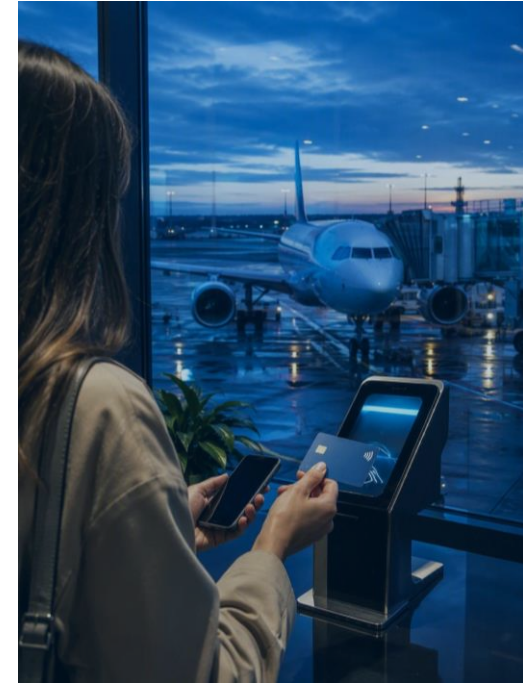


Managing Airline Acquiring in Europe and North America

A practical airline payments checklist

ATPS APAC 2026

Yang Li | Elavon by U.S. Bank



Why it matters

The key impacts to airlines when managing card acceptance abroad



Revenue



Cost



Operations



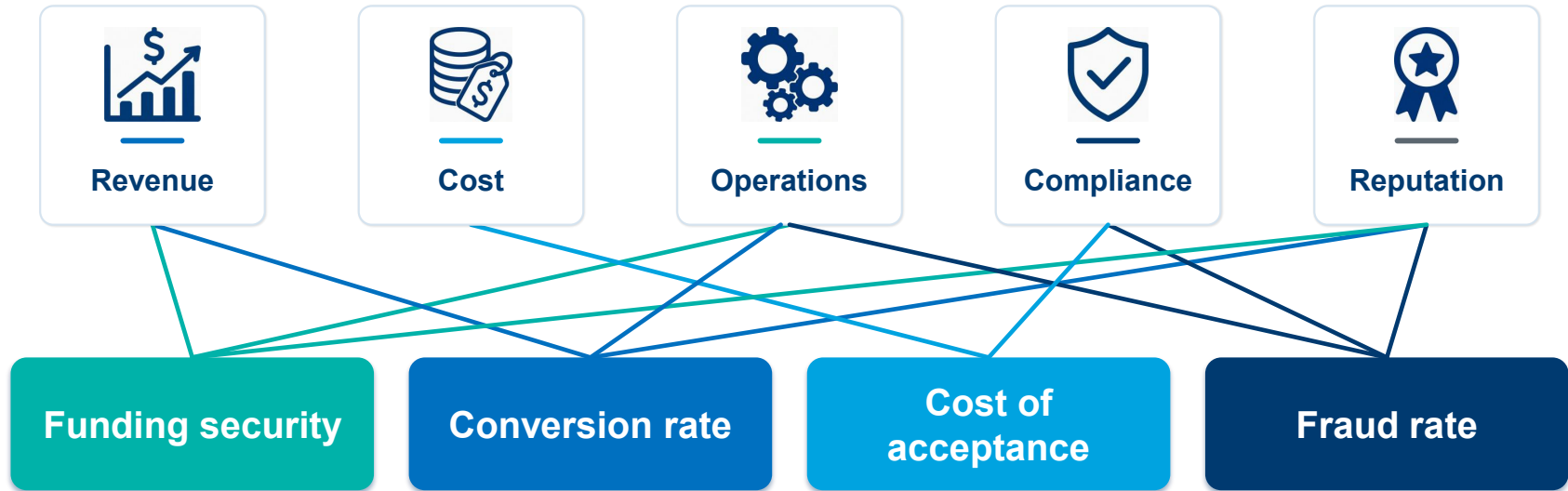
Compliance



Reputation

How it translates into the payment KPIs

How each KPI signals risk across the five impact areas



1. Start with the right local acquiring footprint

Local market presence can be a lever for both cost and acceptance.



Core message

Do not treat acquiring as a purely global routing exercise. For Europe and North America, a local license/local acquiring capability can matter for cost and authorization outcomes.

Discuss:

“Where are we local, where are we cross-border, and what are the challenges to go local?”

What to validate

Licensing model, entity setup, settlement currencies and local acquiring availability.

Expected benefit

Higher authorization approval rates, lower processing cost, and improved customer experience.

2. Cut Hidden Card Costs

Small fee details drive a large share of total acquiring cost.



Core message

Interchange and assessments are highly linked to the quality of your payment data

Discuss:

“How much of our U.S. card cost is avoidable—and how?”

Avoid downgrades in the US

Airline addenda are critical

Know local market practice

Commercial cards vs B2B cards

Ask for IC++ pricing

Make the cost fully transparent and easy to benchmark.

3. Be explicit about Europe vs North America differences

Different markets require different policy decisions.

Dimension	North America lens	Europe lens	What to ask
Cost & interchange	Fees are in general higher; avoid downgrades; consider smart routing.	B2B use and policy choices may be more prominent.	Are we using IC++ and airline addenda correctly?
3DS	Optional, but may influence acceptance.	Required / expected in EU context.	Where does 3DS help vs hurt conversion?
Settlement & tax	Single market and single currency	UK / EEA adds complexity with Brexit; greater diversity in currency and issuing countries.	Have legal, tax and treasury validated setup?
Fraud & disputes	Higher tolerance for fraud; consumers may raise more disputes;	Fraud/3DS posture may differ.	What is the right balance of protection and acceptance?

Discuss: *Are our pricing, 3DS, settlement and fraud policies deliberately tuned to each region—or simply copied across markets?*

4. Demand reporting that drives action

A partner should help airlines monitor, benchmark and improve performance.



It is not enough to receive files. Airlines need examples of dashboards, scorecards and tools that show what to monitor and how to act.

Acceptance

Authorization rate, decline reasons, local vs cross-border performance

Cost

Interchange, assessments, downgrades, addenda completeness

Disputes

Chargeback rate, representment outcomes, dispute root causes

Fraud

Fraud trend, 3DS decisioning, market/channel variation

Discuss: Which metrics do we review today — and how helpful are they?

What “good” looks like in an acquiring partner

A simple selection lens for airline payment leaders.



**Specialist in
airlines**



**Local in-market
capability**



**Performance
excellence**



**Partnership
mindset**



**Integration
flexible**

Key message: work with reliable acquiring partners and be capable of measuring their performance.

Questions & contact

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