

Offer & Order: Impact on Payments and Fraud

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Modern Airline Retailing (MAR) in a Nutshell ...

**Airlines
systems
redesign**

Modern Tech Stack

Pricing/Rev. Mgt
PSS
Revenue Accounting
DCS

Enabled by
**Offers
& Orders
Standards**

IATA Standards

RP1786a
NDC
ONE Order
SRSIA
SwO

...

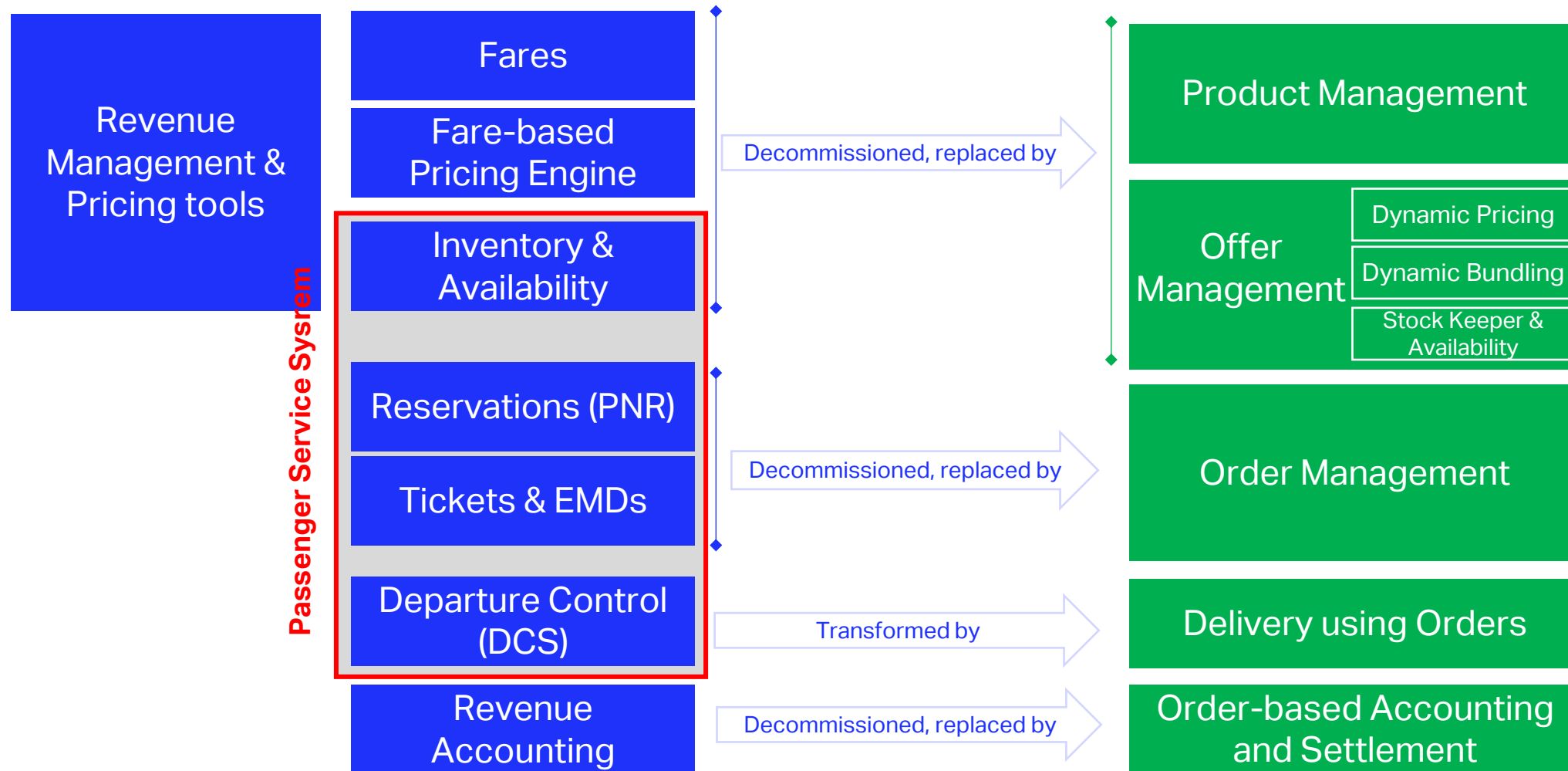
Requiring
**Change
Management**

Business Transformation

New workflows
Value chain engagement
Advocacy
Payment modernization



Offers & Orders is a **massive** airline system transformation ...



