Tourism and the Digital Economy

How we are paying for travel

SANDEEP CHAGGER

MANAGING DIRECTOR FOR AFRICA, PEACH PAYMENTS

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WHY THIS MATTERS NOW

Tourism is growing. Payment is changing faster

TOURISM IS GROWING

10.5m

tourists in 2025, above pre-pandemic levels

+17.7%

international arrivals in 2025 compared with 2024

75.2%

of arrivals came from elsewhere in Africa

HOW THEY PAY IS CHANGING FASTER

39% of South Africans call digital wallets the fastest way to pay

35%+ year-on-year growth in digital wallet payments

40% of the South Africans are in the youth demographic and find travel ideas on social media

Tourism is a priority growth sector under Phase 3 of the Government-Business Partnership

Arrivals from Stats SA. Payment data from The Future of Travel in South Africa and Online Retail in SA 2026 (Peach Payments and partners)

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01 HOW PAYMENT IS CHANGING

Travellers find trips on social. They pay on the web

Discover

Instagram, TikTok, micro-influencers and now AI search

Decide

Loyalty offers, bank travel portals and price comparison

Book

Websites, apps, online travel agents and chatbots

Pay

Cards, wallets, BNPL, bank transfers, mobile money and vouchers

"You find a lot of inspiration that may be taking place on social media, but the actual purchase is being done on the web."

Viarsen Rajah, South African Airways

From The Future of Travel in South Africa (Peach Payments, PayJustNow and Phocuswright, 2026)

TODAY

Four questions for every tourism business

01 How is the way people pay for travel changing?

02 What payment expectations do travellers bring to the booking?

03 Where do payment barriers still cost us bookings?

04 What should we prepare for as the digital economy develops?

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01 HOW PAYMENT IS CHANGING

The payment mix has widened well beyond the card

39% call digital wallets the fastest way to pay

No. 1 Instant EFT is the most preferred way to pay online

~R16bn projected SA BNPL market by 2033

35.1% have bought from a WhatsApp link

From The Future of Travel in South Africa and Online Retail in SA 2026. BNPL converted from US$913.6m at about R17.50 to the dollar

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01 HOW PAYMENT IS CHANGING

Africa pays differently, and that is an opportunity

74%

of the world's mobile money transactions happen in Africa

1bn+ registered accounts

	Kenya	**40m+**	M-Pesa users. Pay on the spot, no card needed
	South Africa	**13m**	MTN MoMo registered users
	DRC	**5%**	of people are banked. Cash is still king

"When you take out South Africa, Nigeria and Kenya, mostly the markets are too small to justify massive bespoke setup." **Andy Hedley, Travelstart**

From The Future of Travel in South Africa (Peach Payments, PayJustNow and Phocuswright, 2026), citing BCG, Safaricom and MTN

02 TRAVELLER EXPECTATIONS

What travellers now expect at checkout

Speed
The top reason shoppers pick a payment method, chosen by 26.1%

Flexibility
Spread the cost or hold the fare. Fare locks from R50 to R100 are selling

Familiarity
Pay the way they pay at home, from M-Pesa to instant EFT

No surprises
The price on screen is the total price, with no exchange rate shock

Visible security
44.6% feel safest approving in their banking app or with a fingerprint

From The Future of Travel in South Africa and Online Retail in SA 2026

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“If you haven’t changed your approach, your voice, your brand positioning, your accessibility, your findability in that space, you’re going to slowly at first and then very rapidly see a dip in your revenue.”

Felicity Vieira Chief Marketing Officer, Tourvest Destination Marketing

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03 WHERE BOOKINGS ARE LOST

Six places payment friction costs bookings

1 Choose how to pay → **2 Verify** → **3 Approve** → **4 Get charged**

Too few options

Card-only checkouts see more travellers bounce at the payment step

Credit checks

Early travel BNPL with full credit checks was “a conversion killer”

3D Secure failures

SA cards not enrolled internationally fail checks, forcing two or three retries. Many travellers simply give up

Mobile money limits

Operator spend thresholds sit below typical travel basket sizes

Technical glitches

A pop-up banner stopped travellers approving M-Pesa payments

Currency surprises

Wallet payments settled offshore pass the currency cost on to the traveller, who pays more than the price they saw

None of these are exotic. All of them are fixable.

