

PAYMENTS · TRAVEL

How Air Europa generated \$30M+ in incremental revenue with Hands In

THE CHALLENGE

A significant chunk of the business was slipping away at the final step.

When Air Europa noticed rising cart abandonment and payment failures at checkout, they knew something had to change.

They were losing revenue to high cart values that were being abandoned at checkout, limited flexibility for groups to pay their share, and soft declines due to non-sufficient funds (NSF).

That is when they turned to Hands In.

~5%

of card payments in travel and hospitality fail due to insufficient funds¹, and this was true for Air Europa as well.

THE FIX

Split payments let travellers divide a purchase between multiple cards or people

Air Europa partnered with Hands In to deploy a split-payment infrastructure directly on top of **Pluto**, their existing internal payment orchestration system. Three capabilities drove the commercial turnaround.

01

Multi-card checkout

Customers split a single booking across multiple cards or payment methods at the point of purchase, removing the barrier of card limits and insufficient balances.

02

Group payments

Travel parties split the cost among friends or family, eliminating the friction of one person fronting a large group booking.

03

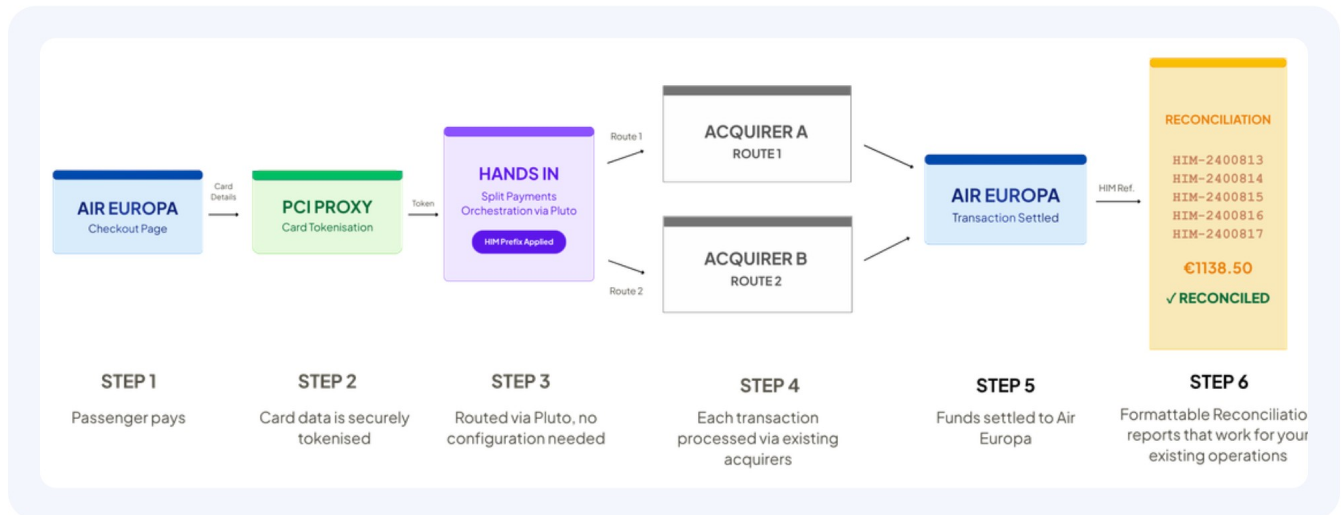
Decline recovery

When a card is declined, customers are instantly prompted to try another card or method, rescuing an otherwise failed transaction.

HOW PAYMENTS ARE INTEGRATED

Layered onto the existing stack, with no new configuration

If a customer's card limit is exceeded at checkout, they are offered the option to complete their payment using multiple cards. Behind the scenes, every transaction follows six steps.



THE COMMERCIAL IMPACT

Four ways the partnership paid off

Improved conversion on high-basket transactions

Customers can complete higher-value payments by using multiple cards, methods and people.

Decline recovery

A post-decline prompt presents split payment across cards or methods, recovering bookings that would otherwise be lost.

Higher average order value

Customers who are not constrained by a single card limit or BNPL ceiling complete higher-value bookings.

A broader customer base

Brings in segments single-card checkouts structurally exclude: Gen-Z travellers with lower card limits, families splitting trip costs, and corporate travellers managing expenses across methods.

THE IMPACT OF SPLIT PAYMENTS

The results at a glance

\$30M+

new revenue from previously failed and incremental transactions generated at checkout

6-8x

lift in ATV* from \$1,200–\$1,600 for multi-card and group bookings

<20%

of declined payments recovered that were previously lost to NSF declines

<95%

success rate once the first card payment is received

50K+

unique data profiles generated via the group product, available for remarketing

TESTIMONIAL

“We’re thrilled to offer split payments as part of our online purchasing process. It aligns perfectly with our ‘Tú Decides’ (You Decide) campaign, giving users more control over how they book and pay. By reducing barriers to flying, we’re making travel even more accessible.”



Yago Casasnovas

Head of Payments, Fraud Prevention and Distribution, Air Europa

See what split payments could do for your checkout

Air Europa generated tens of millions in revenue with split payments and decline recovery. Explore how it could recover declined transactions and drive incremental revenue for you.

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