

CELL
POINT
DIGITAL

LEADING
PAYMENT
ORCHESTRATION™

From transactions to transformations:

The Payment Orchestration Platform **behind airline retailing**

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Amazonification of Travel

How does “Amazonification” apply to modern airline retailing?

OOSD (Offer, Order, Settle, Deliver)

is the retail life-cycle that replaces legacy ticket/EMD artifacts with a single order and ecommerce/Amazon retail-style flows. And while the industry has an aspirational roadmap to 100% Offers & Orders, there is not a guaranteed deadline.

Why this matters for the airline retailing transformation?

Amazon-like retailing depends on three things:

1. Customers can always pay their way (local, familiar, low-friction)
2. Complex orders (bundles, third-party content, loyalty value, stored credits) check out in one flow
3. Back-end settlement/servicing is automated, data-driven, and fast.

CellPoint provides the payments fabric for all three, aligned to IATA's Offers & Orders vision of order-centric retailing.

What is **changing** with the retail vision?

Airlines control the customers entire travel package experience

Significantly larger ATV pricing, invites risk / fraud mitigation

Channel shift opportunity for the airlines, potential for increased margins

Shopping experience + inventory management / fulfillment is critical

Airlines competitiveness in customer service / package delivery versus the OTAs

Wide range of service providers need to be contracted and paid

A woman's profile is shown in silhouette, facing right. Overlaid on her head and shoulders are various digital graphics: a world map, a bar chart, a line graph, a circular icon with a head inside, a circular icon with a hand pointing, and a smartphone screen at the bottom right showing a cloud, Wi-Fi, and battery icons. Four blue arrows point from these graphics to the text blocks on the right.

