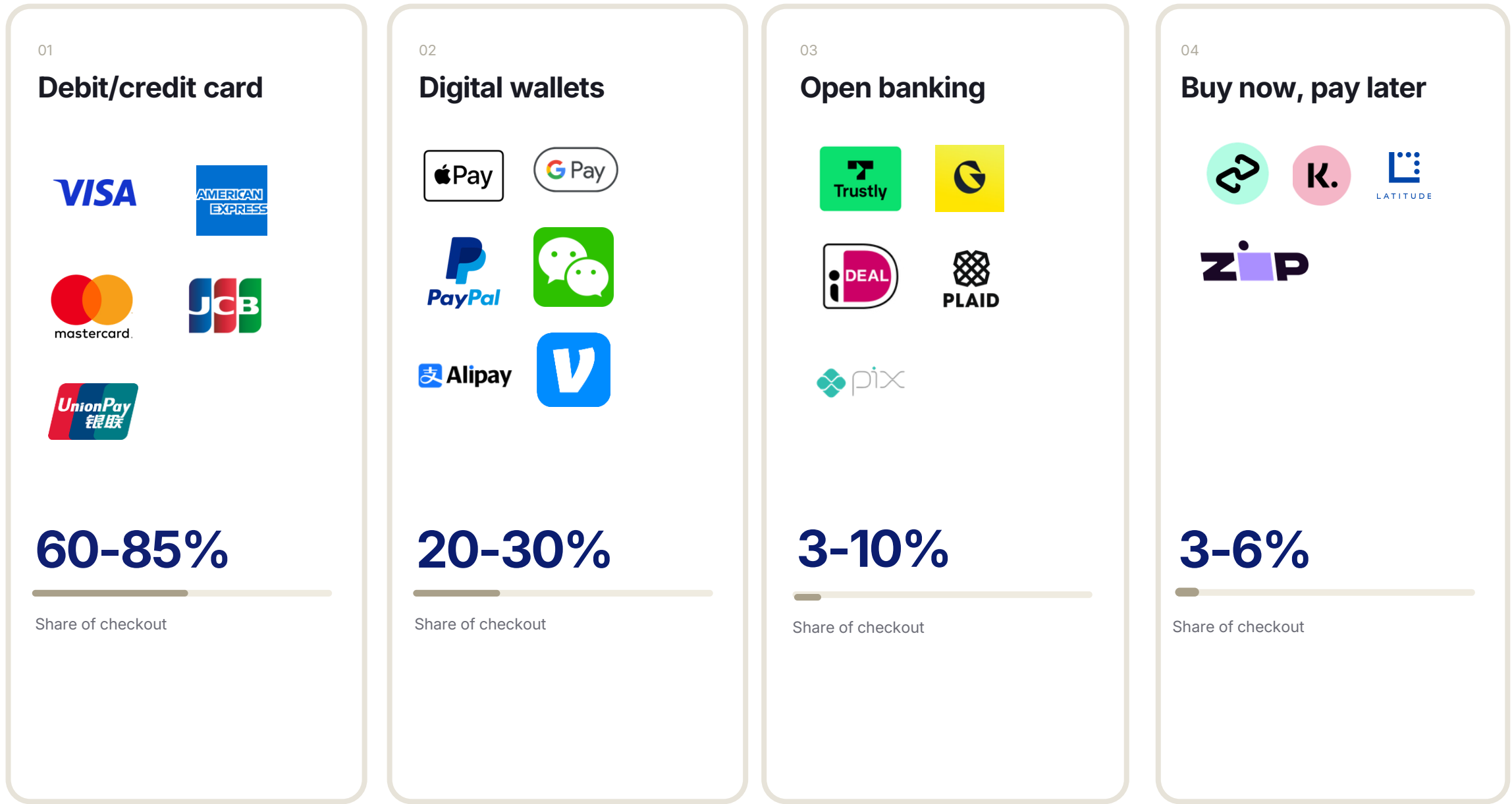
- WebJet Introduction
- B2C travel payment landscape
- What is the innovation Hands In are working on with Webjet?
- Metrics of success: the innovation between Hands In and Webjet
- What's next for WebJet and Hands In?
- Q&A

