

An aerial view of a city, likely Hong Kong, with a network of glowing white lines and dots overlaid on the buildings. In the top right corner, a white airplane icon is shown flying towards the top left, leaving a white trail. The sky is a gradient of blue and orange, suggesting a sunrise or sunset.

# Travel Daily

NOVEMBER 2024

## TRAVEL TECH SPECIAL REPORT

FEATURING

AI EVOLUTION: FCTG, CTM, WEBJET  
THE ADVISORS' TAKE ON THE NDC  
PAYMENT TRENDS YOU NEED TO KNOW



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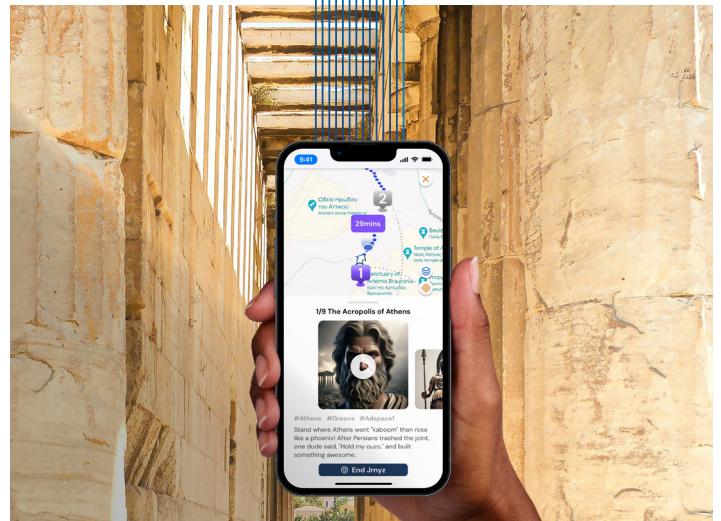
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business events news





# Editor's Letter



**A**h technology, can't live with it, can't get my thousands of 'essential' app notifications without it.

That's my slightly tortured relationship with tech anyway. I'm sure many of you will have varied views on how flesh and blood homo sapiens should be bonded with our silicon overlords.

Whatever your view though, the fact remains that technology will only march forward at a greater pace and in one direction, so rather than burying our heads in the sand and pretending that AI robots are not coming for our jobs, the best tactic is to integrate new innovations with as much economic and moral foresight as possible.

Technology innovations have dominated our reporting in *Travel Daily* and *Cruise Weekly* over the last couple of years, as travel brands scramble to ensure they are not left behind amidst the ubiquitous background industry banter about AI, machine learning, the metaverse, virtual reality, wearable smart devices, the list goes on and on.

But as you will see in this report,

there are many positive stories about industry and companies embracing the tangibly beneficial side of technology.

In all areas of the travel ecosystem, there are exciting new ways of selling the wonderful world of travel to consumers, and it makes sense for the travel trade to be seeking out those new ways of doing things to ensure customers are being catered for in the best way possible.

While I could meander into many areas of tech in this preface, such as NDC and aggregation, I might provide some food for thought about the omnipresent discussion around AI.

This might be perplexing for people to understand, but while I am genuinely fearful about the real-world consequences of unregulated AI development, I concede that I am simultaneously fascinated by this dynamic space.

As a result, I have followed the narrative coming-out of tech hubs like Silicon Valley very closely in recent years.

While it's clear AI has, and will, continue to shape the way we do business, it's important to temper our short-term expectations about how seismic this impact will be.

It's difficult to keep things in proportion when so much of the media's attention is laser-focused on hammering home the case for drastic change. It must give travel companies a sense of urgency and FOMO ('fear of missing out') to ensure they are at the vanguard of any changes.

I sympathise with this mentality, as someone who suffers from similar afflictions about not wanting to get left behind the cool Gen Z kids.



**While AI is rich with possibilities, the unregulated sector is of concern to Bishop.**

But a specific pause for reflection, have you wondered if AI, in its current form at any rate, might not only be less incisive in bringing about change than we think, but could also be making things worse while still in the development phase?

As I called out in a recent *travelBulletin* article, AI is a wonderful new addition to your team I'm sure, but it is still very much on probation.

It requires human interaction and curation to bring out its best use case, so while having one eye on the future and making moves to incorporate AI is a wise mindset, I would caution that chasing its allure for the sake of chasing could also be a mistake.

That's enough of a ramble from this humble luddite. Enjoy this special tech report examining the travel industry from all angles. ••

**"AI IS A WONDERFUL NEW ADDITION TO YOUR TEAM I'M SURE, BUT IT IS STILL VERY MUCH ON PROBATION."**

**Adam Bishop**  
Editor  
*Travel Daily*



# In the news



GFOB's new platform will boost agents' product knowledge.

## GLOBUS LAUNCHES NEW AGENT PLATFORM

Globus family of brands will introduce a completely revamped and globally integrated platform for travel agents to improve the booking experience with Globus, Cosmos and Avalon Waterways. To be rolled out later this year, the new globally integrated portal features a simplified booking interface and user experience aimed at providing

more support for agents. The platform will replace the existing 'MyAccount' section with individual booking management channels known as MyGlobus, MyCosmos and MyAvalon. Commission retention will be a major focus for the platform, with agents able to generate and share personalised itinerary links with clients which will prompt them to finalise bookings with agents. The platform will also debut GFOB University, a brand-new training platform providing agents with digestible training resources to boost product knowledge. Agents can also engage with clients by generating personalised marketing material via a section known as The Source. Prior to the launch, GFOB will share step-by-step training and webinars to help agents easily migrate to the new system. ••

## Boosting NDC skills

Last month, travel-buying network CT Partners celebrated New Distribution Capability (NDC) Focus Month, a new initiative to help boost the skills and knowledge of its members to collaborate with key industry players. Singapore Airlines, Qantas, United Airlines, Lufthansa Group and Air Canada took part and presented their NDC roadmaps to CT members with tech partners. "By partnering with leading airlines and technology providers, we're ensuring that our members stay ahead of the curve in this rapidly evolving space, and provide the best value for their customers and earning capacity for their business," said the company. "Our network's ability to achieve such a rapid increase in NDC adoption is a testament to the agility and forward-thinking mindset of our members." ••





## Virgin signs on with Sabre

In September, Virgin signed on as the flagship customer of Sabre Corporation's new SabreMosaic tech platform.

