



**Every day, Visa supports digital commerce and money movement in every country across Africa... we aim to build resilient, innovative, and inclusive economies that create shared opportunity and further spur Africa's digital economy."**

**Alfred F. Kelly Jr.**  
*Former Visa Chairman and CEO*



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# Meagan Rabe

*"Digital payments can become a growth engine for African aviation"*

Vice President

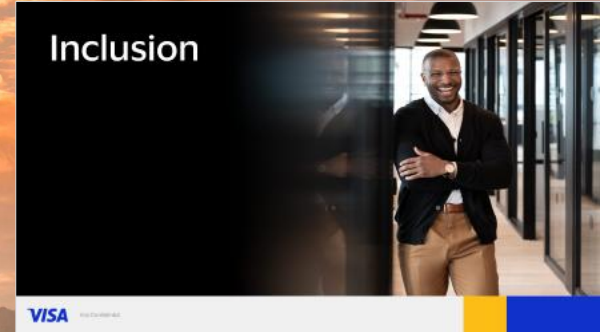
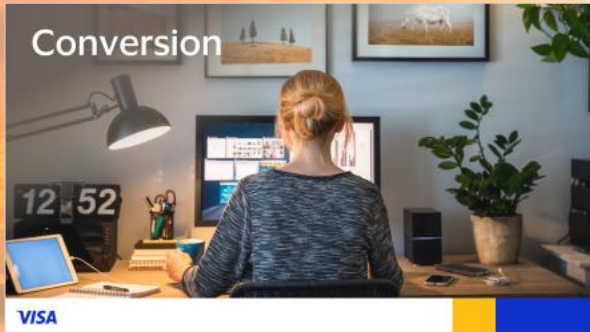
Merchant Services, Acquiring & Fintech for SSA

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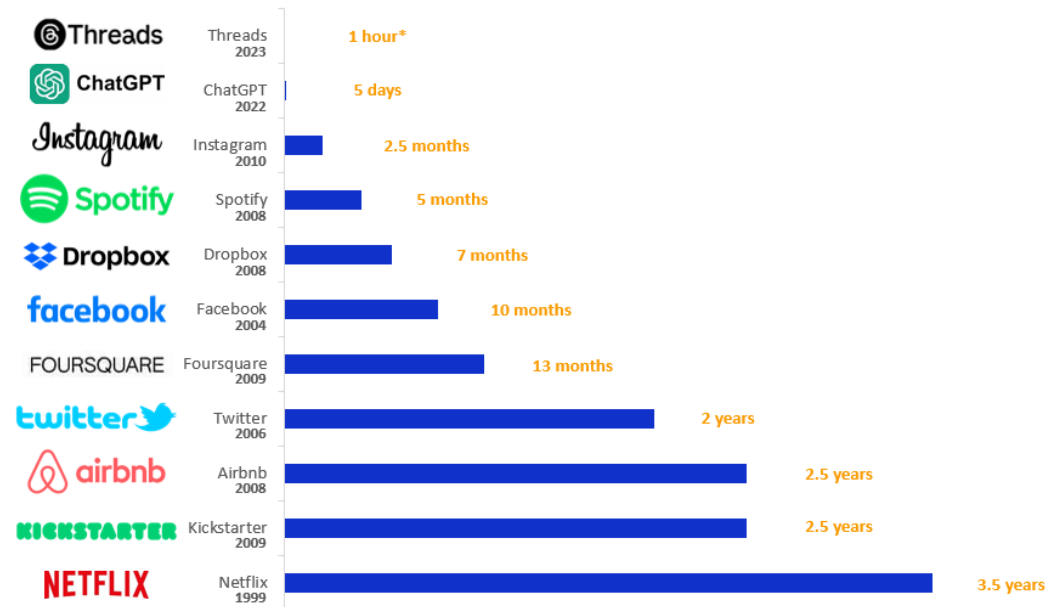


# Conversion



# The world is rewiring- Driven by Digital First approach...

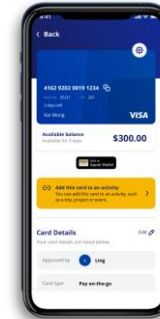
The amount of time it's taken for platforms to hit 1M users has decreased by ~100% over the past 24 years<sup>1</sup>



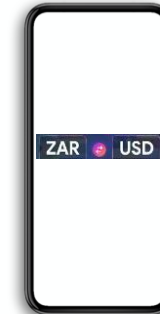
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Source: Statista, Threads Shoots Past One Million User Mark at Lightning Speed, July 2023.