High Level **Industry Roadmap** to 100% O&Os

1. Industry Standards

Core Standards*
Available

Prioritized standards
Ready

All Standards
Ready

Decommissioning
legacy standards

2. Airline readiness

Set-up and Pilots

Leading Airlines live with
Orders ***
First Digital Payment
strategies

Leaders mainstream

Industrialization

2024-25

2026-27

2028-29

>2030

3. IT Vendor readiness

Testing

Core Solutions**
Ready

Industrialization with enhanced modules
(i.e Delivery, Interline, Disruption , etc...)

4. Sellers & Other stakeholders readiness

Engagement - Awareness - Preparation

Readiness to consume Orders
(i.e Sellers, Government, Ground Handlers, etc...)

Disclaimer : Roadmap based on current knowledge, with added projections and high-level dependencies. It will evolve. Timelines may vary by airline size, business models, and regional factors.

* Core Standards: NDC , ONE Order for Accounting and Delivery , SRSIA framework for Interlining with Offers & Orders

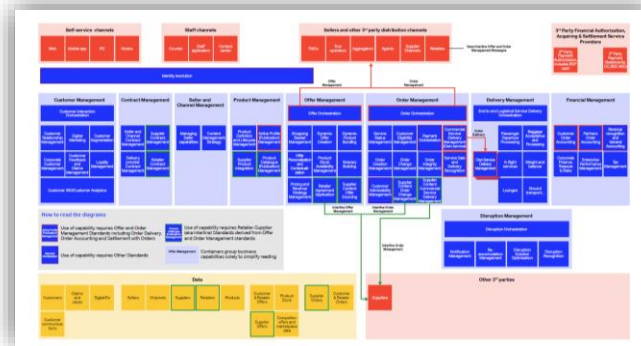
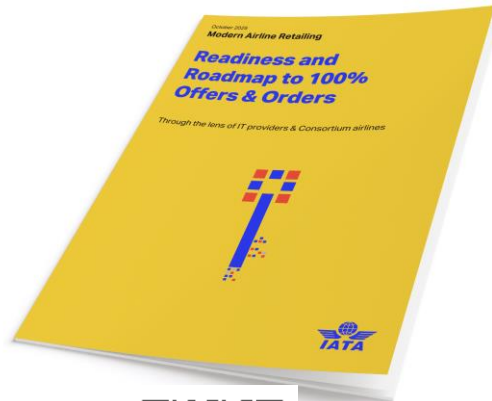
** Core solutions: Offers & Orders including accounting and legacy system translators

*** Order as master record

Industry guidelines released by IATA

Supporting documents :

- Business Case
- End-State Reference Architecture
- TMCs Business Capabilities
- Procurement Considerations
- Transition pathways
- IT Providers Readiness & Roadmap
- Delivering with Orders
- Financial Mgt with O&Os
- Business Re-engineering