B2C: Global Travel Payments Landscape

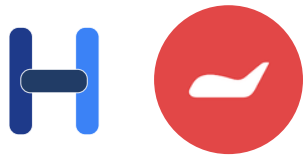


ESTABLISHED

EMERGING

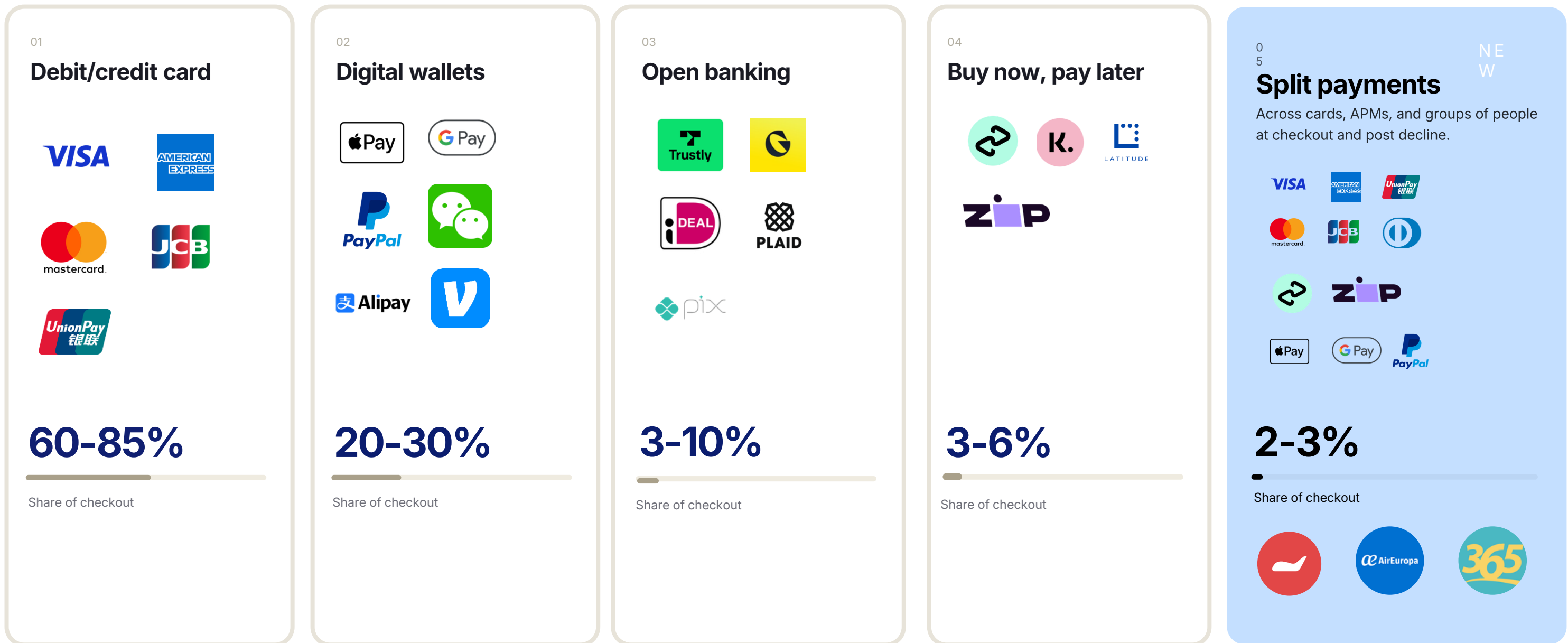


B2C: Global Travel Payments Landscape



ESTABLISHED

EMERGING



Hands in

Market Leading & Award Winning Solution



Travel and Hospitality Focus

Working with leading brands and PSPs within in the travel and hospitality segment.



Backed by leading payment institutions.

Raised investment from current and former executives. Company founded in 2023.