From The Future of Travel in South Africa (Peach Payments, PayJustNow and Phocuswright, 2026), interviews with SAA, Travelstart, Travelwings and Fastjet

04 WHAT TO PREPARE FOR

One checkout, three kinds of traveller

Domestic

39%

say wallets are the fastest way to pay

- **Digital wallets**
- **BNPL and instalments**
- **Instant EFT**

African

75.2%

of 2025 arrivals came from Africa

- **Mobile money**
- **Local methods and cash points**
- **Local settlement**

International

22.8%

of 2025 arrivals came from overseas

- **Cards that clear first time**
- **Wallets on every device**
- **Clear pricing and currency**

From The Future of Travel in South Africa (Peach Payments, PayJustNow and Phocuswright, 2026)

03 WHERE BOOKINGS ARE LOST

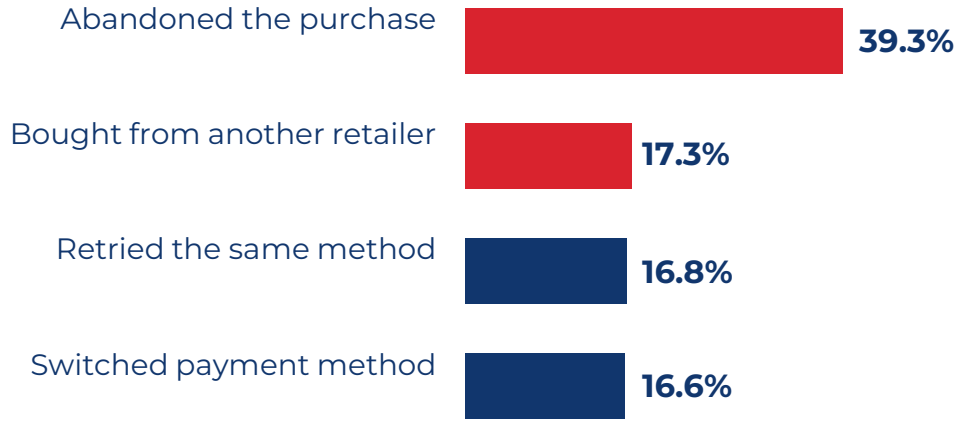
A declined payment is a lost sale

30.1% of SA online shoppers had a payment declined in the past year despite having the funds

56.6% of them abandoned the purchase or bought from a competitor

61.2% of retailers say card declines now top the causes of abandoned carts, up from 27.9%

What shoppers did after a decline



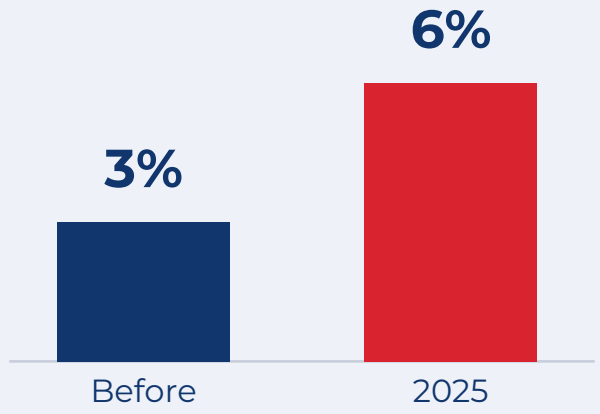
The rails hold. The checkout leaks. Peach Payments processed over R1.86bn across Black Friday and Cyber Monday 2025

From Online Retail in SA 2026 (World Wide Worx, Mastercard, Peach Payments and Ask Africa), and Peach Payments

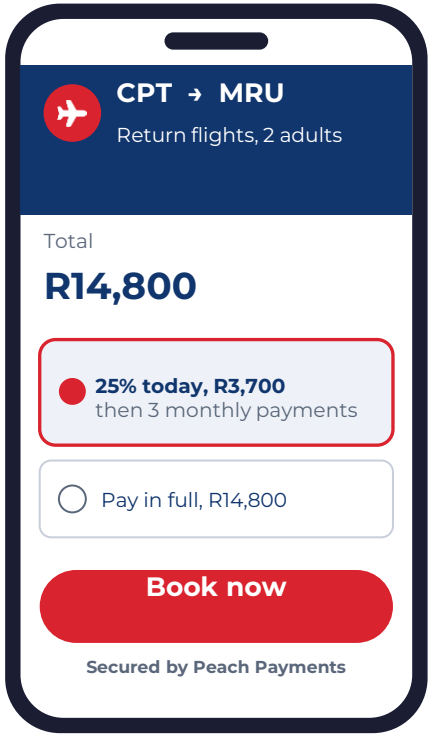
03 WHERE BOOKINGS ARE LOST

Removing friction pays back

Travelstart's BNPL share of transactions



Doubled in 2025. Now testing 25% down and three monthly payments



20% higher conversion rate on Apple Pay, on average, according to Peach Payments

20–40% uplift in average basket value reported when BNPL is offered at checkout

"Sudden uptick" in transactions at Travelwings after adding Apple Pay and Google Pay

From The Future of Travel in South Africa (Peach Payments, PayJustNow and Phocuswright, 2026), and Peach Payments

04 WHAT TO PREPARE FOR

Welcoming Indian travellers with UPI

555m
Indians onboarded to UPI

32.8m
trips abroad by Indians in 2025

~70,000
of those came to South Africa

HOW AN INDIAN TRAVELLER PAYS

01 Selects UPI at checkout

02 Scans the merchant's QR code

03 Approves in their own UPI app

04 Business is settled instantly in rand

Peach Payments x NPCI and NIPL

Bringing UPI to South Africa. Expected live in Q1 2027, subject to regulatory approval

