Payment Data Request @ Airbnb
What we will review today

Payments @ Airbnb
Opportunities
Exploration
Challenges
Trade-offs
Questions
Payments @ Airbnb
THE AIRBNB PLATFORM

STUDIOS  EXPERIENCES  HOMES  CHINA  AIRBNB.ORG  ...

TRIP PLATFORM  COMMUNITY SUPPORT  TRUST  INFRA-STRUCTURE  PAYMENTS  GROWTH & TRAFFIC

Michel Weksler  Wanli Yang  Alex Liu
Airbnb, by the numbers

6M+
Listings worldwide

500M
stays of all time

100K+
Cities with listings
Airbnb Payments, by the numbers

191 countries
70 payin currencies
40 payout currencies
Airbnb Payments, by the numbers

10 payment methods
3 credit card gateways
5 Platforms (iOS, Android, Web, Moweb, WeChat mini-app)
Confirm and pay

This is a rare find. Michelle's place is usually booked.

Pay with:
- VISA
- Mastercard
- American Express
- Discover
- PayPal

Apply $218.38 gift credit

How do you want to pay for this trip?

- Pay in full $423.38
- Pay less upfront $218.38 now

Due now $218.38
Due on Sep 14, 2019 $205.00

Free cancellation for 48 hours
Cancel within 48 hours of booking and get a full refund. More details

Cancellation policy
Free cancellation for 48 hours. After that, cancel before 1:00PM on Sep 22 and get a 50% refund, minus the service fee. More details

I agree to the House Rules, Cancellation Policy, Guest Refund Policy, and the Pay Less Upfront Terms. I also agree to pay the total amount shown, which includes Service Fees.

Confirm and pay
Opportunities
First time booker experience
First time booker experience
Signup Wall

Easy Access Tennoz Isle 2room Wifi
Fukuoka city

- Entire apartment
  - 5 guests
  - 2 bedrooms

- Kei is a Superhost
  Superhosts are experienced, trusted hosts who provide great stays for guests.

- Great check-in experience
  90% of recent guests gave this experience a 5-star rating.

- Self check-in
  Check yourself in with the lockbox.

This apartment located near downtown Tennoz Isle, also you can walk to Tenjin area about 15 min. There are lots of good restaurant around the apartment. このアパートメントから徒歩5分、天神から5分の場所にあり、天神は徒歩圏内です。周りにたいへんなものが沢山有ります。

Read more about the space

Contact host

Payments

Continue with Facebook

Continue with Google

or

Sign up with Email

Already have an Airbnb account? Log in

Report this listing

09/25/2019

$320
$51
$48
$419

Reserve

You won’t be charged yet
Signup Wall
Seamless signup
Supported Payment Methods
Supported Payment Methods
Supported Payment Methods
Supported Payment Methods
Supported Payment Methods
Supported Payment Methods

Add Address

Name: Alex Liu
Country / Region*: United States
Organization:
Street address*: 888 Brannan Street
City*: San Francisco
State*: California
ZIP code*: 94103
Phone*: 650-123-4567

* Field is required
Apple Pay & Google Wallet

Google & Apple are convenient payment methods, but also provide information about the Guest that could speed up the sign up process.
User Wallets
Exploration
<table>
<thead>
<tr>
<th>Payment</th>
<th>Amount</th>
<th>Currency</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10.00</td>
<td>$50.00</td>
<td>USD</td>
<td>$57.38</td>
</tr>
<tr>
<td>$6.49</td>
<td>$4.99</td>
<td>USD</td>
<td>$8.48</td>
</tr>
<tr>
<td>$0.90</td>
<td>$0.90</td>
<td>USD</td>
<td>$0.90</td>
</tr>
</tbody>
</table>

**Your Payment Summary**
- Order Summary
- $10.00 x 5 nights
- Service fee: $6.49
- Occupancy taxes: $4.99
- Total: $57.38

**Payment**
- Visa
- $10.00

*You can manage cards and addresses in Settings.*

**I agree to Policy, an agreement to agree to which includes $50.00 imposed fee.**
Confirm and pay

Pay with 

Credit Card

Cancellation policy: Flexible — free cancellation

Cancel up to 24 hours before check in and get a full refund (minus service fees). Cancel within 24 hours of check in and the first night is non-refundable. Service fees are refunded if cancellation happens before check in and within 48 hours of booking.

I agree to the House Rules, Cancellation Policy, and to the Guest Refund Policy. I also agree to pay the total amount shown, which includes Occupancy Taxes and Service Fees. Airbnb now collects and remits government-imposed Occupancy Taxes in this location.

Confirm and pay

Beautiful bungalow in the heart of Jordan Valley

Private room in Jordan Valley

1 guest

Nov 24, 2017 → Nov 25, 2017

$10.55 x 1 night

Service fee 🏷️

$1.38

Occupancy Taxes 🗂️

$0.19

Apply $2.00 gift credit

Add coupon

Total (USD) $12.12

Flexible — free cancellation

Cancel within 48 hours of booking to get a full refund. More details
Confirm and pay

Pay with

Credit Card

Cancellation policy: Flexible — free cancellation
Cancel up to 24 hours before check in and get a full refund (minus service fees). Cancel within 24 hours of check in and the first night is non-refundable. Service fees are refunded if cancellation happens before check in and within 48 hours of booking.