IATA RP 1786a



Offer Mgt vs. Order Mgt Roles

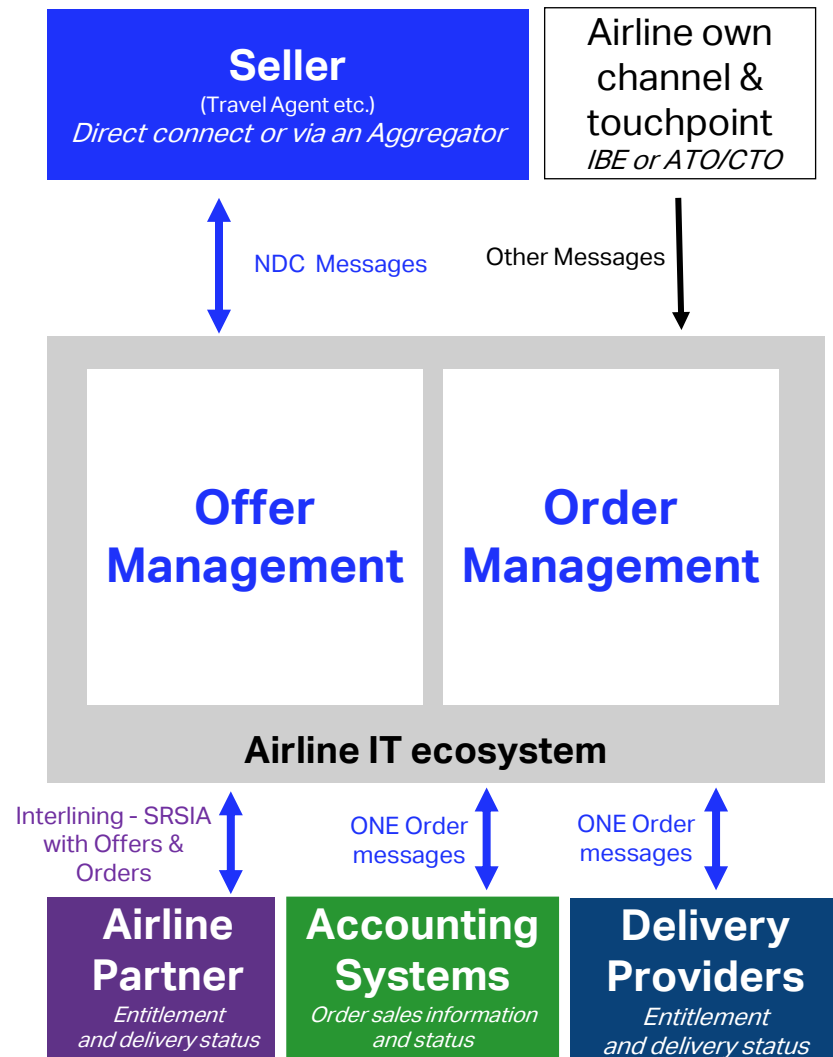
The Offer Calculates

- Agile Offers creation
- Freedom to bundle and price any products
- Orchestrate across any channels and partners

The Order records

- Legacy-free records
- Store accounting value including partners settlement value
- Real time orchestration of Servicing , Delivery and Accounting

So, what changes with Offers and Orders?



- **Omni channel**/customer centric distribution and payment strategies
- Backend processes moving to **Realtime** frontend services
- **Order** as the new "source of truth"
- **Airlines in control**
- **Seller Risk Management** responsibility shifts to the Airline

➔ new **risks** and **opportunities**!

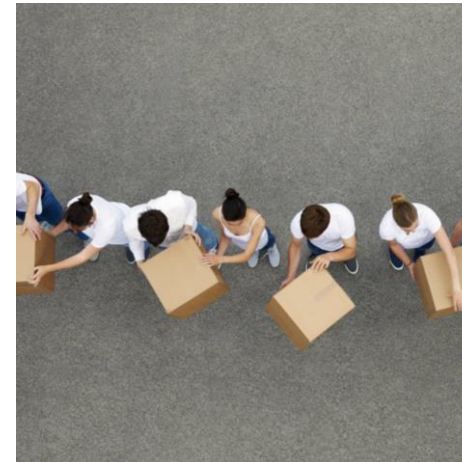
Risk – More Fraud angles with MAR



Account
Take Over



Offer/Policy
abuse



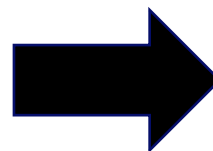
B2B2C chain
complexity



Customer
Centric vs risk

Risk – Intermediary/Seller on-boarding

Before MAR



With MAR

(starting with NDC implementation)