In Paris, the Eiffel Tower reported 40% more Indian visitors after UPI arrived

UPI users from NPCI, June 2026. Outbound trips from India's Ministry of Tourism. SA visitors from Stats SA. Eiffel Tower figure from Lyra Network via NDTV

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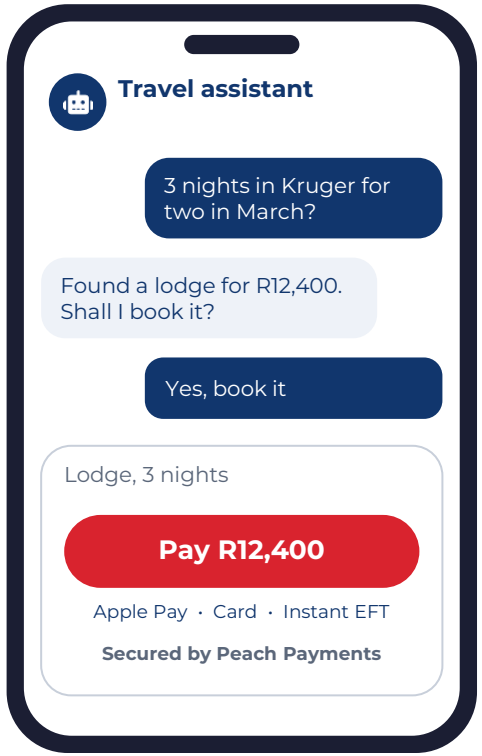
04 WHAT TO PREPARE FOR

Get ready for AI to discover, plan and book



31% of South Africans already use ChatGPT

South Africa is its seventh biggest user, and Travelstart is already seeing bookings arrive through chatbots

Checkout has to travel with the booking

Payment links, embedded checkout and APIs let a sale close in chat, on social or in a partner's app

Be findable by AI, not just Google

"The days are gone where Google is your sole source of search and truth." Clinton Els, Tourvest

Trust comes before automation

Only 26.4% of SA shoppers are comfortable letting AI pay for them, and 2.5% of retailers can accept it

From The Future of Travel in South Africa, citing Mediarocket, and Online Retail in SA 2026

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WHAT TO DO NEXT

Five moves for the next 12 months

1

Know your approval rate

8% of SA online retailers don't

2

Offer what guests use

Brands can offer travelers their local currency and payment methods

3

Clear every card first time

Fix 3D Secure, acquire and settle locally

4

Orchestrate providers

One view for reconciliation and refunds

5

Make checkout portable

Web, chat, links and partner channels

HOW PEACH PAYMENTS HELPS

Trusted by Africa's travel leaders

AIRLINK
travelstart
FlightSite co.za
SafariNow
CLUBtravel
Investec TRAVEL
sure travel
pentravel
360 TRAVEL
One&Only
ANAHITA GOLF & SPA RESORT MAURITIUS
Hampton by Hilton
CITY LODGE HOTEL
THE CAPITAL Hotels | Apartments | Resorts
the PRESIDENT HOTEL
AQUILA PRIVATE GAME RESERVE
NUNGUBANE GAME LODGE
Elephant Hide OF KNYSNA

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HOW PEACH PAYMENTS HELPS

One partner, 15 African markets

15

African countries, one integration

R1.86bn+

processed over Black Friday and Cyber Monday 2025

PCI DSS Level 1 certified

South Africa

Kenya

Mauritius

Côte d'Ivoire

Senegal

Benin

Togo

Burkina Faso

Mali

Cameroon

Madagascar

Tanzania

Seychelles

DRC

Eswatini

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HOW PEACH PAYMENTS HELPS

Built into the travel systems you already use

Traveller books › Distribution › Property systems › **Peach Payments** › Paid in rand

BOOKING ENGINES

HTI Nebula
Avantio
Semper
RoomRaccoon
ResRequest
Namastay

+2 coming soon

CHANNEL MANAGERS

Avantio
HTI

+4 coming soon

RESERVATIONS

Amadeus
Nebula CRS
ResRequest
Avantio

+1 coming soon

AIRLINES AND GDS

Amadeus

+3 coming soon

GUEST ADD-ONS

Charge Automation
Yoyo
Shapeshift

+1 coming soon

PROPERTY MANAGEMENT SYSTEMS

+7 coming soon

HTI Nebula, Apex
Cimso
Semper
RoomRaccoon
Hotel Time
Protel, Ankerdata

POINT OF SALE AND F&B

+3 coming soon

NebulaPOS
Cimso
Hotel Time
Yoyo loyalty

PAYMENT ORCHESTRATION Charge Automation · Bridger Pay **PCI DSS Level 1 certified**

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THANK YOU
FOR YOUR ATTENDANCE

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The Future of Travel in South Africa

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