ATPS APAC 2026



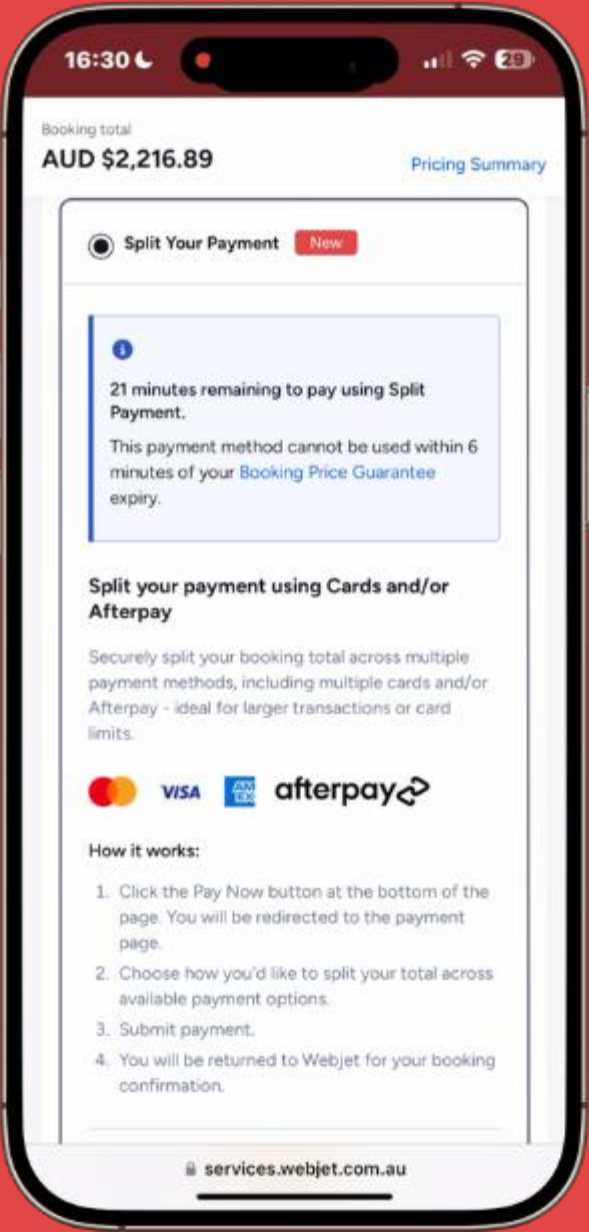
The Webjet split payment use case.

The screenshot shows a payment selection interface with three radio button options:

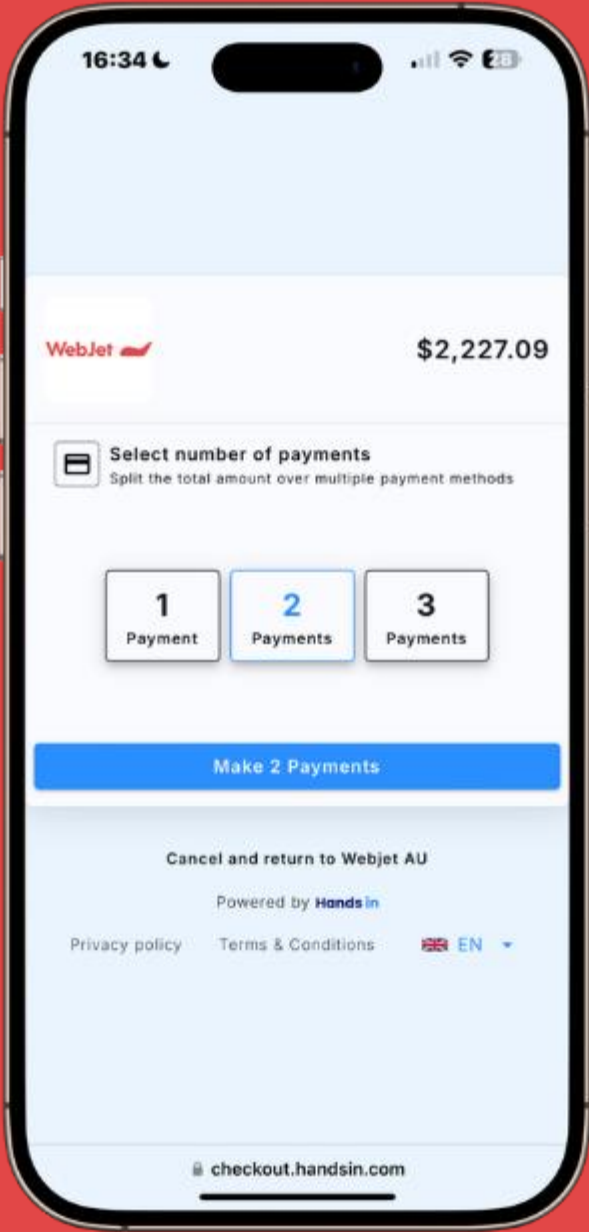
- Afterpay**: Includes the Afterpay logo. A tooltip points to this option with the text: "Afterpay can be used for payments up to \$4,000 per transaction. For higher value bookings, select **Split your Payment** above to pay across multiple transactions."
- PayID**: Includes a "No payment fee" label and a "Pay by Bank" button with a PayID logo.
- Pay In 4**: Includes a "No payment fee" label and a "PayPal Pay in 4" button.