This behaviour is replicated across all forms in life including payments



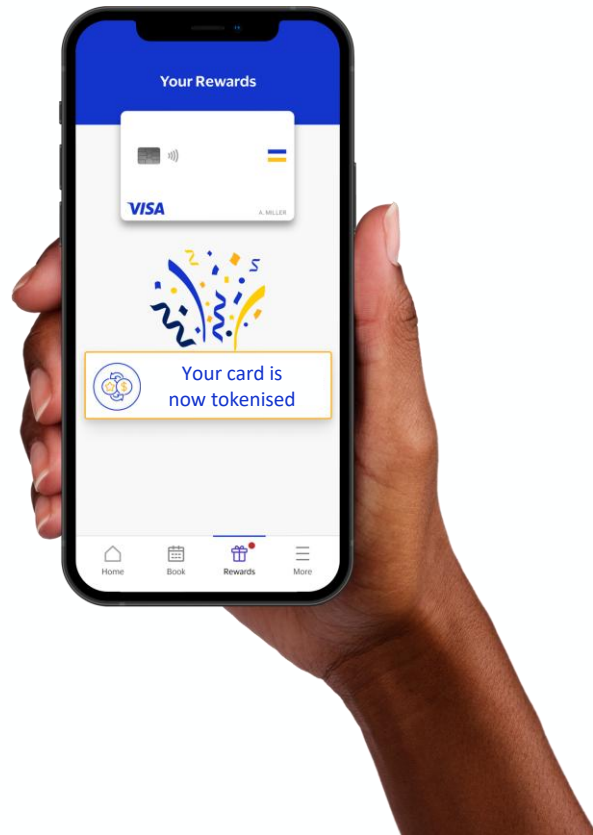
Digital payments may act as a strategic enabler converting customer intent into actual bookings, boosting airline revenue.



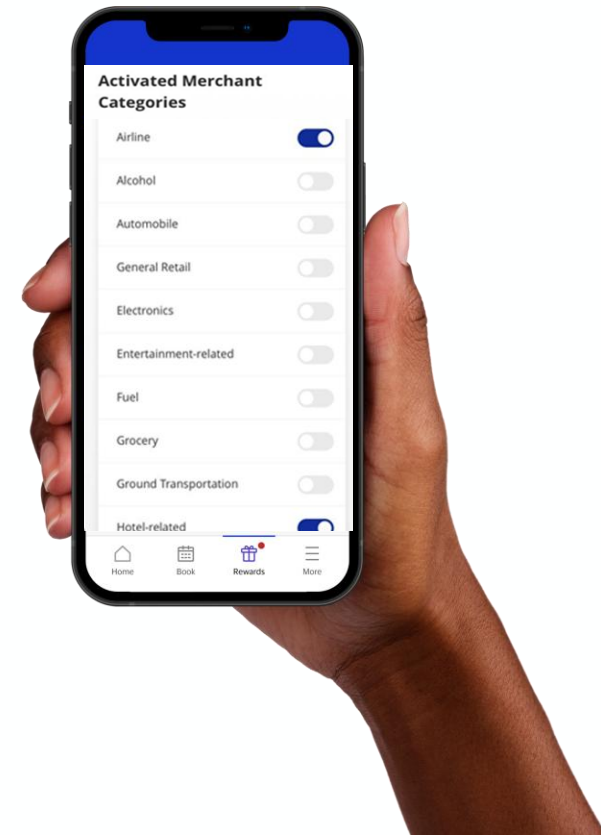
Supporting international and diaspora payments drives cross-border growth and expands airline market reach.

# ... while stressing on security of transactions

## Card-on-File Tokenisation: Powering Secure Digital Payments



## Spend Controls by Merchant Category Drive Safety and Control



# Inclusion



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# Africa's aviation recovery and payment evolution are converging at the right moment

BUSINESS  
INSIDER  
AFRICA

MARKETS LEADERS CAREERS LIFESTYLE

ADVERTISEMENT

Local Markets

## African airlines beat global aviation growth with 11.7% passenger demand and an 18% cargo surge in early 2026

AYODEJI ADEGBOYEGA | 05 March 2026 08:20 AM

HOME > LATEST INSIGHTS | NEWS > AFRICA'S AVIATION REBOUND GAINS ALTITUDE AS AIRLINE CAPACITY CLIMBS ABOVE 24 MILLION SEATS

## Africa's Aviation Rebound Gains Altitude As Airline Capacity Climbs Above 24 Million Seats

March 31, 2026 | by Samuel Nwite | o

<https://africa.businessinsider.com/local/markets/african-airlines-lead-global-aviation-growth-with-18-cargo-surge-and-strong-passenger/yqneb58>  
<https://www.tekedia.com/africas-aviation-rebound-gains-altitude-as-airline-capacity-climbs-above-24-million-seats/>

## Top Payment Trends Drive Africa's Payment Revolution

Africa's rapidly evolving payment landscape is unlocking unprecedented opportunities for economic growth, financial inclusion, and payment efficiency.