**Vast
Marketplace**

Flights, hotels,
car rentals, tours,
misc. ground

**Personalized
Recommendations**

Based on travel
history and
preferences

**Dynamic
- Continuous
Pricing**

Control pricing
and bundling options

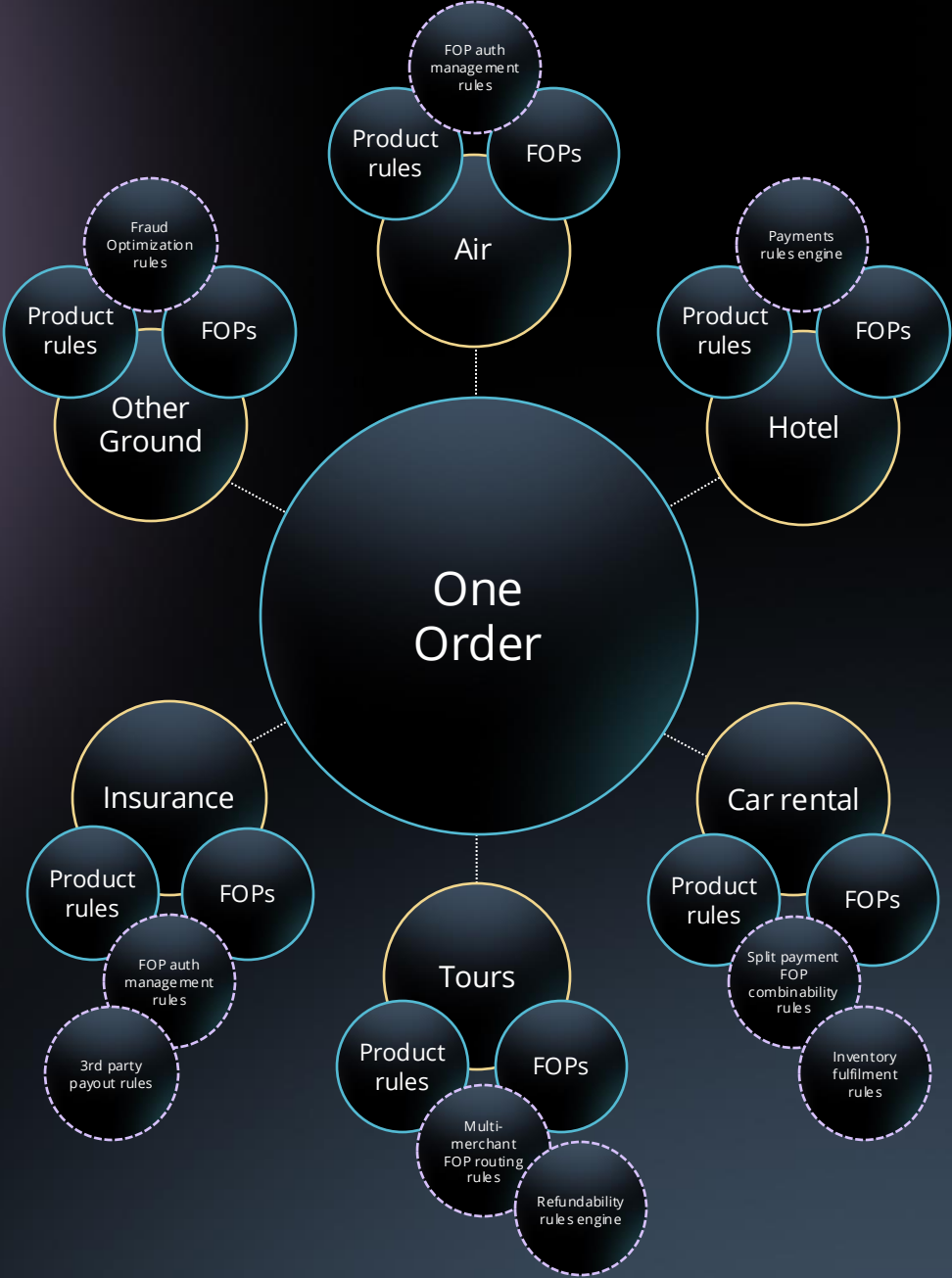
**Unified “shopping”
basket**

For the entire trip
package

From PNRs, E-Tickets, EMDs to a Travel Marketplace

The Journey to Transformation

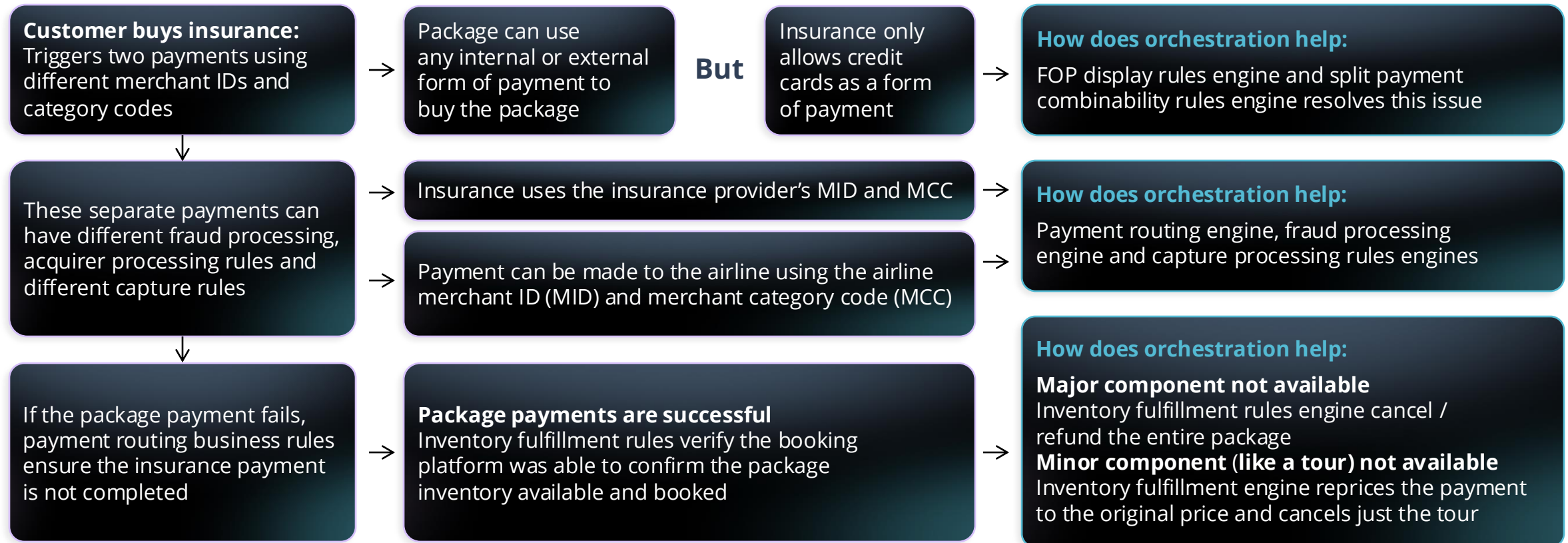
- NDC: Standardizing data exchange
- ONE Order:
Unifying travel information
- Offer Order Settle Deliver:
The next frontier in personalization



Offer Order:
Exponential
increase in
payment
complexity

How complexity shows up in practice

Payment is taken at the end of shopping



Payments get more varied and coupled to Orders

OOSD encourages:

- Multi-Tender Carts
- Staged/Partial Capture
- Order-Aware Refunds

Great for customer experience, but it expands routing/ledger logic and how airlines reconcile money vs. delivery events

Important form of payment considerations:

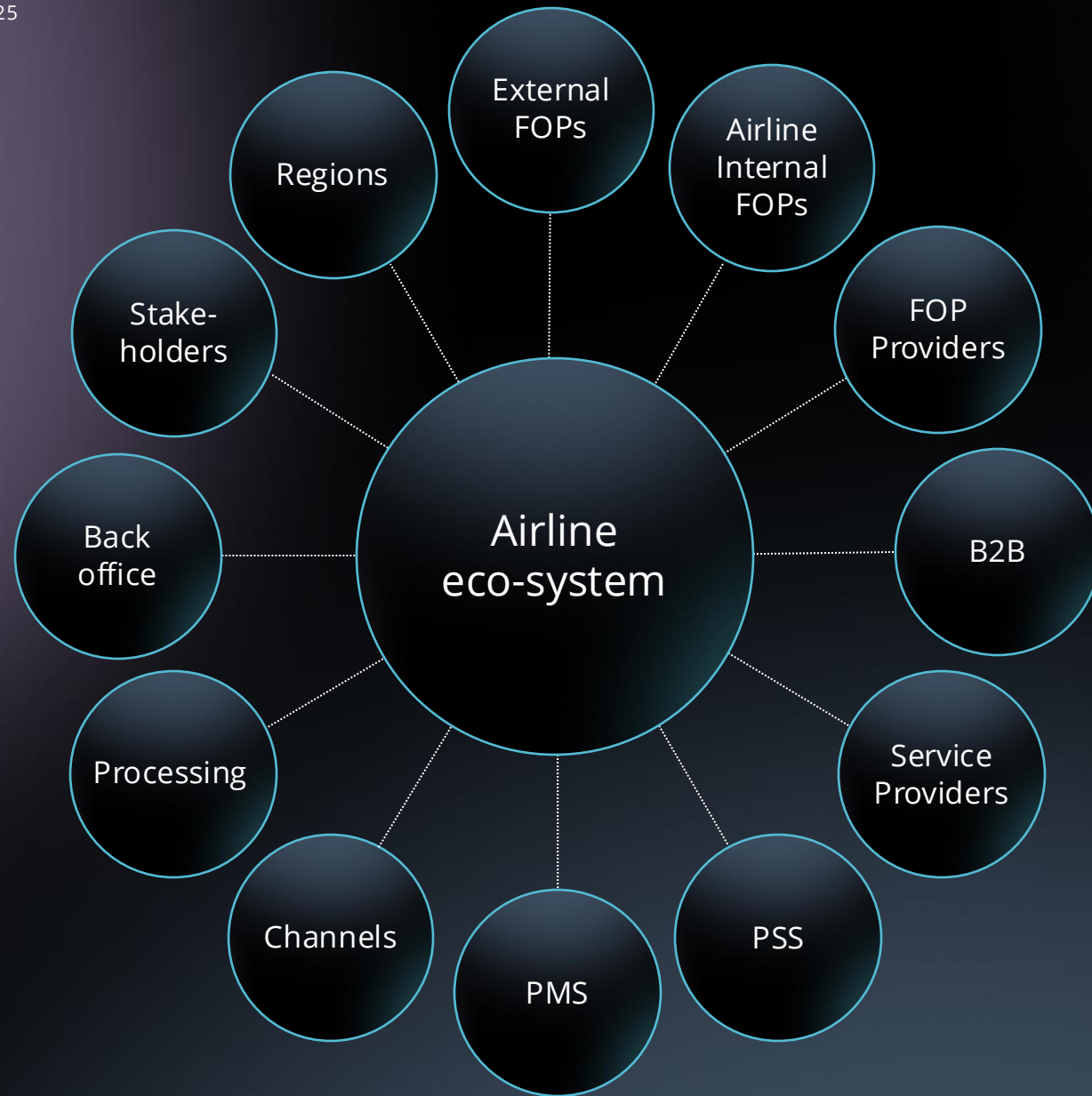
- Market Analysis (if your reach isn't correct, the platform doesn't matter)
- Setup, initial deployment and on-going maintenance

Form of Payment Types

- External FOP Types
 - + Cards – international card schemes
 - Local cards including installments
 - APMs – Wallets BNPL + A2A and more
- Internal FOPs (reach)
 - Vouchers
 - Loyalty currency
 - Gift cards
- Split Payments

Form of Payments Reach

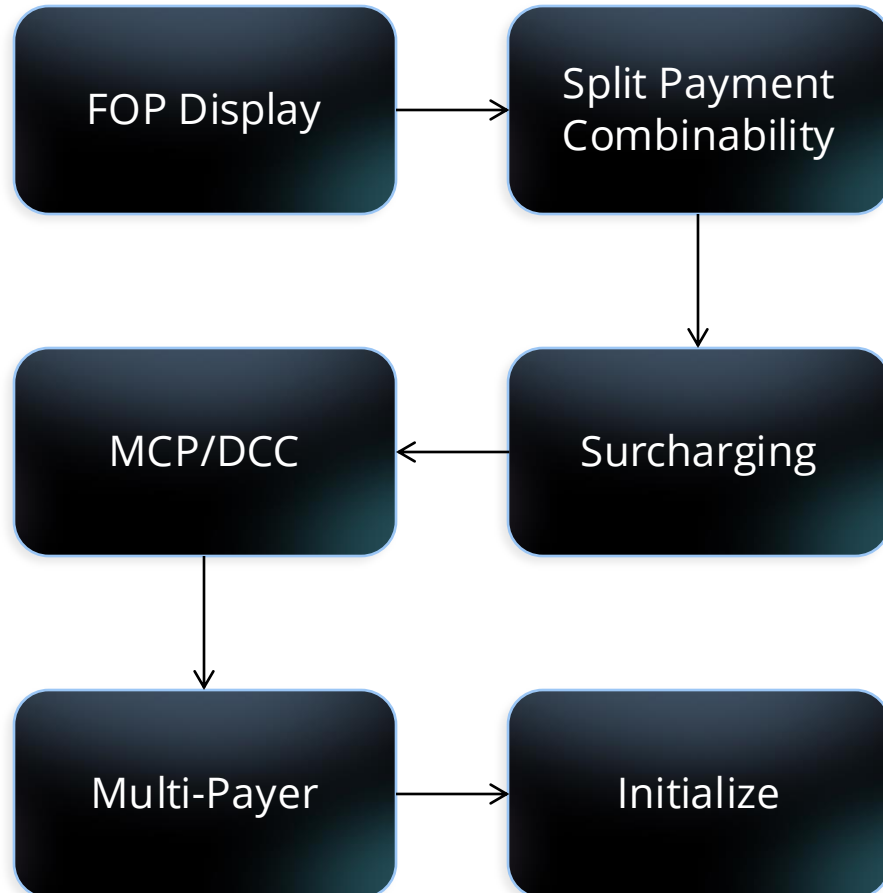
- Must have the local preferred FOPs per market
- Stability via Primary processor + secondary processor + international processor
- Payment acceptance + refunding processing