- Declines due to insufficient funds **resulted in a tens of millions of transactions lost.**
- **Conversion on high-basket-value purchases was low.**
- **Buy Now, Pay Later and cards cap a traveller's spend** — e.g., Afterpay's limit is \$4K AUD.

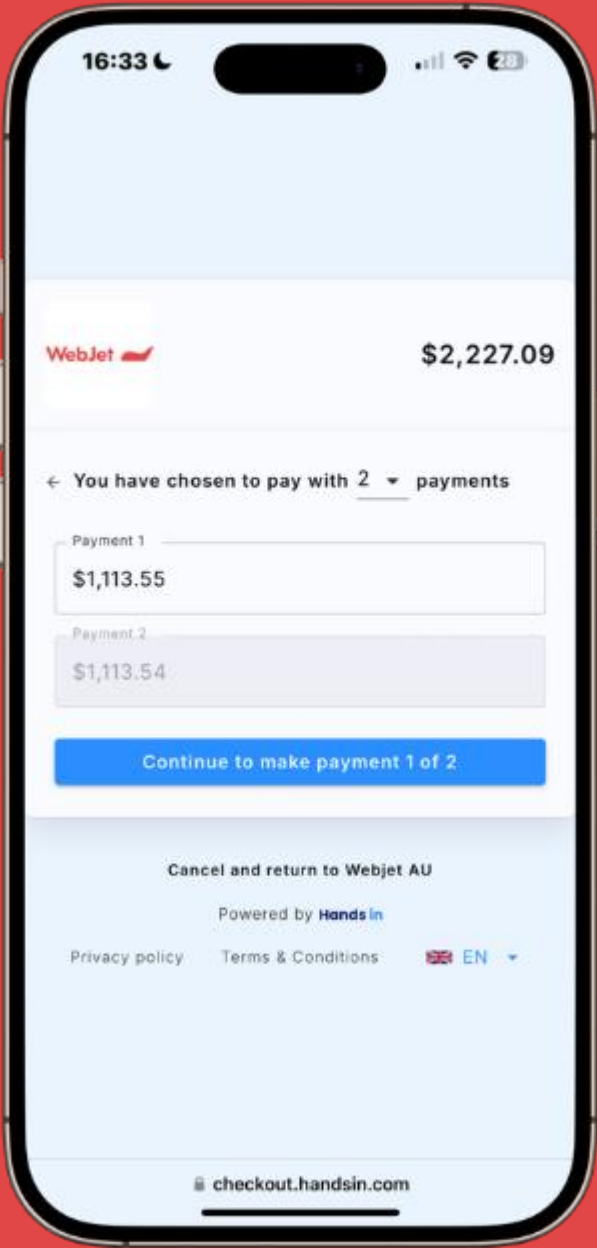
Webjet Split payment customer journey



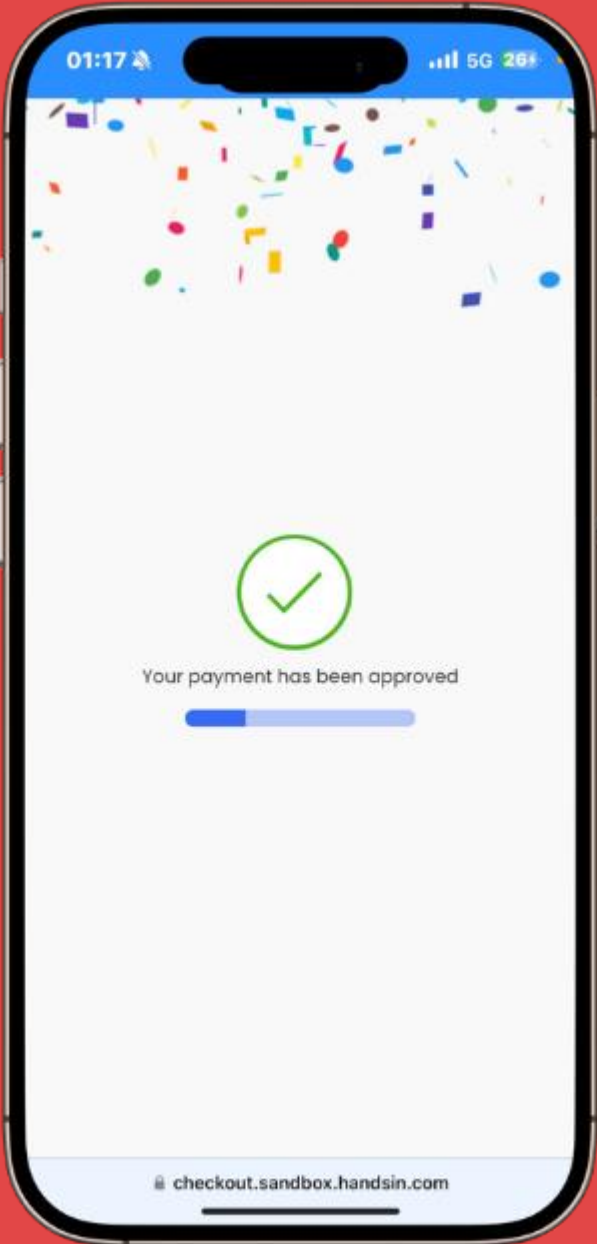
Select Split Your Payment at checkout



Choose the number of payment methods to split the total payment across



Enter the amount to be charged for each payment method



Once the total amount is authorised in full, you'll return to confirm your booking

joseph@handsin.com X

[Add frequent flyer](#)

Nominate a Booking Contact

We'll send your booking confirmation and receipt to the nominated booking contact.

☒ Mr Joseph Ma

☐ Other

Contact Information

Country code *

UK +44

Phone number *

7484184992 X

Email address *

joseph@handsin.com X

Confirm email address *

joseph@handsin.com X

① Confirmation will be sent to this address

Year of birth *

1997 X

② Bookers must be at least 18 years of age

Billing Information

Country *

United Kingdom

Postcode *

EN36AS X

Payable now

[Pricing Summary](#)