SabreMosaic offers a four-prong approach to the customer journey, using AI powered by Google to deliver a personalised end-to-end experience complete with efficient payment settlement.

Virgin will gradually implement the full stack of SabreMosaic tools, with the transition seeing the airline gradually boost its retail offering to more than 40 products in coming years.

Implementation of SabreMosaic Air Price IQ and SabreMosaic Ancillary IQ has already begun. ••



NEWS

TravelManagers' Fastbook is making it easy for PTMs to book cruises.

## TRAVELMANAGERS ROLLS OUT FASTBOOK

TravelManagers is rolling out Fastbook, its own in-house cruise wholesaler, underpinned by technology, with 32 live APIs hosted in the platform.

The new wholesaler features live 24/7 availability, and is also integrated with Tramada, creating a seamless back office experience for TravelManagers' personal travel managers (PTMs). Fastbook was tested with a pilot group of travel advisors in June, and has since been rolled out to the wider network, with all PTMs now able to access the software.

"As a group, we love technology, so finding a way to work smarter with tech is always a good thing for us," Cameron Leckey said. "We were able to reduce the amount of clicks required to get from availability to booking - that sort of stuff the PTMs have told us is important." ••



## IndiGo signs on WITH AMADEUS

Indian carrier IndiGo has inked an agreement with Amadeus to provide travel sellers globally with access to its NDC content via the Amadeus Travel Platform.

The airline is on track to carry more than 110 million passengers by the end of year, and has outlined ambitious expansion plans through a mammoth order of new planes.

IndiGo's decision to distribute NDC through Amadeus was motivated by the tech company's extensive reach to sellers, which is around 96% globally.

IndiGo will look to dynamically price tailored offers through Amadeus, which it said will boost ancillary sales and optimise the customer experience. The carrier has gone live with NDC booking and servicing capabilities in UAE and Singapore, with other markets to follow. ••





# Agents embrace SMARTREFUNDS

SmartRefunds has hit its 10,000th user and numbers continue to climb, just a year since the innovative system launched into the industry.

Created by Helloworld Travel’s Air Tickets and a feature of the SmartSuite technology, SmartRefunds gives advisors the ability to offer instant online refunds.

In two clicks, refunds are processed online instantly via the GDS.

“We recognised challenges in the market relating to the complexity of the refund process, so we set out to create and offer an automated solution.” said Air Tickets Business Systems Manager Diana Mufic of the development process.

“The bottom line is it vastly increases agent productivity, saving between 15 and

60 minutes per refund, offering online capabilities whilst eliminating frequent touchpoints and follow-ups. It can also be used as an online refund quotation tool. Our users can now easily determine the refund value, providing the agent and the end customer with the exact refund amount before proceeding to refund.”

The initiative was also recognised at the National Travel Industry Awards this year, winning the Innovation in Travel Support Services category.

Air Tickets was the first Australian and New Zealand consolidator to offer instant online refunds and now, more than 2,700 travel agents and over 10,000 travel consultants use its services.

“It’s the ultimate time saver for agents. By removing the time and effort of calculating refunds, it allows more time for selling and revenue generation.” said Rohan Moss, Group General Manager Consolidation at Helloworld Travel. ••



## TRAVELEX LAUNCHES NEW APP

Travelex has launched a redesigned Travelex Money Card (TMC) app, featuring simpler navigation and reduced complexity for customers.

The new app features include real-time wallet balances and easier access to top ups in 22 currencies.

Customers will also be able to freeze and unfreeze their card for instant protection, view their card details, including their PIN code, as well as check live exchange rates and add their card to Apple Pay and Google Pay digital wallets. ••



## ONeworld HAILS AI

The oneworld alliance has transformed the booking process for its popular round the world tickets through its partnership with AI software company, Elemental Cognition.

Using its advanced AI capabilities in the EC AI Platform, powered by Google Cloud, the new booking tool helps travellers create complex itineraries that often involve multiple airlines and occasionally indirect routes.

The new technology for oneworld takes into account product rules and fluctuating availability, ensuring reliability, accuracy and transparency. ••



# Taking on tech: It's time to hit the dance floor

By **Paul Hole**,  
General Manager of eRoam



If you have been around travel for as long as I have, you will remember the early days when the internet and online travel agents first emerged. History shows how wrong the doomsday predictions were about the internet signaling the death of the retail travel agent, but little is said about how many in the industry resisted the changes that this new technology demanded.

I recall a managers' conference where there were cries for head office to "do something about the internet," as if they could somehow hold back the incoming tide. Today, of course, the internet is an important channel for travel agents, delivering numerous well-qualified prospects to their businesses.

The current attitude toward new technology seems more accepting. Listen long enough at any travel industry event, and someone will proclaim that they are going to digitise their business, that technology is the answer to becoming more efficient and profitable. However, if you talk to those selling new technology solutions, they will tell you that despite the chatter, there remains a degree of decision paralysis.

According to industry surveys, the top reasons agents' cite for not being ready to act include:

- "I am too busy to onboard new technology."
- "I don't have the bandwidth to teach my team a new system."
- "I am not tech savvy enough."
- "I don't want another long-term contract. I don't think I can afford it now."

While these are all reasonable concerns, tech solutions that address these issues are readily available. For instance, end-to-end systems like eRoam are designed to be easy to adopt for travel businesses of all sizes and offer a subscription model with no long-term contracts.

Another pitfall agents encounter is searching for a solution that does everything in the same way they do it today. While technology can streamline and alleviate much of the administrative burden, it cannot replace the value a travel advisor brings to the selling process. The advice here is to avoid the mentality of "but that's the way we have always done it" to get in the way of adopting tools that can give back two to three hours of consulting time per day. Imagine what your business could do with that time.

If the travel advisor is truly the "killer app" then the more time they spend doing what they do best, the happier they are, your customers are, and the healthier your bank account will be.