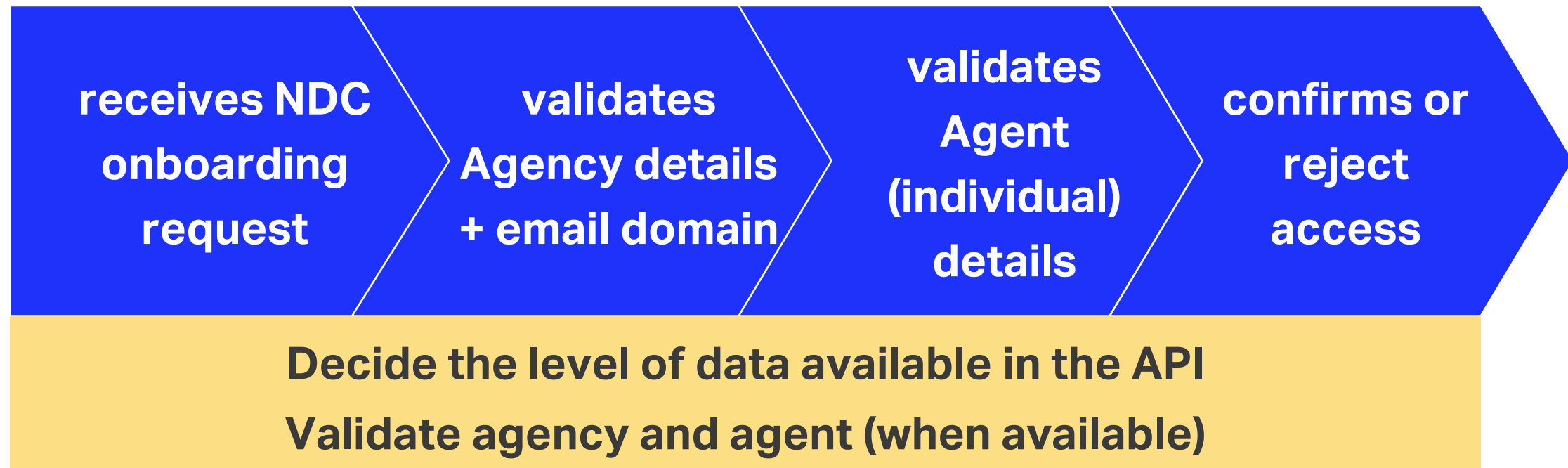


New Responsibility for Airlines:

- ➔ Setup a strong onboarding process
- ➔ What about your Aggregators/Partners?
- ➔ Use **IATA NDC Onboarding API**
- ➔ Next: Digital ID?

IATA NDC Onboarding API

For Airlines / Aggregators



Further information:

[NDC InFocus](#)

[NDC Onboarding API service](#)

Opportunity - Digital Identity in Distribution

Trust in B2B distribution is evolving...



Opportunity - Digital Identity in Distribution

What's driving the shift?

Fraud exposure

Distribution visibility

Operational efficiency

PoCs have demonstrated the potential

[Project 777](#)

(WDS Dublin 2025)

[Verifying Digital ID in Dist. Process](#)

(WDS Singapore 2026)

UC1 — Agency Booking System

UC2 — Travel Agent Desktop

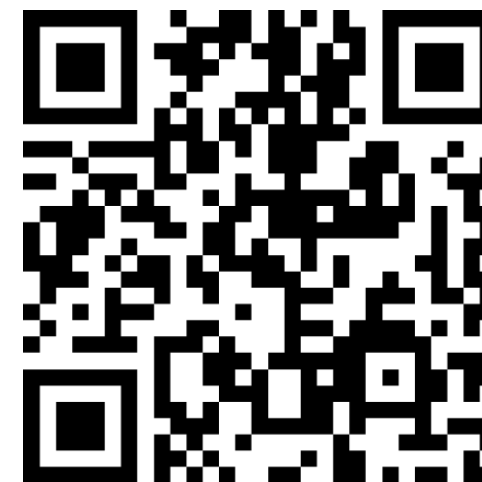
Opportunity - Digital Identity in Distribution

Quick poll (Slido):

Question 1: Did your Airline experienced Fraud due to intermediary/Seller onboarding on your NDC Channel (since last year)?

Question 2: Where do you see more value potential from Digital ID?

Question 3: Is your Airline interested to implement Digital ID in your NDC channel?