Your cart

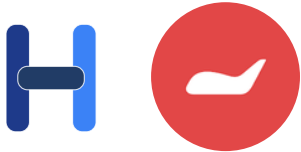
\$4,652.89

Payment fee ①

Amount Due Now AUD \$4,652.89



\$46.15



Webjet split payment launch; driving ATV and conversion

2x

average transaction value
Hands-In split vs all payment types

Webjet Australia



Webjet New Zealand



Webjet Australia



Webjet New Zealand



83%

Conversion rate
After first split payment authentication

Source: Hands In & Webjet

How the product is being used

TRANSACTION DATA SINCE Q3 LAUNCH 2026

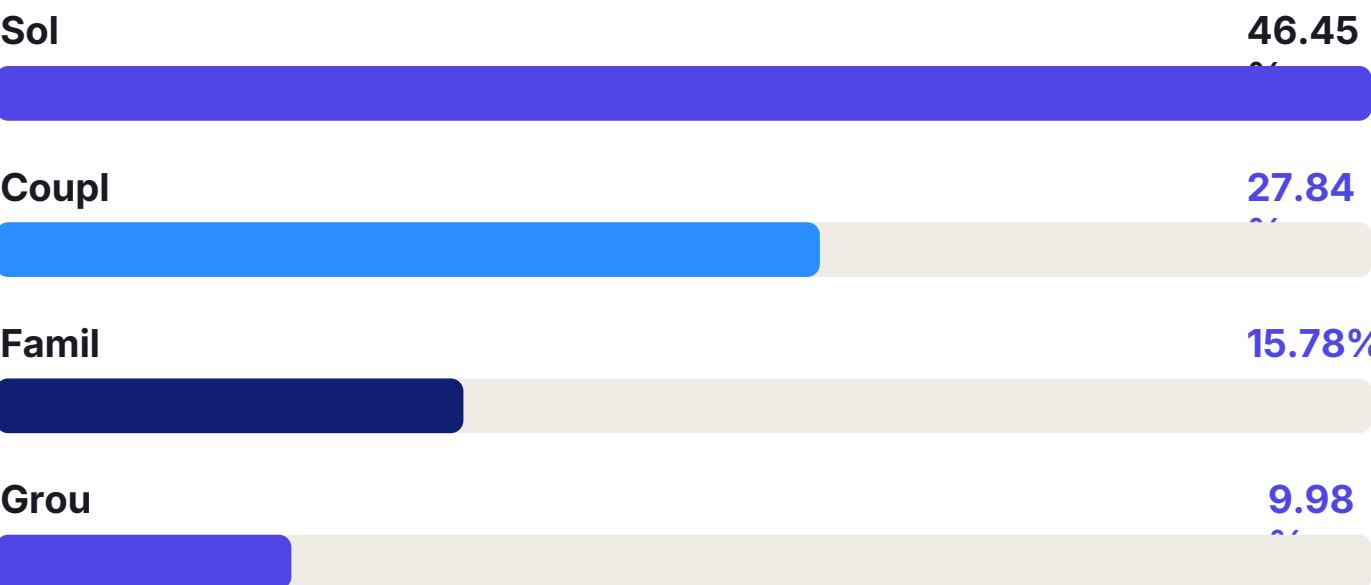
Source: Hands In & Webjet



50% of bookings are paid with **card + a buy now, pay later**

Pax group type

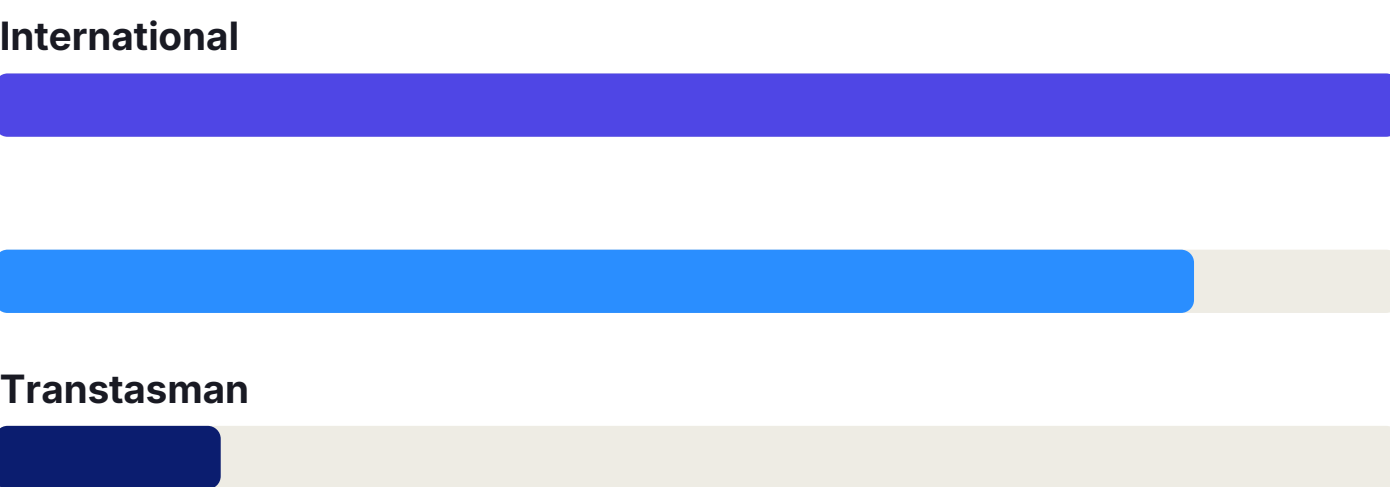
Share of split bookings



53.6% travel with someone else — couples, families and groups, exactly where the bill gets shared.

Geography

Share of split bookings



Add Transtasman and 57.6% cross borders — this isn't a domestic-only behaviour.

TRANSACTION DATA SINCE Q3 LAUNCH 2026