So, if you are still talking about it, it's time to take that step onto the dance floor. Book a demo, attend a seminar, call a rep and start the conversation. Get on track to future proofing your business and don't be left on the sidelines watching everyone else "do the locomotion". ••

**"DESPITE THE  
CHATTER,  
THERE REMAINS  
A DEGREE  
OF DECISION  
PARALYSIS."**

## FLYR CAPITAL BOOST



Modular travel technology disruptor FLYR is set to accelerate development of its AI-based open-standards platform, off the back of a further \$295 million in investor capital.

The latest fundraising takes the total amount of capital raised to date to more than \$500 million.

Major global venture capital firms including Blackrock and the Abu Dhabi Investment Authority are among the latest funds to pour money into the operation.

FLYR is aiming to revolutionise the foundations of travel reservation systems, allowing travel businesses to manage data, interconnect systems and implement AI decision automation in the digital booking experience.

"As the world around us continues to advance, travel has remained in the past, reliant on an oligopoly of archaic technology vendors with misaligned incentives," said FLYR CEO Alex Mans.

"FLYR makes the future possible today - helping travel providers create the experience customers want, while operating with speed and efficiency." ••





**What would you do with all that extra time?**

## What is eRoam?

eRoam is a travel agent-friendly end-to-end quoting and booking platform designed to give you precious hours back every day.

*It's not just a great itinerary builder, It's much more!*

eRoam seamlessly connects you with all the suppliers you need to instantly create, price and book a complete trip for your clients. Creating detailed itineraries, including flights, land arrangements, tours or cruises, takes just minutes instead of hours!

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# FUTURE FORWARD



Artificial intelligence (AI) is the biggest buzzword in the industry right now. Three travel leaders reveal how they have adopted AI into their operations and how their tech journeys are tracking.



INTERVIEWS BY JO-ANNE HUI-MILLER



**JOHN MORHOUS**  
FLIGHT CENTRE TRAVEL GROUP  
GLOBAL CHIEF EXPERIENCE OFFICER

*John Morhous leads FCTG’s key projects and customer-facing product solutions, like the AI Centre of Excellence. Here he discusses experimenting with “creepy” emotional AI Agents and the untapped opportunities in travel.*

**Travel Daily:** Last year, FCTG launched the AI Centre of Excellence. Can you tell me about how that has been tracking?

**John Morhous:** We’re coming up to about a year and it’s going fantastic. In the last year, I think I’ve quadrupled the number of resources that we’ve had in the team, given the growth and demand for the group and what they’re doing.

The team forms a couple of functions. One is they act as a governance body for our AI work that we do across the group. That’s important, particularly with FCM, as we deal with a lot of large multinational companies that have these big compliance, data privacy and security components. It’s not the most sexy stuff to talk about, but when you’ve got these public models that are using data on the internet to train themselves and produce results, corporations that have data that we keep as part of our service offering are naturally concerned as to how the data gets used.

[The AI Centre of Excellence also] works on projects that we have deemed as problem statements within the group. There are about a dozen that they work on at any time, depending on what the needs are. The big focus that we have is on automating

‘crap work’. They’ve been spending a lot of their [time] on automating the kind of work we use internally as drudgery. Any of the admin work that needs to happen... we’ve found ways to automate it.

We’ve rolled out a new classification system for our inbound inquiries. We’ve recently moved it into FCM already, and it’s going to CT next. No matter how you contact the business, it’s all running through a central system. We get the most crazy questions. Some people say, “I want a new booking. I want to change my last booking.” Other people say, “Can you tell me what the weather is in Sydney next Tuesday?” or “Can you update my profile to have a different seat assignment?”

We’ve built a tool that parses through [the questions], then based off of a weighting scale, assigns them into different areas to be serviced. We’ve gone through close to 750,000 emails that have cost us hundreds of dollars in computing time. But if we had done it without the AI, it would have probably been done by six or seven FTE-equivalent [people]. It’s not sexy, it’s not going to win the Webby Award for the coolest generative AI robot, but it’s really important stuff that helps us be more productive. »



Now we're starting to get into different components on the customer-facing side. We're starting to play around with emotional AI agents, which sounds a little creepy, but they're good in terms of really supporting and guiding a person through different parts of the travel journey.

Both are trying to drive cost efficiencies with getting rid of crap work but also trying to drive innovation into what we're doing. We're not a business that believes that AI is going to replace all of our people. We're trying to use it to augment our people and make them more effective at what they do.

### **TD:** What would your advice be to those travel operators considering taking up AI?

**JM:** This probably sounds strange coming from a technology guy, but right now, AI is in this phase like it's a hammer looking for a nail. We're seeing a lot of really obscure, unrealistic cases that people are using from a marketing standpoint, to say they're "doing AI". You go to any major technology conference and we've seen Apple's released their Apple AI, Salesforce had Dreamforce recently and that was all about AI. They've just gravitated towards AI being the next big thing. But from my standpoint, people are using it as an opportunity to start selling more services and products and what-not.

My advice is to really understand how AI can help your business, but don't get captivated by grandiose concepts that don't make sense.

I was speaking at a conference a few weeks ago, and one of our more technology-focused competitors was up on stage, saying, "Imagine a day where you can just go to your phone and ask, 'hey, book me a round trip ticket for next Tuesday to Chicago, find me a hotel near my office location at a Marriott, and make sure it's on the third floor not near the elevator. And can you get my car transfer set up for it?'"

I just thought, "No! Who the hell does that?!" I use Siri to tell my kids to come downstairs for dinner. I'm not really using it to book my next round trip ticket to Chicago. There's a shopping process. Just because I can buy anything on Amazon doesn't mean I talk into my phone to have it buy stuff for me automatically. I want to see options. I want to see schedules. I want to see what works.



We're kind of in a phase right now where most operators are seeing everybody come out with some type of products, and a lot of them are just enticing people, giving them these wild-eyed aspirations of all these things that can happen. Well, if you really understand your customers, what problems do they have that your technology can solve, as opposed to getting caught up in some fantasy world where you talk to your phone all day long and don't actually do anything? I just don't think it's realistic. Maybe I'm old-fashioned.