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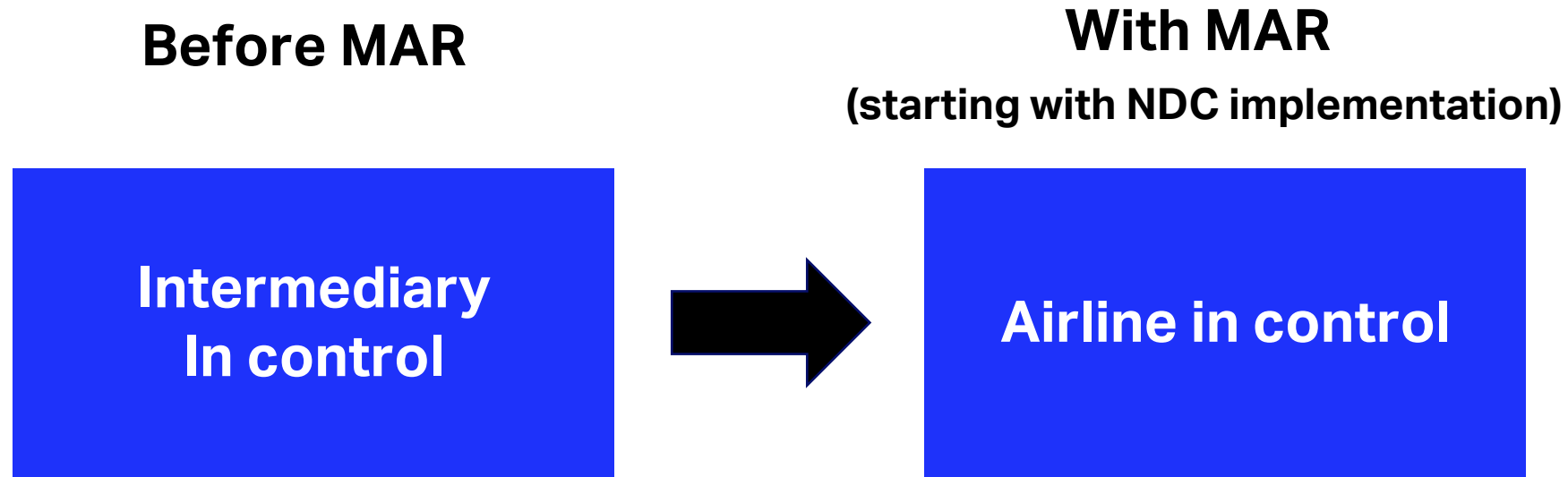


Q2: Where do you see more value potential from Digital ID?