The complexity
of the airline
payment
eco-system



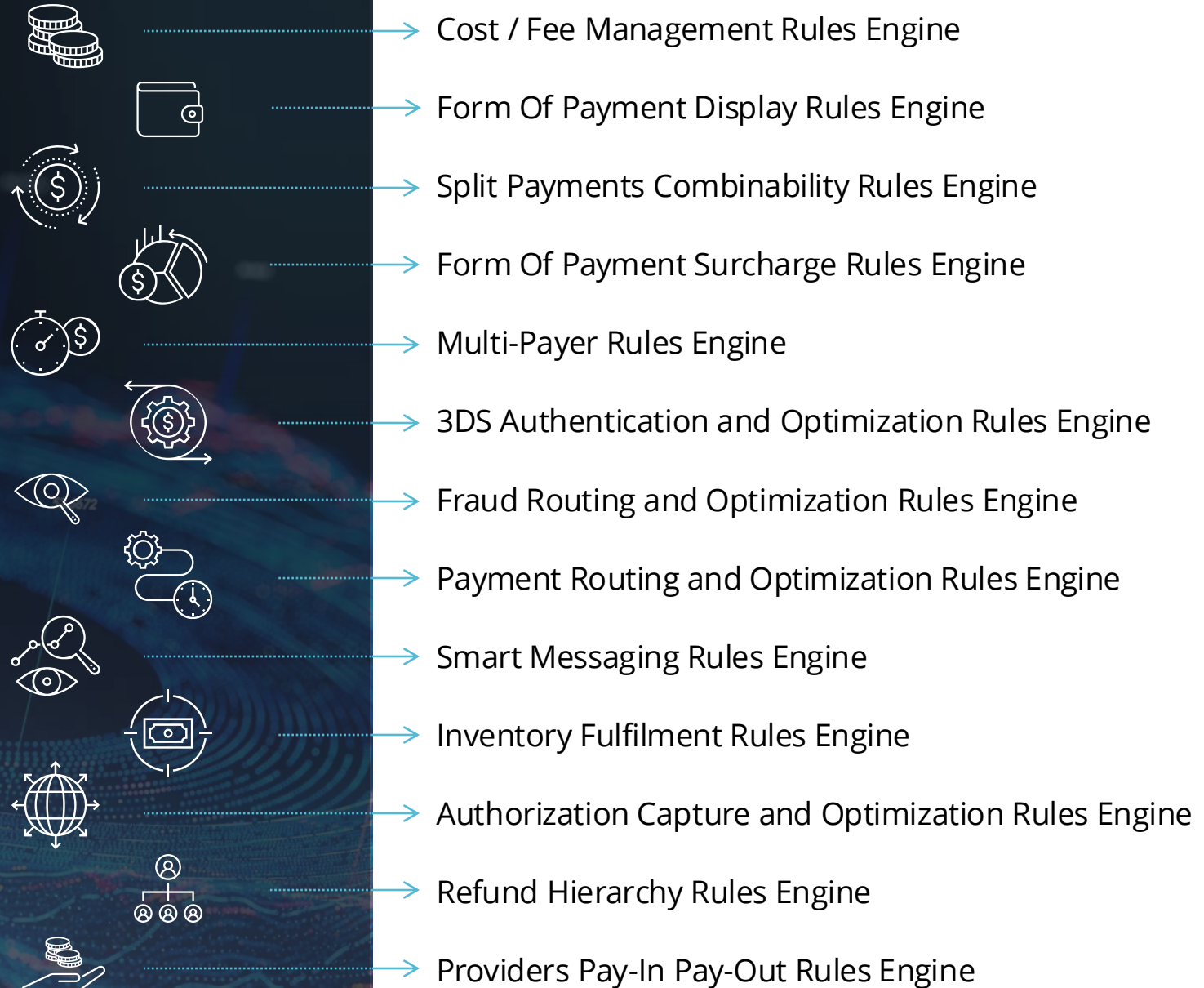
Payment
Orchestration
**simplifying the
complex**



CellPoint's new
OSO platform
has been built with
**OOSD specifically
in mind**

Ecommerce opportunity Travel complexity

In a multithreaded shopping scenario, the capabilities of ecommerce are multiplied by the complexity of the travel industry



CellPoint's new **OSO Platform** provides a travel-specific, unified layer across acquirers, PSPs, fraud tools, APMs and analytics

Designed explicitly to support airlines shifting to OOSD and modern retailing.

**Connects essential orchestration
to OOSD outcomes:**

- Converging retailing and payments
- Removing silos
- Enabling a full suite of rules and analytics
- Full support for B2B operations and payments

CellPoint is the
payments layer
**powering modern
retailing**



Offer – the right payment choices; in the right context

FOP curation during offer/checkout:

The API can determine which forms of payment to present **based on order context** (market, channel, amount, etc.). That's how you control which options appear for a given customer, just like Amazon.

Local and alternative payments at scale:

Airlines can expose **hundreds of options** (e.g., 28+ card schemes and **168+ APMs**, with a catalog exceeding **400+ payment options** across cards, wallets, bank transfers, BNPL, etc.), critical for conversion in cross-border retailing.

Checkout optimization:

Orchestration supports showing preferred local methods and reducing friction to cut cart abandonment – core to “Amazon-like” retail experiences.

FX & pricing levers:

Support for **DCC/MCP** and FX offer APIs enables currency-of-choice at checkout and cost-aware steering.