Understand your customers, understand their problems, make technology choices that are pragmatic and will help solve your problems. Do not get caught up with what Microsoft wants to sell you for the latest version of Office that has Copilot, which, by the way, is double the price of the one without Copilot. They're not doing it because they're a charity. They're doing this because they're driving more licensing sales.

### **TD:** What are some of the untapped opportunities for the travel industry when it comes to tech?

**JM:** There is a ridiculous amount of untapped opportunity. The travel industry has a bit of a problem that it's a relatively low margin industry, right?

Before I came to travel, I worked in financial services, and financial services was running at 20% to 30%. When you've got that kind of money, investing in technology is second nature.

But within travel, where margins are a heck of a lot less than that, I think you've seen a much slower, 'fast follow' with some of the technology trends out there. But there are massive opportunities.

Travel is still a super disconnected experience. If you need to go on a business trip, you book a flight on an airline, you're staying at a hotel, you're getting an Uber, or a car service or taxi going back and forth. We're all conditioned to it being a completely disconnected experience.

**"RIGHT NOW, AI IS IN THIS PHASE LIKE IT'S A HAMMER LOOKING FOR A NAIL."**

In other industries, that's been completely smoothed out through a consistent technology layer. You don't go to a website nowadays and not have the option to log in with Google, Facebook or Touch ID.

Travel is an innately like personal experience and it's one that's still completely disconnected between everything. It's so alarming that in 2024, when an airport is stopping flights from landing because of the weather, it takes the airline an hour and a half to tell you.

Those things just don't make sense in a modern world, given the fact that Trump over here could send one little message through X at light speed, and people in Australia know what he said before me (Morhous is based in Philadelphia). »



Webjet has tapped into Aussies' love multi-stop holidays.



**KATRINA BARRY**  
WEBJET CEO

*Webjet was born with tech at its heart almost 30 years ago. Here, CEO Katrina Barry discusses the company's latest initiatives and the lessons she has learnt during her career across a variety of sectors, from travel and insurance to financial services and fitness.*

**Travel Daily: How is Webjet's tech journey tracking at the moment?**

**Katrina Barry:** The intersection of tech and travel is how Webjet was born 26 years ago. Other than GDS', [it was] probably the first big innovation in tech that was brought to the travel industry and we're still Australia and New Zealand's number one OTA.

Tech has always been at the core of everything we've done. We're super heavily invested in automation, AI-driven tools and innovation to ensure that we create a customer journey online for people to buy their travel and to create great value in that.

One of our guiding lights around technology is that it must drive convenience and efficiency across the platforms. It must be a great, beautiful, convenient customer experience. The reason why you want to

buy travel online is so you can do it sitting on your couch in your PJs, so we need to make sure it's really efficient and fast.

A couple of standout examples of that is our Multi City tech. We actually purchased a company for that, Trip Ninja, and it's an AI-driven platform that allows us to deliver multi-stop city itineraries. It's super fast.

This is the way Aussies and Kiwis used to travel, right? We'll go to Singapore for a couple of days and up to London to see some of the family. Now I want to go to Italy, because that's what I actually want to do. Next I want to go to Greece because that was my planned holiday, and I'll come back via Disneyland because of my kids, then I'll come home.

It's a multi-stop trip. That's been the domain of the travel agent for a really long time. But now, with this AI-driven tech, you have the ability to sit on your couch and do it in five minutes. It's such a powerful tool because it breaks up your query and searches thousands of flights across multiple cities to generate the cheapest, fastest or most convenient travel itinerary for you.

The other way that we think about tech is that it must be used to automate and simplify the customer journey at all points. At Go See, our motor home and car rental division, we've been really focused on really using tech to reduce customer effort and increase our scalability, but also give customers a faster response and a better experience.

The other tech [work] is just what I call hygiene. All our customer ops and all our different multiple platforms were converted over to AWS last year and we're using that to ensure that we can communicate fast with customers. So when Rex went down last year, we were able to set up a separate line within an hour to create a dedicated team of agents who understood the system.

**TD: What's your opinion of how the travel industry has embraced technology, and the challenges facing businesses around that?**

**KB:** I've been involved in the industry now for just over 10 years, and it's different in different sectors. Some sectors like Webjet are very technologically-driven. They are fundamentally a tech business, it's just that they're in the category of travel. »



**“EVERY BUSINESS  
THESE DAYS HAS  
TO BE A TECH  
BUSINESS.”**



Whereas other businesses in travel are all about experiences. Touring or cruise is all about the experience.

Certain areas of the industry are slower to adapt [to technology]. I was in touring when we were all learning how to do e-commerce sales. We were becoming best-in-class e-commerce retailers at a time when I could show what Amazon was doing, but we weren't doing it. There have been different speeds across the industry, but I think the pandemic was a great leveller. It was like everyone went back to uni and got a certificate in digital innovation.

I would say travel has been somewhat of a traditional industry, given that we deal in making dreams come true and helping people experience the world. I think the industry is doing a much better job now.

I think there are some challenges remaining, such as balancing data privacy with what customers actually want, like personalisation. They want someone to do the work to help design them a great holiday, but there are data privacy concerns.

The main challenge is always meeting customer expectations so that we're world-class e-commerce players. If I know that I can just order my Uber, it'll be here

in two minutes, and I can walk out of it without having paid for it, I expect that level of convenience and seamless real-time experience in everything I do in my life. When I don't get that, I get frustrated.

**TD: What are some of the interesting lessons around technology that you've picked up during your career that you continue to implement today?**

**KB:** The one thing that I have learned is that it's about being a blended business. There's no such thing as a fitness business that has a tech department. There's no such thing as a travel agent that has an e-commerce team.

I've learned that tech works really well when you bring the business and the tech teams together, rather than working in silos and you make it a travel tech business, or a fitness tech business, for example.

It's what we've focused on over the years here as well. We used to have someone who was contracted with the airlines...and then the tech team was over there, but now that's one team called the air team. That allows us to innovate within the business and grow.

Hackathons are usually for the IT team, and it's their creative day. But at Webjet's

hackathons, there's a person from finance, someone from HR, a couple of devs, an engineer over here and an architect over here. They're really multidisciplinary teams.