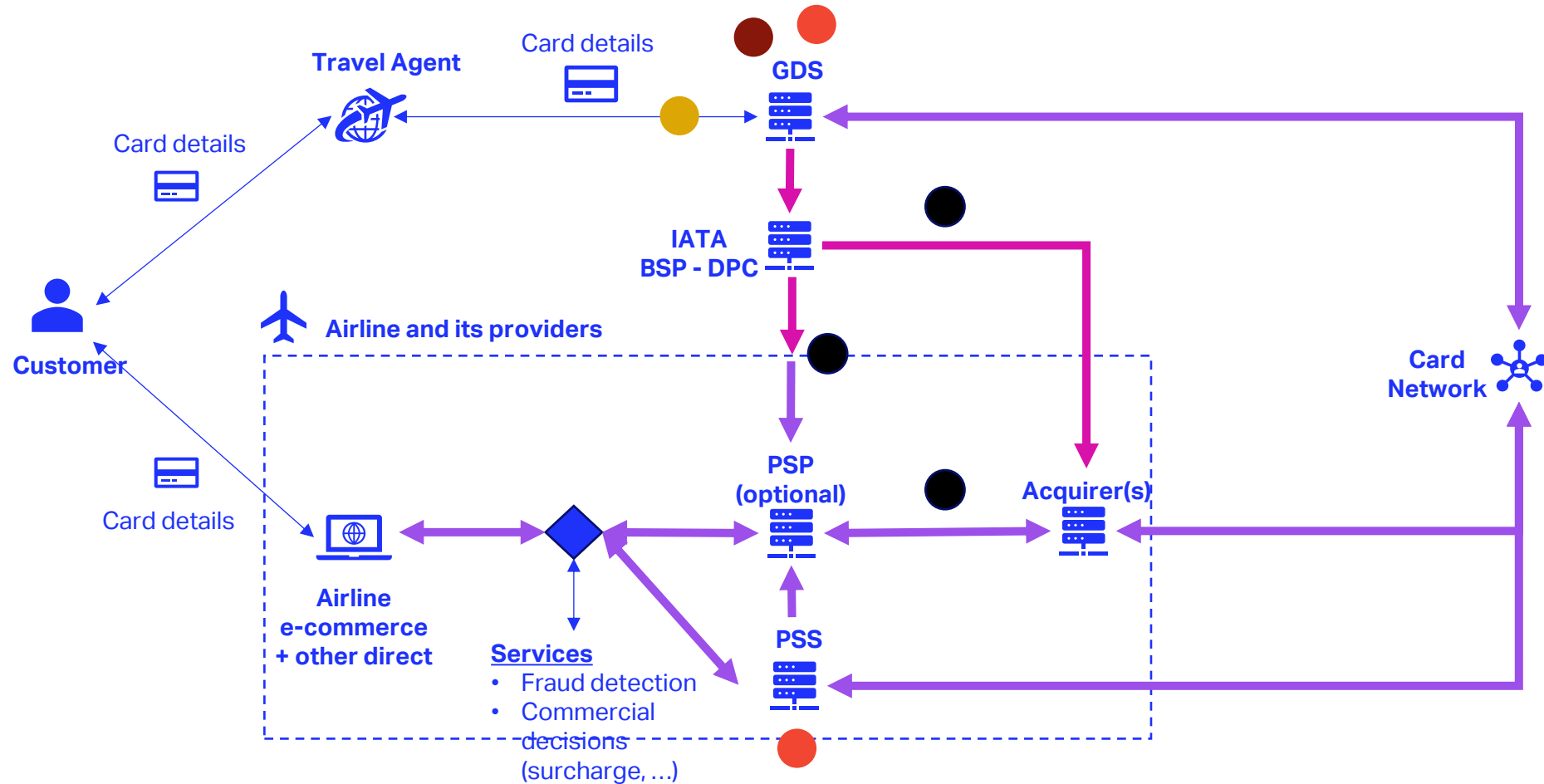


Q3: Is your Airline interested to implement Digital ID in your NDC channel?