Order – Flexible, Amazon-styled checkout

Multi-tender / Split payments:

The platform natively supports splitting one checkout across multiple instruments (e.g., card + wallet + voucher), and even across multiple transactions within one session – exactly the kind of flexibility consumers expect from top e-commerce flows.

Loyalty + stored value in the same cart:

With Southwest's O&O payments, CellPoint enables a single transaction combining credit cards, travel credits, APMs, and Rapid Rewards® points – a concrete example of retail-like, mixed-tender checkout in airline.

One-click readiness:

Tokenization & vaulting (PCI-compliant) support saved cards / network tokens for returning customers and seamless repeat purchases – another pillar of Amazon-like retailing.

Settle – Lower cost, higher acceptance, cleaner ops

Intelligent routing & multi-acquirer strategy:

Rules send each authorization to the most cost-effective, best-performing route to raise approvals and shrink cost-of-acceptance – vital when orders get larger and more complex under OOSD.

Reconciliation & analytics at scale:

Centralize reporting across PSPs/acquirers for control-tower visibility (approval rates, costs, chargebacks), replacing fragmented spreadsheets; this is how retailing economics are managed in practice.

Order-aware financial operations:

Ticket-level capture, partial capture, bulk/partial refunds, pay-by-link and status APIs align payments with order/servicing events – no more “one-size” captures unrelated to real delivery.

Deliver – In-journey payments, service recovery, payouts

In-journey ancillaries & service recovery:

Orchestration plugs into delivery systems so customers can add ancillaries on the fly and receive fast, traceable refunds/adjustments during disruption – key to a modern retail experience.

Provider payouts & order data:

Features for service-level payouts and displaying order data support non-air content and partners (cars/hotels/activities) inside one order, aligning with OOSD's scope.

Proof points and highlights

Southwest “Getaways” (Offer & Order payments)

- Single checkout mixing cards, travel credits, APMs and Rapid Rewards® points
- That’s the Amazon-style, mixed-tender cart in action.

Riyadh Air (Offer & Order payments)

Breadth of methods

- Airline specific—points, gift cards and vouchers (SWA LUV vouchers, Vacation Travel Credit and Residual Travel Funds)
- Catalog shows 28 card schemes, 168 APMs and 400+ total options
- Provides airlines retail-grade reach in every market.

New OSO Platform explicitly framed for OOSD

- Converge retailing + payments with connectors to GDS/OMS/PSS
- Use rules engines, AI/ML-driven dynamic routing, and refund hierarchies to enable OOSD
- Create ancillaries bundles

Ecosystem integrations

- Sabre, Radixx, Navitaire and more
- Widens access to payment methods and value-added services through a single connection
- Useful for airlines moving from PSS-centric worlds toward Offers & Orders.

CellPoint is the payments “brain” that lets an airline behave like Amazon under an OOSD model

- Exposing the right ways to pay in the offer
- Supporting multi-tender orders at checkout
- Settling efficiently across many providers
- Enabling delivery of in-journey payments & refunds

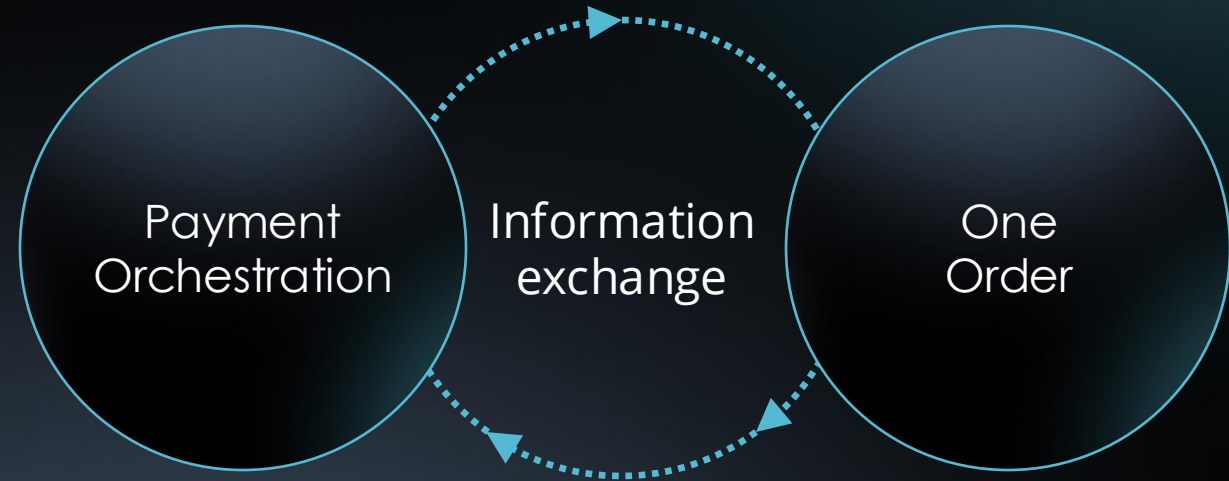
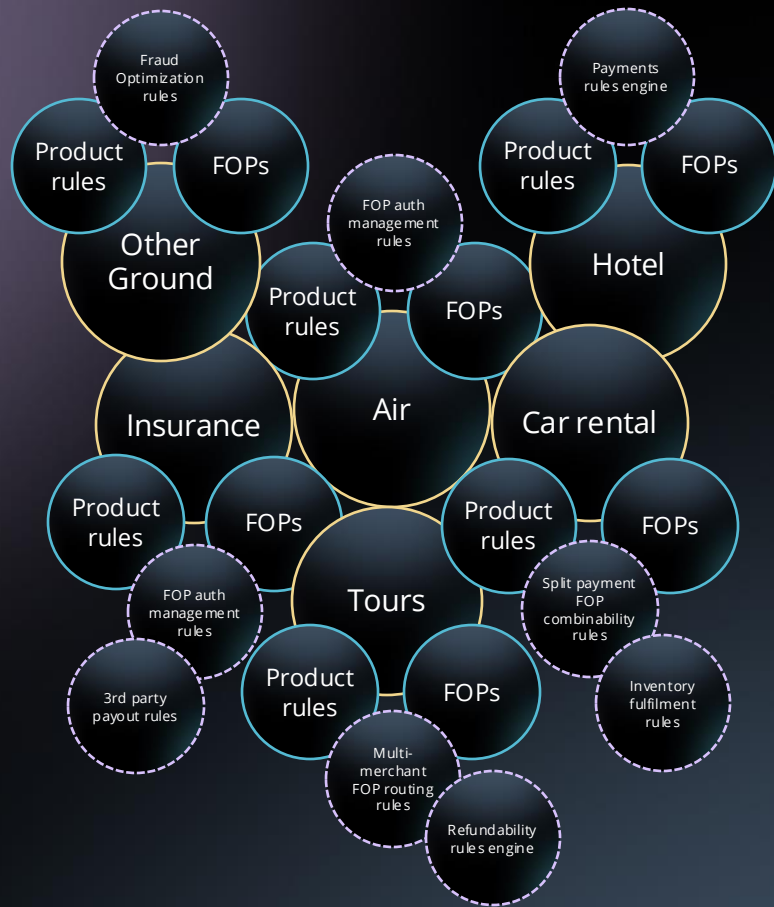
In IATA’s own words, Modern Airline Retailing aims to bring airlines “closer to an **Amazon-style retail architecture of orders.**”