Every business these days has to be a tech business. Everyone's in e-commerce. When I was at Contiki, it wasn't a travel company that sold its trips online. We needed to be a best-in-class e-commerce retailer.

It's about how you frame it, and therefore how you structure your business around and that bleeds through in terms of culture.

There's this perception in the world that developers are the only people who should be able to work from home, and everyone else has to come to the office. Where I've seen some companies do well in tech and ones that don't, is where everybody is [treated] the same, and your devs are part of your business and culture. I've seen a lot of businesses think, "Oh, well, we all come to the office, but not devs. Devs are special."

Devs are special, but so is the HR person and so is the marketing person. If you segregate everyone, then you're going to get that kind of outcome. But if you blend it, and everyone's part of the business, you get a better outcome. »





**JAMIE PHEROUS**  
CORPORATE TRAVEL MANAGEMENT  
MANAGING DIRECTOR

*Earlier this year, Corporate Travel Management rolled out Scout, an AI-powered service assistant to enable the team to become more efficient and effective. Here, Managing Director Jamie Pherous shares how Scout has performed and its outcomes for the business.*

**Travel Daily:** Can you tell me the story behind Scout? How is it tracking since launch and how has it helped travel agents?

**Jamie Pherous:** We developed Scout, an AI-powered service assistant, to make common, recurring travel processes smoother and more convenient for both the traveller and our internal staff.

Scout leverages AI to provide a range of automated service solutions via a user-friendly chat interface and can be accessed via multiple service channels, giving customers more convenient access to manage their bookings 24/7.

As an example, we know that 20% of our cancellations occur over the weekend for Monday morning travel and rather than having to pick up the phone on the weekend to call our after-hours service, our customers want to be able to sit on the couch while they watch a movie on a Sunday night and use the app to cancel it themselves.

Scout automates the entire process in seconds. Since its launch, Scout continues to build new capabilities that enable our customers and staff to be more efficient and effective.

**TD:** What is the impact that CTM's AI initiatives have had on your customers? What have you observed?

**JP:** Our customer feedback has been overwhelmingly positive, with many citing efficiency gains as a significant benefit and we have been able to increase our Net Promoter Score.

In Australia, we are witnessing 90% of travel booking cancellations using Scout, with each cancellation delivering up to 80% efficiency gains for customers.

**TD:** What were some of the insights or challenges that you noticed during the development and rollout of Scout across the business? How did you take your customers along with you?

**JP:** Continuous learning and improvement have been key to Scout's development. We made it a priority to involve our customers at every stage, allowing us to refine its features along the way.

By combining Scout's AI automation with human oversight and delivering staged rollouts, we've ensured its ongoing success. »





**“SCOUT CONTINUES TO BUILD NEW CAPABILITIES THAT ENABLE OUR CUSTOMERS AND STAFF TO BE MORE EFFICIENT.”**

**TD: What are some of the other ways that AI is helping the business internally both in Australia and overseas?**

**JP:** We see three ways AI can help our business - finance, internal processes and the customer.

In finance, we are incorporating AI into a broad range of back-office systems and processes to enhance internal efficiency and accuracy.

AI is also being used to automate the administration process by integrating several internal systems, including our back office, while simultaneously performing actions like notifying the traveller via email.

For our customer base in Asia, we know they prefer personalised service when making a booking, but they prefer self-service when researching itinerary options. That is why we are currently piloting AI to analyse emails and respond with automated quotes providing multiple options for customers.

This application of AI frees up our travel consultants to focus on more complex queries and transactions.

**TD: How is AI helping to accelerate your business’ product development and future growth?**

**JP:** Thirty per cent of our transactions are non-revenue. We are using AI to work out

the non-revenue items by analysing emails and phone calls to understand the subject and categorise it for us. From that list, we can work from the biggest impact down to generate productivity gains and achieve a more efficient business.

The early results from this have seen the business up 11% in revenue growth in ANZ in the second half of FY24 and lowered our cost base.

**TD: What advice would you offer other businesses looking to embrace AI?**

**JP:** We have three key learnings. The first is around data security where businesses need to arm AI with large quantities of useful, relevant information to ensure the quality of service is highly relevant and highly personalised. The second is ensuring you involve your customers early and allow them to be part of the process. The third would be to have your own AI solutions, so you can better personalise the experience.

**TD: Are there any other tech-related plans on the horizon for the business?**

**JP:** We are looking at simple bookings. At CTM, 20% of bookings are made offline, so we are using AI to determine what people want from the booking process and make it more efficient. ••



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# Show me *the money*

From the growth of BNPL to Pay ID, we take a look at future of the travel tech payment space.

BY MYLES STEDMAN

Change is afoot within the travel payment sector. Where the industry has been often seen as a big risk, especially by big banks, payment innovators are stepping in to offer new solutions and services.

Lately, big banks have been applying extra pressure on agents to put up large financial guarantees or collateral to keep their merchant EFTPOs facilities in-store.

However, CVFR Travel Group Chief Executive Officer Ram Chhabra believes the travel industry’s risk is exactly where the opportunity lies for his company, and for fellow payment innovators.

“I think our opportunity is purely because of the banks, who are losing interest in travel, or seeing it as a high risk,” Chhabra explained to TD. “We see opportunity to grow our business.”

Chhabra, the head of one of Australia’s largest travel business groups, believes it is in the best interests of travel advisors to work with a payments partner which understands their space, such as CVFR.

“A lot of the banks do ask for significant bonds from coalitions,” he explained. “We don’t take a bond from the agent, which makes our proposition rather attractive.”

The industry is beginning to recognise this too, Chhabra added.

CVFR’s verticals include a consolidator, a general sales agent, airline representation, visa services, and more – however, their fastest-growing is

by far CVFR Payments, a one-stop shop solution aimed at e-commerce players.

“That’s clearly because the banks are making the entry level harder and harder to get those [merchant solutions], so we are becoming more of an attractive proposition... we know how travel works.”

Finding the best suited payments partner is also only part of the answer to advisors becoming more financially literate around their businesses.