Opportunity – Regain control on payment



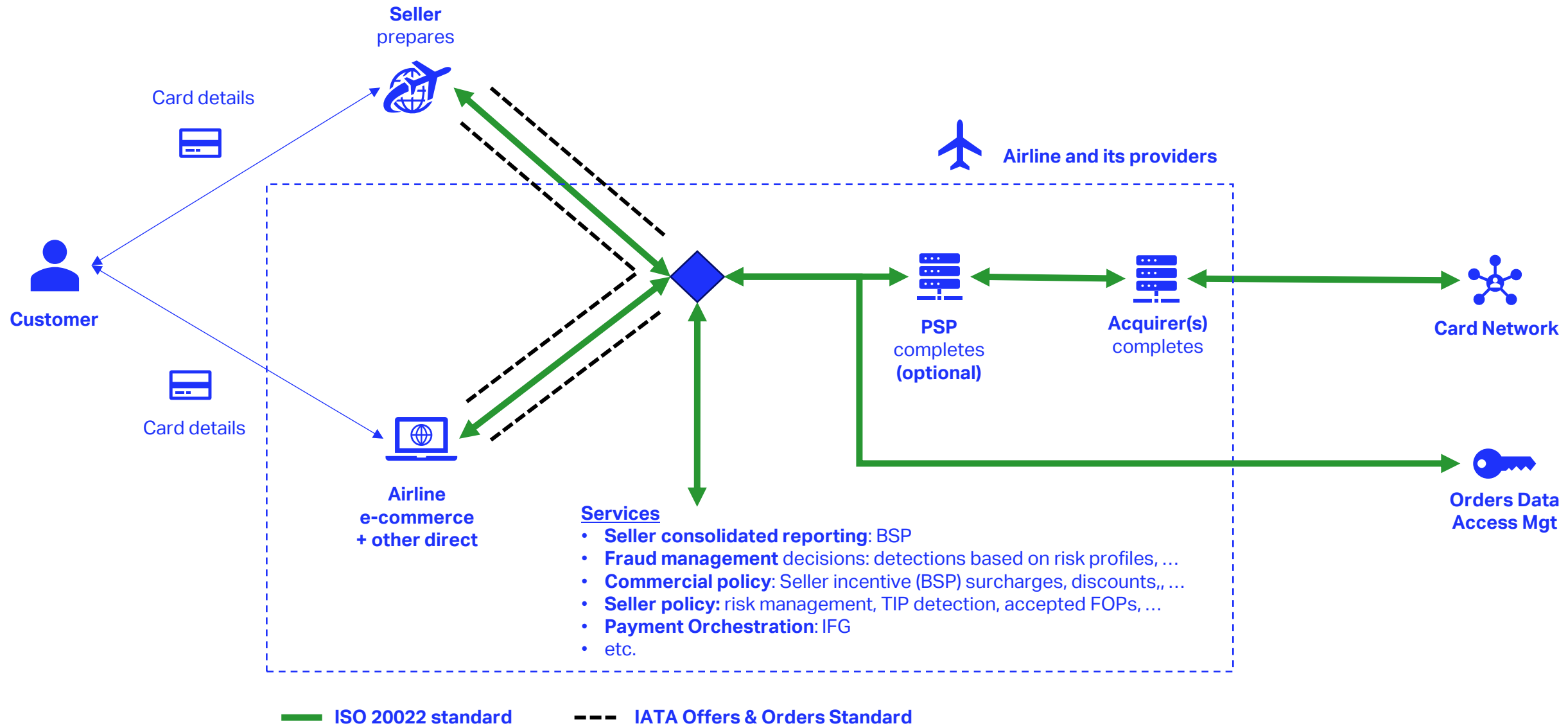
Payment Card Messages Flows - **Pre-MAR**