Flight focus, but driving additional spend.

>95%

Flight bookings

Split payments are being used predominantly for flight bookings.

<22%

Flight + Extras

Split payments are being used alongside flight bookings to add insurance, car rental, and hotels, materially increasing attachment compared with other payment types.

Hands in

80%

Travellers prefer split payment options — less than 25% of travel retailers offer them.

#

Payment priority airlines want to adopt today (22%).

>40%

Declines in travel are due to insufficient funds.
(Source: Mastercard)

Source: Edgar Dunn, Aviation Business News

What's next in this partnership?

1

LIVE TODAY

Cards + Afterpay

Split payments launched at Webjet checkout across cards and Afterpay.

afterpay



2

NEXT

PayPal Pay in 4

Adding the next major APM into the split.



3

THEN

Other payment types

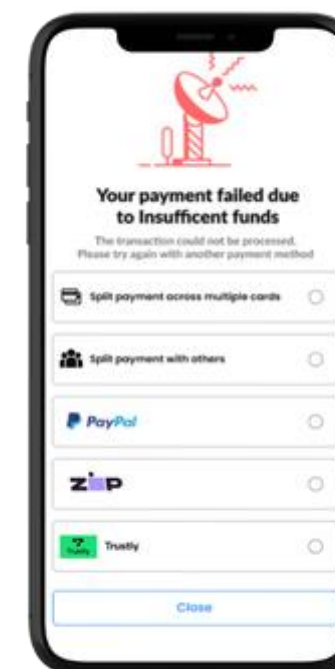
Broader BNPL choice for travellers or other payment methods.