When asked if Australia’s agents have a solid enough stocktake of the financial risks within which they operate, Chhabra said: “No – no, they don’t.”

“It can become very difficult for the agent to be kept up to speed with what’s happening, and whose responsibility is it to ensure the agents are fully versed up to speed with the current environment,” he pondered.

“The agents have to realise that their business is not as simple as making a booking and issuing a ticket. They actually have to become quite educated in terms of the news of what’s happening around the world to ensure they give their passengers the right information.”

## Spending money to make money

Travel paytech is also currently tackling the sector’s ballooning cost of doing business. Mint Payments Head of Product Alex Duchar believes this to be one of those key “bedbugs” which makes this corner of the industry ripe for disruption.

“The cost of payment, that’s certainly something we have been looking at, and we’re launching a couple of products before the end of the year that address that,” Duchar told TD. Mint is looking at rolling out PayID in Australia to help advisors lower the cost of accepting a payment.

“Where a merchant is absorbing the cost of payments, they could pass that cost saving onto their customer,” he added.

Duchar thinks about travel payment differently to most, as Mint services customers from a range of industries.

He is also of the opinion that agents’ jobs are, and should be, far broader than booking and issuing tickets – and that there is a world of opportunity out there in the travel industry for those bold enough to take it. »





Perhaps BNPL is the future of travel, believes Mint Payments' Alex Duchar.

**“AGENTS HAVE TO REALISE THAT THEIR BUSINESS IS NOT AS SIMPLE AS MAKING A BOOKING AND ISSUING A TICKET.”**



“Owners of agencies should consider payment as a marketing strategy, as a customer acquisition strategy,” Duchar believes.

“I think the fundamental point is, if you give customers more flexibility in how they pay, they’ll either be more likely to convert or spend more, so I think [agency] owners should really see how they can add that as a part of their marketing strategy.

“I would say the agent who’s trying to sell travel to their customer should be able to focus on selling travel, on adding value and how they service their customer in that way. Providers should make the payments technology so easy to use that they don’t actually have to become experts on payments... it should just be that easy.”

**Is travel ready for BNPL?**

Accepting multiple kinds of payment, Duchar believes, makes it easier to convert customers, without increasing operational burden to the advisor. This offer of flexibility is one of the key focuses for Mint in the future.

“It’s really about customer choice,” he said. “[If] they feel more comfortable to make the purchase, ultimately they spend more money at the travel agent, or they actually convert, whereas before, they would say, ‘I actually can’t commit to this because I don’t

have the money on hand’.”

Duchar came to Mint from a travel payment startup called PlanPay, where he was also Head of Product. There, he helped oversee PlanPay’s development of a debit instalment payment solution, which enabled the traveller to check out today, while paying the balance of their holiday later.

“They got that benefit of paying in instalments [like] Afterpay and Zip Pay has shown us. That means that customers will ultimately spend more with the merchant...but then it took away any of those issues related to credit.”

However, if there is a space for buy now, pay later (BNPL) in the travel sector, the advisors themselves are yet to see it.

“We are actually registered for Travel Pay Later,” itravel’s Emily Kadinski explained. “Have we ever had a booking? No.”

Travel Managers’ Louise McCarthy also does not use BNPL.

“We’re fairly tight on a payment upfront. We need funds cleared in our account before we pay for any services, and to be honest, I haven’t really found that that’s been an issue for me...I’ve not had anyone ask me to do Afterpay,” she admitted.

This rebuttal of BNPL’s space in the sector does not deter Duchar, however. The Mint executive believes advisors

are unflinching on their flexibility simply because they don’t have the capabilities.

This is a problem Mint is trying to solve for, and in doing so, Duchar is challenging conventional agency motifs.

“I was talking to someone in travel [who] requires 50% upfront...but then the argument is, what if the customer is giving you the money six months in advance? Realistically, you probably don’t need 50% of that money,” he considered.

Duchar also believes the technology has the potential to allow Australians to most comfortably do one of the things they do best: travel.

“Particularly with the cost-of-living crisis, I think it’s about helping people be able to afford to be able to travel,” he said. “Maybe [your client is] not going to spend as much as they did last year, but I think everyone’s still going to want to do something, so I think there’s an opportunity to help people be able to manage and help give them some flexibility with their finances.”

One of the key teachings of the pandemic was that Australians do not see travel as a discretionary spend. With companies such as CVFR and Mint continuing to innovate – even in spite of the current needs of the industry – travel may become in reach of every single Aussie household. ••



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# FYI: THE DL ON NDC

The NDC rollout continues in the travel industry, but what do advisors think of the current situation and is there simplicity on the horizon?

BY DAMIAN FRANCIS

“NDC is a shit show, happy for you to quote me on that”. To be extra careful and fair, we won’t attribute that quote. It was a somewhat direct answer from one travel advisor when *Travel Daily* asked what they thought of New Distribution Capability (NDC) – the IATA data exchange technology format based on offer and order management processes to allow airlines to create and distribute relevant offers to the customer, regardless of the distribution channel.

With the industry well and truly used to GDS (Global Distribution System) methodology, NDC has frustrated many parts of the industry, particularly due to the slow and fragmented way it has been introduced since it emerged in 2012.

Despite this, the industry continues to implement it with the hope that the wrinkles will be ironed out.

NDC has, after all, also provided glimpses of opportunity, being able to provide richer content, personalisation,

and dynamic pricing that should theoretically be better for airlines and travel advisors.

As it turns out, it is the acceptance of NDC by the very methodology that many believed may be diluted or even disappear because of it, GDS, that has started to get NDC back on track.

This progress has been made possible by the acceptance of NDC from leading GDS solutions like Amadeus, Sabre and Travelport.

Just last month, Virgin Australia announced it had selected Sabre to power its future NDC connection. Meanwhile, Amadeus recently publicised an enhanced NDC partnership with United Airlines and entered a strategic NDC partnership with IndiGo. And this year, Travelport reported NDC deals with Air India, Finnair and Malaysia Airlines, among others.

On the future of NDC, Travelport’s CEO Greg Webb told PhocusWire that an important aspect was to figure out how the

NDC content would really differentiate itself from the content that already existed today.