I agree to the House Rules, Cancellation Policy, and to the Guest Refund Policy. I also agree to pay the total amount shown, which includes Occupancy Taxes and
Payment Request at Airbnb

- Existing wallets
- Preferred payment methods
- No custom billing form
- CVV, billing address, shipping address
Engineering
Ergonomics

- Clear interfaces and implementation
- User experience for payment handlers
- One implementation across browsers
Challenges
Challenges

1. Official payment handlers
2. Stored Instruments
3. Tokenization
1. Official payment handlers

- No PayPal payment handler
- Inconsistent support for all payment methods
  - Safari: Apple Pay ✅, basic card ❌
  - Chrome: basic card ✅, PayPal ❌
Confirm and pay

Consistency payment methods

This is a rare find. Anna's place is usually booked.
Confirm and pay

Pay with

Credit Card

Redeem a coupon

Cancellation policy: Flexible
Can cancel up to 24 hours before check in (service fees). Cancel with non-refundable. Service before check in and with

I agree to the House Rules, Cancellation Policy, and to the Guest Refund Policy. I also agree to pay the total amount shown, which includes Occupancy Taxes and Service Fees. Airbnb now collects and remits government-imposed Occupancy Taxes in this location.

Confirm and pay

Flexible — free cancellation
Cancel within 48 hours of booking to get a full refund. More details
Confirm and pay

This is a rare find. Anna’s place is usually booked.

Pay with

PayPal

Apply coupon

Cancellation policy
Cancel before 12:00PM on Nov 25 and get a full refund. More details

I agree to the House Rules, Cancellation Policy, Guest Refund Policy, and the Pay Less Upfront Terms. I also agree to pay the total amount shown, which includes Service Fees.

Securely connect to PayPal to finish adding your payment method.

Login to PayPal
Confirm and pay

Pay with
Credit Card

Redeem a coupon

Cancellation policy: Flexible
Cancel up to 24 hours before check-in (service fees). Cancel within 24 hours of check-in or non-refundable. Service fees are non-refundable. Services and amenities may also be non-refundable. Check-in time is 4 PM.

I agree to the House Rules, Cancellation Policy, and to the Guest Refund Policy. I also agree to pay the total amount shown, which includes Occupancy Taxes and Service Fees. Airbnb now collects and remits government-imposed Occupancy Taxes in this location.

Confirm and pay

Google Pay
pay.google.com

Add Card

Flexible — free cancellation
Cancel within 48 hours of booking to get a full refund. More details
Consistency

cross-browser

First name: Alex
Last name: Liu
Card number:
Expiration:
CVV:
Billing Address:
Zip code:
Country/region: United States

Accepted Cards:
- Visa
- American Express
- Mastercard
- Discover
- Apple Pay
- Google Pay

Card number:
Name on card:
Expiration date:
Billing Address:
No saved addresses
Add

Payments

Safari

Chrome
1. Official payment handlers

- More official payment handlers
- Support across browsers
- Configuration of form fields, labels, etc
2. Stored Instruments

- Instruments on Airbnb vs in payment handler
2. Stored Instruments

- Integrate on-platform instruments into payment sheet
3. Tokenization

● Separate implementation to support tokenization by gateway
3. Tokenization

```json
{
  "methodName": "basic-card",
  "details": {
    "cardholderName": "Alex Liu",
    "cardNumber": "4111111111111111",
    "expiryMonth": "12",
    "expiryYear": "2020",
    "cardSecurityCode": "111",
    "billingAddress": { ... }
  },
  "shippingAddress": null,
  "shippingOption": null,
  "payerName": null,
  "payerPhone": null,
  "payerEmail": null
}
```
3. Tokenization

```javascript
const paymentRequest = stripe.paymentRequest({
country: 'US',
currency: 'usd',
total: {
  label: 'Demo total',
  amount: 1000,
},
requestPayerName: true,
requestPayerEmail: true,
});

braintree.paymentRequest.create({
  client: clientInstance
}).then(function (instance) {
  button.addEventListener('click', function (event) {
    var amount = '100.00';

    instance.tokenize({
      details: {
        total: {
          label: 'Total',
          amount: {
            currency: 'USD',
            value: amount
          }
        }
      }
    })
  })
})
```
3. Tokenization

- Configure gateway keys for tokenization
- Universal token
Trade-offs
Trade-offs

1. Integration with Airbnb payment systems
2. UX Consistency
3. Customization & Flexibility
1. Integration with Airbnb payment systems

Ease of integration

- Iframe replacement ✅
- Single gateway for tokenization ✅
- Multiple gateways for tokenization ❌
2. UX Consistency

- Across sites ✓
- Device-specific payment methods ✓
- Pages across Airbnb (branding) ✗
- UX across browsers ✗
- UX across platforms ✗
3. Customization & Flexibility

Flexible customization of

- Billing Address ✓
- Pricing display ✓
- Form fields, labels, translations ❌
QUESTIONS?

Thank you