Payment orchestration is what makes that architecture work in practice across the financial supply chain.



Purpose-built orchestration simplifies the journey to OOSD

Payment Orchestration brings “order” to One Order

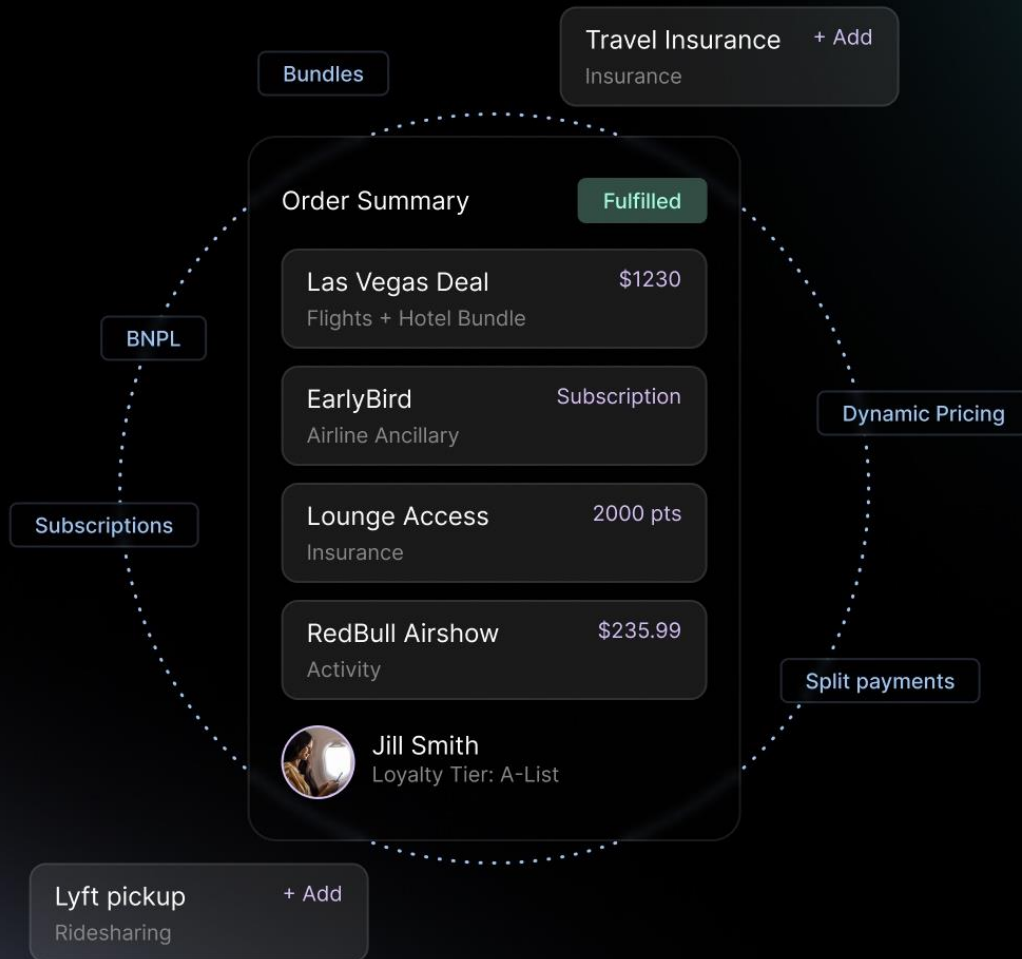


Critical enabler for Offer Order Success

A comprehensive airline Payment Orchestration solution, integrating offer management, order processing, and payment optimisation, delivers ROI, strategic advantages across global operations and customer satisfaction



The Journey to OOSD



This retailing transformation comes with complex challenges:

- Changing the core commercial record (from PNR/e-ticket/EMD to an Order)
- Adding new financial flows
- Asking every partner in the value chain to interact with that Order

Conquering these challenges requires a purpose-built partner with proven experience around simplifying every step of the journey

Airlines can run GDS/EDIFACT, NDC, and Orders in parallel while transitioning to OOSD without rewriting payments three different ways.