“What does the supplier get out of it? I mean, ultimately, the benefit for the carrier should be a better ability to differentiate their product, a better ability for them to either bundle dynamically price or provide ancillaries and other things that differentiate them from the competition in a way that drives more revenue,” he explained.

“And on the buy side, and the consumer vote side, it should be a way for them to get more of what they want in a more surgical way. But it still needs to evolve into that.”

### Advisors cut out of the equation

Advisors in Australia, however, have mixed feelings about the current situation.

As mentioned earlier, *Travel Daily* reached out to a number of them to get their take, and the responses were varied with a general acknowledgement that more work needs to be done on NDC opportunities. »





A lack of consultation with advisors was also suggested as a significant sticking point.

Louise Leatherbarrow, owner of Travel Advantage, said: "IATA, as a global trade association, represents the interests of airlines, agents, and other stakeholders, and has historically promoted collaboration across the industry."

"The reality is many agents feel that NDC was developed with little consultation or input from the travel agency community, despite the significant impact it has on their businesses."

"NDC appears to prioritise airlines' direct sales channels without fully considering the operational realities and needs of agents, which contradicts IATA's historical role as a body that promotes collaboration across the industry."

She also highlighted the significant issue of commission erosion.

"NDC is structured in a way that allows airlines to bypass agents and offer exclusive fares or incentives directly to consumers," Leatherbarrow told *Travel Daily*.

"Some airlines are also cutting GDS-related fees and commissions while encouraging direct bookings. This undermines agents' revenue streams and challenges their ability to compete, despite the vital role agents have played in the airline industry's distribution model."

Travel Agent Finder's Anna Shannon, who asked a number of agents about their thoughts on NDC, said that among some agents, there was the feeling that they had been cut out of the process as well. In addition, they believe they have not been properly trained on the systems, creating a direct-to-consumer NDC preference.

"The general idea is that something has been rolled out that doesn't support agents as a distribution method," she said, adding that there had been no training "for agents to even understand how to use it or leverage it".

Shannon also said, "Some agents are telling clients to book themselves online... and other agents are just preferencing or switch-selling to GDS airlines as their way of refusing to sell NDC fares."



**"MANY AGENTS FEEL THAT NDC WAS DEVELOPED WITH LITTLE CONSULTATION OR INPUT FROM THE TRAVEL AGENCY COMMUNITY."**

**NDC = a competitive edge**

Despite a number of negatives emanating from the advisors, there are those that believe NDC provides an opportunity for them and their counterparts.

Travel with Adela's Adela Blackhouse said, "I decided to make a conscious effort to embrace NDC when it was being rolled out. I've found over the last two years by educating myself and using NDC fares, I am more competitive with airfares with some carriers."

Blackhouse added that her "overall yield has been higher in comparison to some fares found in the GDS".

She also highlighted that there have been a number of improvements in the systems over the last six months that have meant servicing bookings have become simpler.

Another agent who didn't want to be named in order to provide a more specific example said, "It depends on the airline. Singapore Airlines is great. Its NDC service desk is helpful and responsive."

"I had a nasty time change the other day and they called me about it. No sitting on the phone for hours - essentially, it's their booking in their system and their problem."

"Sure, it's a pain not being able to split bookings, make changes etc etc, but these things are easily serviced on the airline's booking system, and that means less chance of making a stuff-up and getting an ADM (agency debit memo)."

As popular GDS solutions continue to roll out NDC from different suppliers, and NDC improves its useability and functionality, it's relatively safe to suggest that travel advisors will need to start using it on increasing scale.

But as Flight Centre Travel Group's Chief Experience Officer John Morhous wrote on LinkedIn recently, "While our NDC integrations have become a lot more mature even in just the last few months, unfortunately we still have a lot of historical processes to contend with".

He added, "We have to be cognisant of all the little ways to boost NDC adoption. In general, individual travellers don't care if they are booking an NDC fare; they just want the best offer", suggesting that personalisation would be very important moving forward, as well as servicing for the corporate sector, as "40-50% of corporate bookings change before a trip".

Morhous admitted "it's going to be a long process", but that "we have to move together to move forward". ••



# 8 TRAVEL TECH IDEAS YOU SHOULD KNOW ABOUT

From new tech to make booking easier and navigating the seas to even helping deaf passengers at the airport, here are some of the most interesting ideas in the market right now.

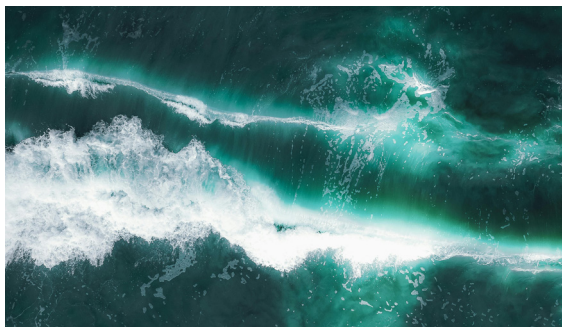
BY JANIE MEDBURY



## 1. VIRTUAL 3D TOURS

Headbox 3D Studio is an AI-powered travel sales tool that aims to “revolutionise” how travellers plan and book trips. Having launched in Australia last month, the software allows hotels and cruise lines to create virtual 3D tours embedded with AI-generated narrator videos. The business has created tours with properties like The Continental in Sorrento and The Raddison Group.

Suppliers are able to Headbox to create bespoke, engaging, shareable, sustainable and immersive guided walkthroughs for guests. The new tech is also set to shake up the business events industry, allowing interstate or international conference organisers to view potential venues without the need for travel.



## 2. GOOGLE MAPS FOR THE SEAS

A new start-up company, Ocean Intelligence, is set to make waves in the cruise industry with its ground-breaking technology. Using state-of-the-art forecasting, satellite data, and artificial intelligence, Ocean Intelligence harnesses ocean currents to generate the most fuel-efficient route for each vessel, cutting fuel consumption and carbon dioxide emissions in real time.