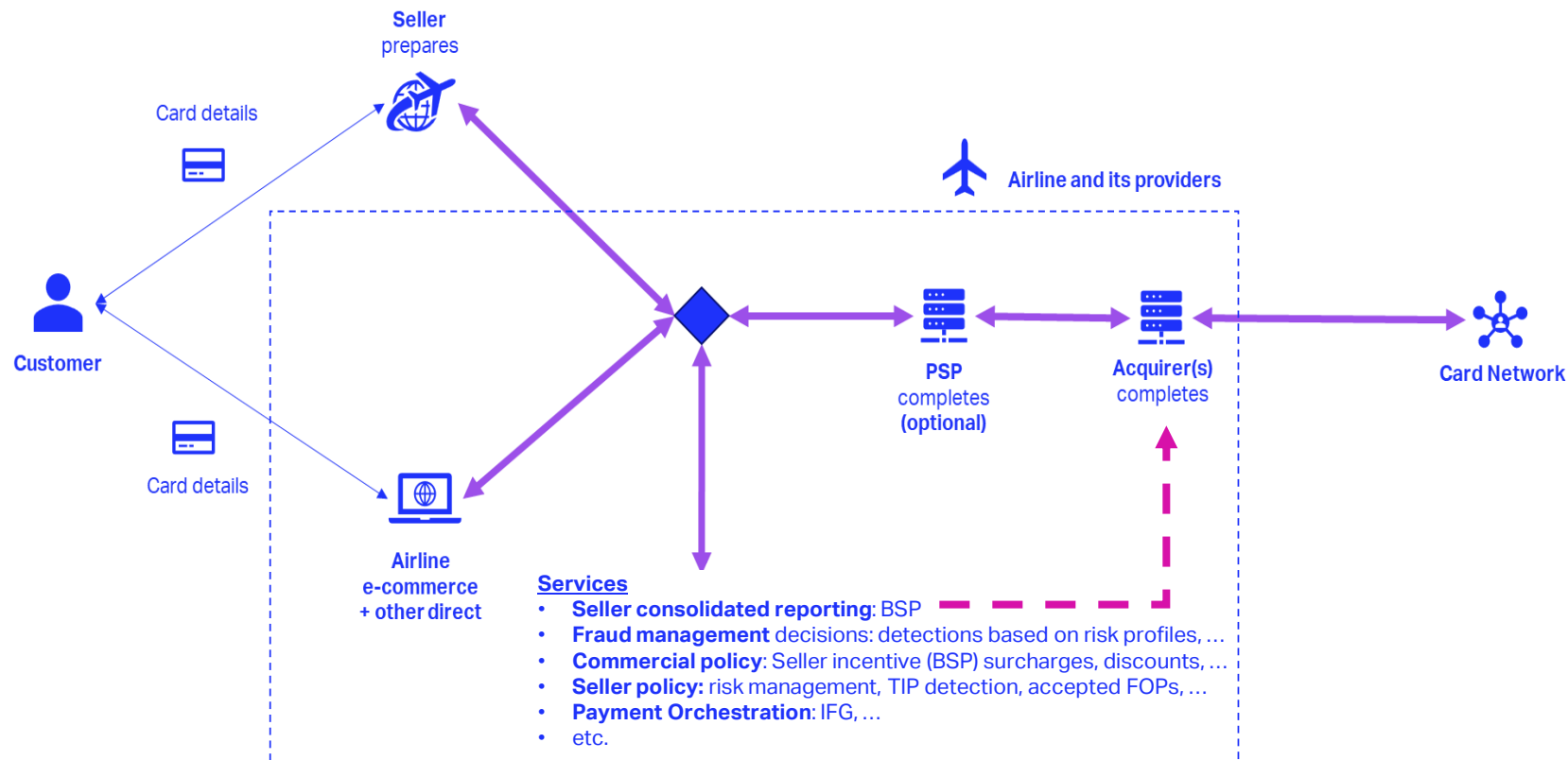
Challenges identified

1. No Authorization control
2. No fraud / policy check
3. Bespoke messages
4. "MOTO" issue as GDS and PSS bypass acquirer

Proposed Payment Card Messages Flows – **Post MAR** (End vision)



Payment Card What you can do with NDC & e-ticket



Benefits:

- ➔ Less organized fraud
- ➔ Better payment policy control
- ➔ Apply fraud prevention stack
- ➔ Lower Payment fees
- ➔ Lower operating costs

No benefits if Airline implement MAR with legacy payment process

— IATA DISH Standard

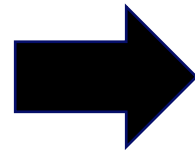
— Payment Messages Standard set by ISO and based on ISO 8583, launch 1987, bespoke for each Acquirer and each Card Scheme



Opportunity – Intermediary Risk Mgt with O&O

Before MAR

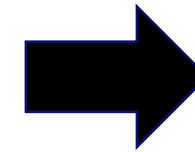
**Detect fraud at
ticket reporting**



With NDC/Offer

**Can control at
Offer creation**

- ➔ IATA NDC Risk APIs (Agent status + real-time reporting)
- ➔ IFG (reporting to BSP)



With Offer & Order

**Detect Fraud
through
Order lifecycle**

- ➔ Risk Mgt based on Order with richer/faster data
- ➔ Settlement with Orders

**But risk if not enough data
is shared by the Airline**

Key takeaways

1 From ticket monitoring to Order Lifecycle

2 From ticket/PNR data to Offer & Order data

3 Airlines in control... with new responsibilities

4 Unify Payments & Fraud across channels

5 Leverage IATA services

**Get involved in
Offer & Order
implementation !**





Need more information?

- Reach out at the breaks!

Resources

[NDC InFocus](#)

[NDC Onboarding API service](#)

[BSP NDC Risk Mgt APIs](#)

[Airline Retailing on iata.org](#)

[IATA Standard implementation guides](#)