

# PayMate

# DUNOMO

PayMate delivers enhanced inventory management efficiency and cost saving for a leading airline



Industry - Airline

**75%** reduction  
in inventory  
confirmation  
period

~ **25%**  
saving in  
manhours for  
reconciliation

Number  
of agents  
▲  
**2423**

## The Client

- A subsidiary of India's leading global airline
- 200 daily flights to 19 destinations in India
- Current annual revenue 52 Mn USD

## Top Challenges

- Significant delays in inventory confirmation leading to
- Unused inventory
  - Collection delays
  - Reconciliation inefficiencies

## Outcomes Achieved



Higher inventory management efficiency - inventory confirmation period reduced from 4 days to 1 day



Number of agents increased from 692 to 2423 in four years because of stronger agent engagement.



Improved efficiency in reconciliation through ~25% saving of man hours



Card-enabled inventory booking freed up significant working capital for agents



*We have adopted a unique and unified collection platform by PayMate that enables us to collect all payments from our travel agents on one single platform. Since we have one window to refer to, we have clear visibility into our collection cashflows, and easy access to detailed reports; thereby reforming the reconciliation process.”*

**CFO, Leading Airline**



## The Business Context

For airlines, efficient inventory management is critical to controlling profits. Achieving real-time exchange of inventory data enables airlines to have control over their point of sale, revenues, flight scheduling - and ultimately, profits.

## The Client

Our client is an Indian low-cost domestic airline, headquartered in Bangalore, With operations spanning 200 flights daily to 19 destinations, 27 aircrafts and a workforce of about 2700 people, this airline generates annual revenues of USD 52 Million.

## The Business Challenge

The client faced the problem of collecting payments from their widespread agent network across the country. Payment operations and reconciliation were largely manual and inefficient - and allocation of inventory to agents took an average of 4 business days, leading to unused inventory issues, collection delays and reconciliation hassles. Ticketing being price-sensitive, this led to price increases on tickets, locking up of agents' monies, and loss of business.

Typically for small and brick-and-mortar agents, who effected 10-15 bookings a day, this led to 10-20% of business being lost, and diminishing agent satisfaction. Multiple payment methods and prepay accounts were also additional challenges to be addressed.

The client was looking to achieve seamless collections, improved inventory management and easy reconciliation.

# The Solution

We were chosen as the solution partner on account of PayMate Collections platform's robustness and reliability. We deployed the following features of the platform:

## **Integration with the client's Inventory Management System,**

which enabled them to display real-time inventory to their travel agents on the PayMate platform. This reduced the inventory confirmation time for our client to just a day. For agents, they could now see the availability and effect sale of tickets with a single shot settlement.

**Early settlement** through credit card facility on the PayMate platform.

The airline could enable its agents to opt for bulk inventory purchases through bank issued credit cards (funds could be settled into the airline's bank account), resulting in extended cash flow benefits.

## **Swift and seamless reconciliation**

on the PayMate portal that helped the airline to receive real-time and consolidated MIS reports along with details of the agents who had paid. Reconciliation was thus made easy for the client.

## **Singular collections process across multiple geographies,**

which enabled the airline to make payments in multiple accounts without logging into multiple banking solutions. All the transaction records could be traced on the PayMate platform, and filters could be applied to check transactions by particular agents. Further, it also allowed the classification of bank fees and charges as business expenses for certain countries, based on their tax laws.

## **Any-card payment facility through an agent-facing portal,**

which enabled the airline's agents to use any credit card (Visa, MasterCard). This significantly helped their cash flow and finances - and they, in turn, pushed greater sales to our client. The client's agents could also leverage the credit line and extended cash flow benefits - which led to stronger partner relationship and improved competitive edge.

# The Outcome

The client was able to achieve the following key outcomes:

**Inventory confirmation period reduced by 75%**-inventory confirmation reduced to 1 day from the earlier 4 days.

**25% saving in man hours in reconciliation** due to greater efficiency in the process.

**Significant growth in agent force**-grew from 692 in FY21 to 2423 in FY23.

**Improved working capital and savings** for both client and their agents. An ecosystem was built where agents could use any bank's commercial credit card or their own credit card for payments, leading to higher sales and revenues.

**Enhanced agent engagement** since the overall user journey and experience for the OTAs was streamlined and made easy. They no longer needed to sign into multiple portals or follow-up manually with the airline for inventory allocation.

**One-window transaction efficiency**-airline could sell their flight ticket inventory and collect payments on the PayMate platform. This helped them to view all card options along with their respective offers and incentives and make payments towards the purchased flight inventory.

**Easy integration with the airline's existing systems**-PayMate integration enabled airlines reconcile all its collections in an efficient manner with detailed reports and MIS.

## Collections

**570** Mn USD



**Agents 2423**



## Let's have a conversation

Allow us to show you how you can improve your businesses-supplier and buyer experience and create revenue generating payments.

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# PayMate

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PayMate, a leading digital B2B payments company, provides a full stack supply chain payments automation platform that enables large enterprises, middle market companies, and small businesses optimise working capital and make timely supplier payments through the utilisation of corporate credit cards. Our solutions stack covers Accounts Payable, Accounts Receivable, Invoice Discounting, Supplier Funded, Embedded Finance, Cross Border Solutions, and Commercial Card Program Management. In FY23, we processed USD 11 billion in transactions and reached over 390,000 customers and users. With a strong presence in India, CEMEA, and APAC, PayMate is the trusted choice for optimising business payment processes.

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