The new OSO platform from CellPoint was intentionally built to simplify the complexity of the shift to OOSD with concrete capabilities.

CellPoint Digital
collapses the messy,
channel-by-channel
payment sprawl
**into one order-aware
payments layer**

Dual stack reality (tickets/PNR and Orders)

The complexity

- You'll run tickets + PNRs for some flows while Orders power others
- Servicing, capture and refunds must work in both worlds.

How CellPoint simplifies it

Order-aware & ticket-aware captures

The Ticket-level Capture API lets Finance/OMS capture against the right items (fares, add-ons) as they're delivered – clean alignment to OOSD "Deliver" and to ticketed flows during transition.

Multi-instrument in a single checkout

Built-in Split / Mixed-Tender (card + voucher + points/wallet) means you don't need separate flows for reissues or bundles – just one order and one checkout.

Bulk/automated refunds

When disruption hits, Bulk Refund and standard refund APIs let you clear large volumes fast, keyed to your order/ticket references.

Engineered for OOSD

The platform itself is explicitly purpose-built for airlines and supports OOSD, including *real-time order processing* and payment-driven offers. That lets payments evolve with your OMS instead of fighting it.

Distribution coexistence

(GDS + NDC + Direct Offers/Orders)

The complexity

Every channel (GDS, NDC, direct) has different APIs and commercial models; keeping seller parity and adding payment options per market is slow and expensive.

How CellPoint simplifies it

One connection, thousands of options

CellPoint's payment ecosystem exposes 28 card schemes, 168 APMs, 221 acquirers/PSPs – 410+ options – that you turn on from a single control console. That's parity across all channels without one-off PSP projects.

Pre-integrations with the GDS/PSS world

The Sabre agreement gives airlines easier access to CellPoint's orchestration and payment methods through Sabre – shrinking bespoke work while you modernize.

Proven airline rollouts

Recent adoptions (e.g., Oman Air adding market-preferred methods and a multi-acquirer strategy) show the model working in production.

Servicing without reissuing tickets (exchanges, ancillaries, IRROPs)

The complexity

In OOSD, you version an Order (no ticket/EMD reissue). You need easy ways to collect top-ups, add services, or compensate – across contact center, web, app, and airport.

How CellPoint simplifies it

Pay-by-Link for agents & IRROPs

Agents can send a secure link to collect for changes or ancillaries without handling PANs – perfect for reissues and recovery.

Stored credentials & tokenization

Vaulting/tokenization underpin one-click repurchase and in-journey add-ons, reducing friction as customers upgrade seats/bags.

Hosted Payment Page to shrink PCI scope

You can offload card handling and accelerate projects in non-PCI environments (kiosks, call-center assistance, micro-sites).

Settlement & accounting shift

(from ticket clearing to order-based finance)

The complexity

Finance needs clean, auditable links between order events (issuance, delivery, cancel) and money events (authorize, capture, refund), plus multicurrency presentment.

How CellPoint simplifies it

Reconciliation & analytics as a product

Centralized Reporting & Analytics and Payment Reconciliation replace spreadsheet stitching across PSPs/acquirers – your control tower for cost-of-acceptance, approvals, disputes and SLA monitoring.

FX presentment APIs

FX Offer Criteria lets you present currency-of-choice and steer to cost-effective routes while keeping a clear audit trail.

Designed for OOSD finance

The platform is built for order-driven processing (including ticket changes, refunds, itinerary modifications) – i.e., the payment layer is already wired to the new finance motion.

Approval rates & cost control at scale (as offers get more dynamic)

The complexity

More complex orders + cross-border demand =
more soft declines, higher fees, and the need for routing agility.

How CellPoint simplifies it

Intelligent multi-acquirer routing

Rules send each auth to the best-performing/
lowest-cost route, with fallbacks and retries – raising
approvals and lowering MDR/FX leakage.

One integration, fast market coverage

APMs and local acquiring can be activated per market
quickly; partnerships (e.g., Paysafe, PPRO,
Checkout.com, and others) expand reach in emerging
markets via one orchestration layer.

Program risk: Long road to 100% Offers & Orders

The complexity

The industry roadmap assumes a multi-year transition; you need capabilities that work now (tickets/NDC) and later (Orders/SwO) without re-platforming mid-journey.

How CellPoint simplifies it

Platform explicitly purpose-built for airlines with OOSD embedded

It's positioned to simplify travel payments and integrate with dynamic offer & order systems – so you don't "rip and replace" as your retailing core matures.