 Fintechnews Africa – 14 September 2025 ⌚ 6 Mins Read

## Africa's Payments Revolution: Leading the Global Mobile Money Boom

April 4, 2025

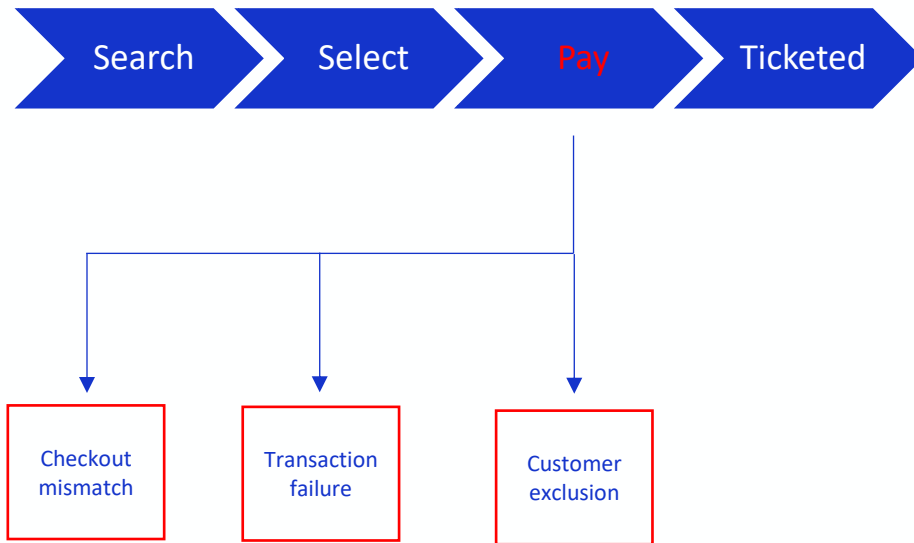
<https://fintechnews.africa/45720/fintechafrica/top-payment-trends-drive-africas-payment-revolution/>  
<https://www.iidia.org/africas-payments-revolution-leading-the-global-mobile-money-boom/>

# Payments are a key enabler of commercial performance and customer reach...



As more consumers gain digital financial access, more consumers become reachable for air travel

# ..but too many airlines may still lose customers at the payment stage



*Intent does not automatically become revenue*

*Airlines invest in marketing, network and pricing, but lose at the point of payment*

Visa solutions are designed to support improved authorization outcomes



# Cross border and cobrand



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# Cross-border and diaspora travel are where better payments can create disproportionate value



Diaspora booking for family travel

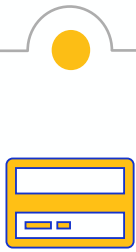


Regional business and SME mobility



International travelers purchasing African itineraries

# Evolution of card payments



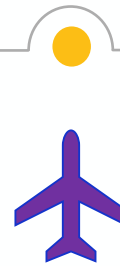
Basic credit card



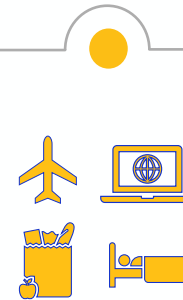
Cash back



Bank loyalty program



Airline cobrand cards



Multiple category cobrand cards

# Cobranding in other parts of the world

Skywards Signature Credit Card

## Your gateway to a jet setting lifestyle

Explore and enjoy a world full of travel and lifestyle privileges



Exciting welcome offers

Earn up to 40,000 bonus  
Skywards Miles



Skywards Miles

Up to 1.5 Skywards Miles per  
USD equivalent spent



Unlimited access to over 1,000  
premium lounges

Unlimited access to over  
1,000 premium lounges in  
over 300 cities via the Visa  
Airport Companion App

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# How can Visa help?

## Market and corridor insight

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Identify where payment friction matters most commercially

## Acceptance and transaction performance

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Support stronger digital payment outcomes

## Secure digital experiences

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Enable safer, smoother customer journeys

## Ecosystem convening

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Connect airlines, issuers, acquirers, fintechs, and merchants around scalable solutions