



“To achieve our ambitious global growth targets, we at Trip.com needed a partner with global reach and an in-depth knowledge of local payment needs. Ingenico is the ideal fit, with a range of reliable and robust cross-border payment solutions, as well as a varied portfolio of payment methods, giving us the tools we need to meet consumer payments needs, wherever they are in the world.”

**Lynn Qu**

Vice President of Product and Retail,  
Trip.com

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Case Study / **Trip.com**

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# Ingenico Helps Trip.com Fire the Jets on International Growth

Working with Ingenico ePayments, Trip.com is able to offer an optimized payments experience to travel customers no matter where they live around the world.

**ingenico**  
ePayments

## CHALLENGES

Trip.com has been offering its one-stop online travel booking service in more than 17 languages since it launched in 2017.

Part of the Ctrip Group, the world's second-largest travel booking company, Trip.com offers more than three million individual flight routes connecting around 5,000 cities around the globe. As well as enabling customers to browse for the best-value flights, the website allows users to book their hotels, train tickets and even hire cars all at once, saving travellers time and money.

Launching just last year, Trip.com has gone from strength to strength, expanding its customer base around the world – in Asia, Europe and in North America – in order to take advantage of the lucrative market for international travel.

However, with such impressive growth comes challenges, particularly with regards to payments. Trip.com needs to be able to handle cross-border

payments smoothly and seamlessly for its customers all over the world. It must do this without time-consuming reporting and reconciliation, and with minimal financial cost. At the same time, Trip.com aims to implement local payment solutions in each of its target markets to improve its acceptance rate and reduce processing cost.

Moreover, Trip.com needs a payment partner able to deal with transactions involving a large range of acquirers from around the world. If not handled well this can lead to delays in payments and high decline rates – meaning frustrated consumers and higher purchase abandonment.

To answer these challenges, Trip.com sought a payment partner who could support its ambitious rapid global expansion, while optimizing its processing systems and enhancing its user payment experience. It turned to Ingenico ePayments for help.



## WHY INGENICO?

For Trip.com, Ingenico is an ideal payments partner due to its rich experience with many of the world's top online travel agents (OTAs), airlines and hotels across the globe.

Since onboarding Ingenico, Trip.com has enjoyed access to a large portfolio of local acquiring connections, currencies, payment methods and expertise. This has allowed the company to optimize its user experience in each new market and to maximize conversion rate of online card payments for its customers around the world.

“From the beginning, Ingenico has demonstrated clear strengths in terms of transaction conversion rates and stability. Its pedigree as a leading international PSP operating around the globe means it is the perfect partner to support us in providing the best possible local service in each of the markets we do business in.”

**Lynn Qu**

Vice President of Product and Retail,  
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### Scaling Up Easily

With Ingenico's platform, Trip.com can offer not just card payments to customers, but an array of alternative payments as well, from eWallets and prepaid cards, to bank transfers and real-time banking – the Ingenico platform integrates alternative payment methods seamlessly.

The scalability of Ingenico's payment platform means that Trip.com experiences less friction due to payments, when expanding to new target markets.

### Conversion Rate Optimisation

Ingenico offers Trip.com a high-performance multi-acquirer solution, which ensures effective cross-border payments by automatically rerouting declined payments to a back-up acquirer. This reduces decline rates – a major bugbear for international merchants – and leads to higher authorization rates for Trip.com. In turn, this minimizes frustration for overseas customers by reducing the rate of unnecessary declines.

### Cost Reduction

Ingenico also helps Trip.com optimize its pricing structure by adapting different payment tactics. For example, in the US market Ingenico can collect and pass through unique data fields, helping to significantly reduce interchange costs. In Russia, Ingenico's unique solution enables Trip.com to process card payments locally rather than as a cross-border payment. These changes reduce the cost of transactions and minimize the risk of chargebacks.

As a result, Ingenico is helping to cut the cost of processing cashless payments for Trip.com, allowing it to maximize its bottom line.



## Operational Efficiency

At the same time as enabling easy cross-border payments, Ingenico offers Trip.com a means of streamlining the complex administration requirements that traditionally come with global expansion. As a single partner supplying a multitude of payment options, Ingenico can simplify the payment supply chain for Trip.com, reducing the burden of administration around payments.

Ingenico also delivers a set of customized collecting reports and financial statements, which help Trip.com's Finance team handle reconciliation and reporting much more efficiently.

## Added Value Customer Services

On top of all of this, Ingenico's expert team is always on hand to help Trip.com with any payment queries it may have. This includes regular reviews of the payment platform's performance, and guidance on continual improvement to ensure the platform continues to meet the changing needs of Trip.com customers.

***"Ingenico always responds quickly to any enquiries we make. Its support team is really proactive in finding solutions to help us make our payment system even better,"*** Lynn remarked.

For Lynn, one of the most valuable benefits of partnering with Ingenico is the data and insight it offers to enable Trip.com to analyze its performance with customers in each of its target markets.

***"Ingenico offers reliable and accurate transaction data from across our business, and easy access to it,"*** she said. ***"It has the tools to help us monitor every aspect of our transaction process – not just conversion rates – so we can understand exactly what we need to do to go above and beyond our customers' expectations and grow our business."***

## THE RESULT

Since the agreement with Ingenico, Trip.com has enjoyed robust and sustained growth in markets around the world with increased sales volumes.

The future is bright for Trip.com. It hopes to expand further into developing markets in Southeast Asia, Russia and as far as Latin America. With Ingenico's global network and local expertise, Trip.com has the support it needs to achieve these goals, ensuring it is well placed to continue its journey from start-up to major global player.

### About Ingenico ePayments

Ingenico ePayments is the online and mobile commerce division of Ingenico Group. We unlock the power of payments to help businesses reach new markets, increase revenue and grow into the future.

For more information please visit:  
[ingenico.com/global-ecommerce](https://ingenico.com/global-ecommerce)