Scale & resilience for travel spikes

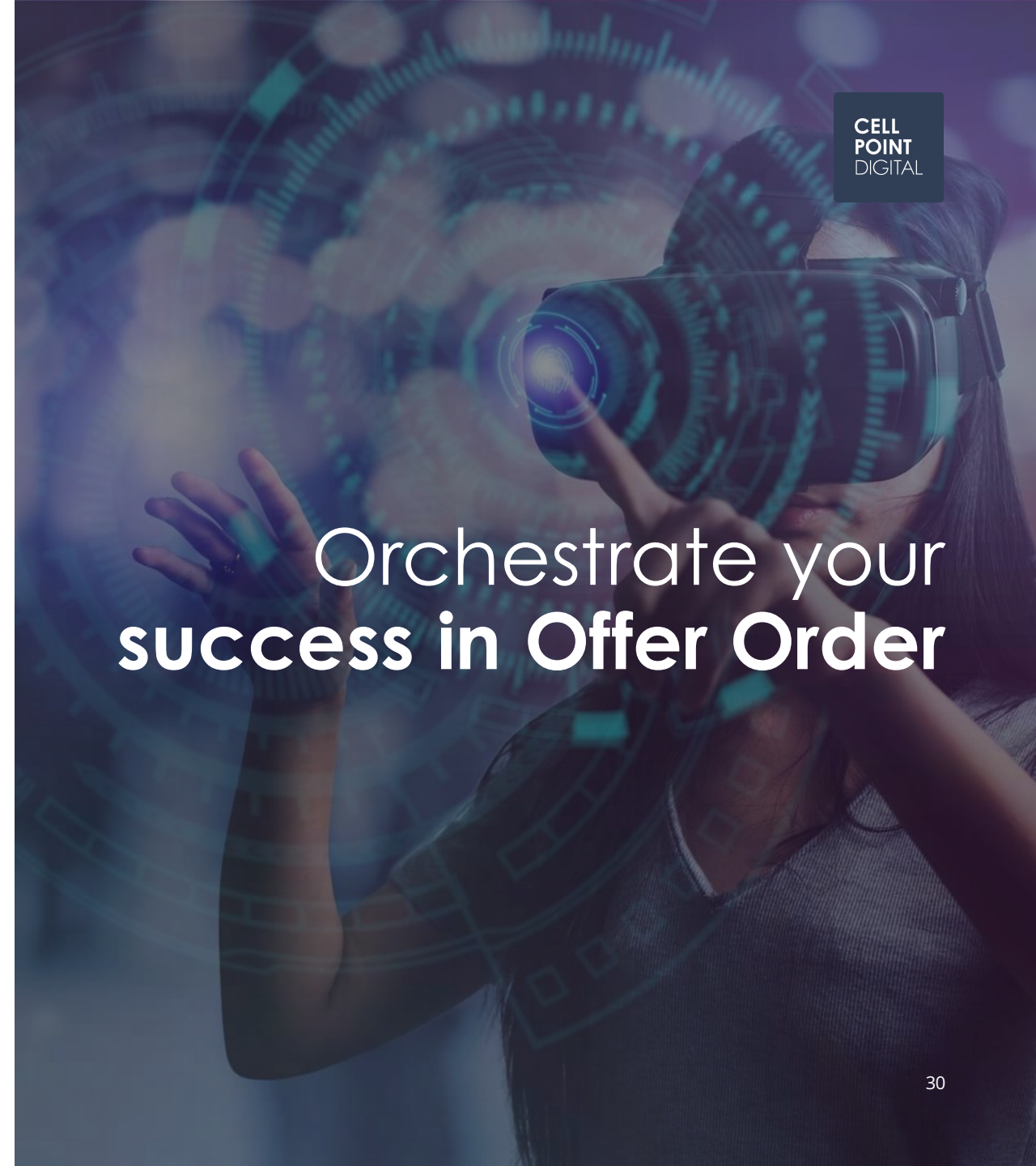
Cloud-native design targeting high TPS and high availability means your payments layer won't be the bottleneck as you retail more like e-commerce.

CellPoint drives simplification

OOSD Pain Points	What CellPoint Manages	Why it Matters
Different FOPs/PSPs per channel	One orchestration layer & 410+ options via control console	Faster parity across GDS/NDC/direct; fewer bespoke projects.
Reissue & change collection	Split tender + Pay-by-Link	Finish more exchanges in one flow; lower agent AHT; less PCI exposure.
Event-aligned finance	Ticket-level Capture, Bulk Refund, recon & analytics	Clean order/ticket → money mapping; fewer manual reconciliations.
Cross-border complexity	FX Offer + local APMs/acquirers	Higher conversions & predictable fees in each market.
Declines & cost-of-acceptance	Intelligent routing + multi-acquirer	More approvals, lower blended costs, built-in failover.
Vendor sprawl / slow GTM	GDS/PSS integrations (e.g., Sabre)	Adds methods & value-adds without custom plumbing.

1. **Expose local APMs by market**
(and measure conversion lift).
2. **Adopt multi-acquirer intelligent routing**
to raise approvals & lower fees on high-value orders.
3. **Enable split / mixed-tender checkout**
(e.g., card + voucher + points) for core use cases like changes, bundles and packages.
4. **Stand up centralized reporting & reconciliation** to quantify cost-of-acceptance, chargebacks and ROI by market/channel.
5. **Wire orchestration into OMS/PSS/GDS integrations** (e.g., Sabre) so payment events align cleanly with order events.

Come to our booth to schedule a platform demo



Orchestrate your
success in Offer Order

Thank You

virgin atlantic

avianca

RIYADH AIR
طيران الرياض

SUNRISE
airways

arajet

LA COMPAGNIE

AirEuropa

cebu pacific

PLAY

الطيران العماني
OMAN AIR

BEOND

ICELANDAIR

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GOL

KM MALTA
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