So far, the tech has been tested on more than 70 cargo vessels and has demonstrated consistent emissions reductions of between 10-20% per voyage. Now, Ocean Intelligence is looking to trial their innovation on cruise ships – which they believe could ultimately save the industry more than US\$2 billion per year.



## 3. BOOKING MADE EASIER

Virgin Australia recently became the first carrier to adopt the full SabreMosaic AI-driven platform. The latest innovation from Sabre aims to break away from decades-old booking systems to offer a more seamless, modern retail solution for airlines. The tech upgrade means Virgin can offer tailored fares with competitive, real-time pricing across all booking channels, as well as improve customer interactions and extend its reach to agencies and aggregators – all things that will help it gain a competitive edge in the market.

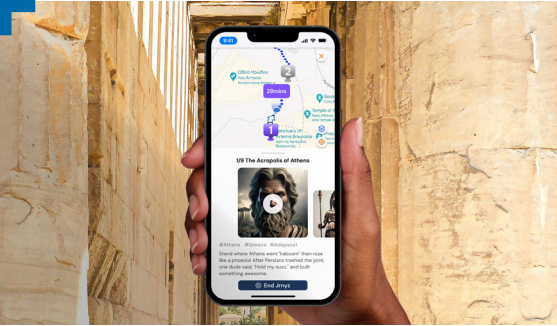
“SabreMosaic is future-focused and customer-centric and will propel us to new retailing heights,” said Virgin Australia Chief Information Officer, David Hogarth.



## 4. PRINCESS AT YOUR SERVICE

Guests sailing with Princess Cruises can enjoy a new level of personalised service thanks to Ocean Medallion, a wearable device powered by a first-of-its-kind interactive technology platform. With the ability to be worn as a pendant, on a wristband, in a clip or simply placed in a pocket, guests can use the device to unlock their stateroom door, order food and drink to be delivered to select locations, find their way around the ship, locate family members, and more. The handy tech, which is regularly being updated, is now available across Princess’ entire global fleet.





### 5. NEW TRAVEL EXPERIENCES

Smartvisit, an innovative new platform, offers a new way to get visitors to stay longer and spend more. Promising to change the way destinations connect with visitors, the intuitive app empowers tourism operators to create and deliver their own experience package.

For example, destinations can take advantage of the Jrnyz tool, which utilises geolocation technology and notifications to deliver location-specific content directly to traveller’s phones through multimedia storytelling. Smartvisit is already being used by top tourism bodies in Athens, Barcelona, Singapore and Dubai, as well as global attractions like Universal Studios Hollywood.



### 6. SURPRISE AND DELIGHT

Standing out among the wave of AI trip planners entering the market, Journee inspires a sense of wanderlust within travellers by drawing on the creativity and experience-based expertise that only a human can provide. Travellers fill out an online questionnaire, then Journee’s team match them to a secret destination, taking care of all the details. Travellers don’t find out where they are going until they arrive at the airport, where they open their ‘Reveal Postcard’.

According to Fiftyfive5’s Head of Cultural Forecasting, Michelle Newton, Journee is “rebellious against a flattening of culture and the well-trodden, curated, algorithm-dependent travel experience, [and] re-instating the wonder of surprise and serendipity in travel”.



### 7. AI FOR DEAF TRAVELLERS

AI technology isn’t just helping travellers during the trip-planning process – it’s also assisting them at airports. Minneapolis Saint Paul International Airport (MSP) has been leveraging Deepgram’s speech-to-text AI to translate gate announcements and display them on nearby screens in real-time, so travellers who are deaf or with reduced hearing don’t miss important updates.

The initial pilot, which includes five of MSP’s departure gates, has proved so successful that the hub intends to do a wider roll-out of the tech across its two terminals. Considering most airports around the world only announce flight updates over loudspeaker, this technology could play a crucial role in making travel more accessible.



### 8. NEW KID ON THE BLOCK

A new booking technology hub called eRoam landed in Australia earlier this year, giving travel agents the ability to create itineraries and finalise reservations within minutes instead of hours. The intelligent virtual assistant, which provides access to global travel providers in more than 100,000 destinations worldwide, makes it simple to put together even the most complex itineraries.

The agent simply enters the travel date, the number of guests, any relevant traveller preferences, and then eRoam automatically builds a bookable itinerary in seconds – which agents can edit by changing hotels or activities, adding extra services such as car rental, and adjusting their own markup. ••



# TRAVEL TECH IN NUMBERS

**\$100** MILLION

FCTG'S EXPECTED CAPITAL EXPENDITURE,  
**75%** OF WHICH WILL BE INVESTED IN  
TECHNOLOGY AND SYSTEMS.

— FCTG



**15.6%**

TRAVEL TECH LEADERS  
WHO ARE FEMALE.

— BELVERA PARTNERS



**\$1.9** MILLION

THE AMOUNT OF FRAUDULENT SPENDING  
ON SERVICES FROM TRAVEL AGENTS  
AND OPERATORS THAT ANZ FALCON  
TECHNOLOGY CLAIMS TO HAVE PREVENTED.

— ANZ

“

“THE TRAVEL INDUSTRY HAS A VERY  
COMPLEX SUPPLY CHAIN WHERE  
THERE ARE A MULTITUDE OF VENDORS  
AND PARTNERS... THIS COMPLEXITY  
CREATES OPPORTUNITIES FOR  
SCAMMERS TO EXPLOIT GAPS  
IN THE SUPPLY CHAIN.”

— MARIJUS BRIEDIS,  
CHIEF TECHNOLOGY OFFICER, NORDVPN

**14%**

THE PREDICTED INCREASE IN  
TRAVEL TECH INVESTMENT  
BY BUSINESSES IN THE  
NEXT 12 MONTHS.

— AMADEUS

“

“THE REALITY IS THAT CONSULTANTS  
ARE TWICE AS EFFICIENT NOW IN  
BUSINESS TRAVEL... THAN THEY WERE  
20 YEARS AGO, BUT I STILL THINK  
THAT WE COULD DO A LOT MORE  
WITH OUR CUSTOMER-FACING  
TECHNOLOGY.”

— BLAIR HUSTON,  
MANAGING DIRECTOR, FORTIS TRAVEL