4

NEW PRODUCT

Decline Recovery

When a payment fails on insufficient funds, a pop-up offers split payments to recover the sale — on every purchase below the BNPL threshold.



What's next for WebJet?



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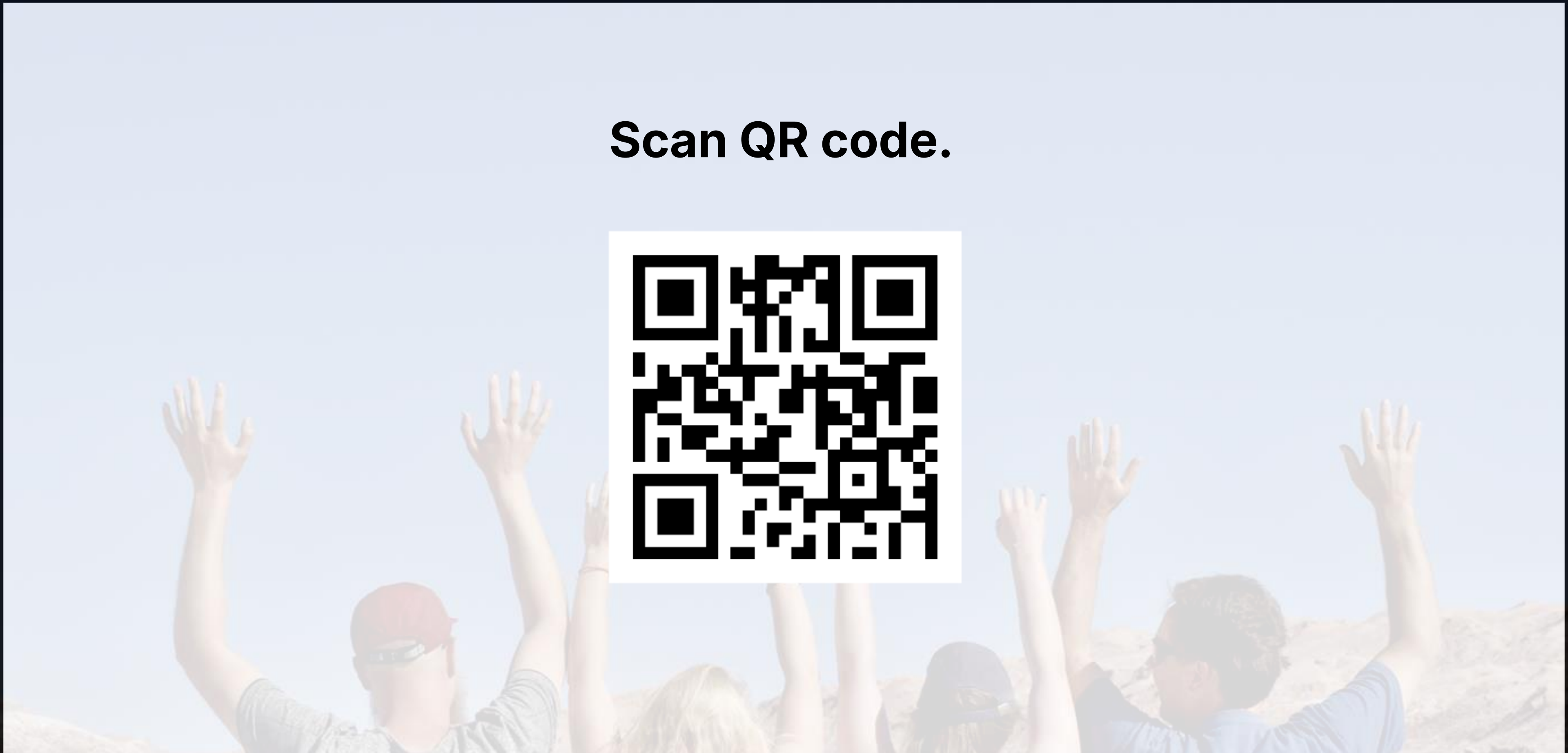


Michael Gulliver
Global Payments Manager

Hands in



Scan QR code.



Appendix



ATPS APAC 2026



FAQ

Source: Hands In & Webjet



A payment fails or times out?

We void the rest of the transaction and release the hold on remaining pre-authorised funds.

How are split payments reconciled?

A unique reference (HIM_<Ref>_<Seq>) links each authorisation to the booking in your reporting.

How do refunds work?

Refunds are returned to the original payment methods used at the time of booking.

Depending on; booking type, supplier processing times and refund amount the refunds may be returned in multiple transactions.

Which APMs do you support?

Hands In can support;

Any card type.
Buy now, pay later.
Wallet payments.
Open banking (only on the last transaction)

Are you the merchant of record?

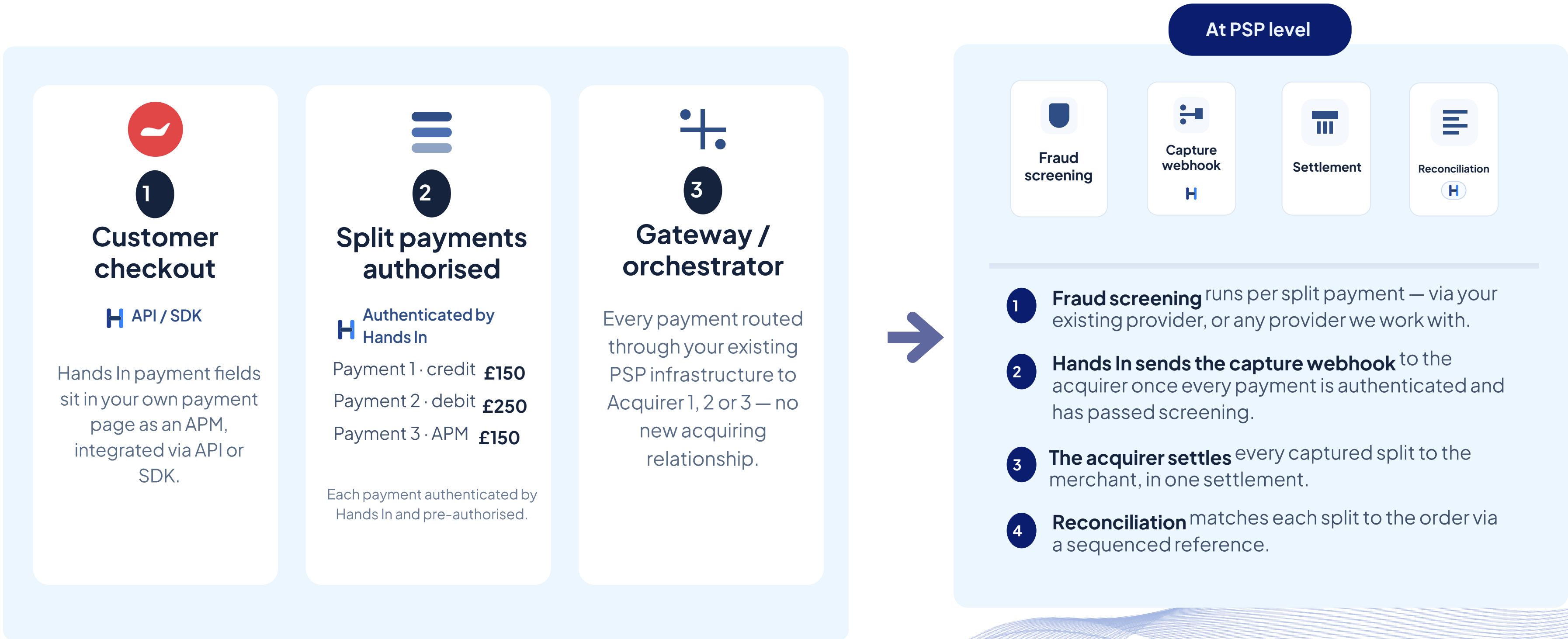
Hands In does not act as the merchant of record for a split payment transaction. Hands In allows the merchant or the acquirer to consume the payment, and this will show up as individual transactions rather than being applied as one payment.

How do split payments work with fraud & chargebacks?

Your fraud rules can stop a split at a set threshold; chargebacks stay with your acquirer and we supply the data.



PAYMENT ROLES & RESPONSIBILITIES



Steps 1–3 stay in your stack. Hands In adds the split, the authentication and the sequenced references — nothing else changes.