

Global increase in business travel drives shift to programmable payment infrastructure

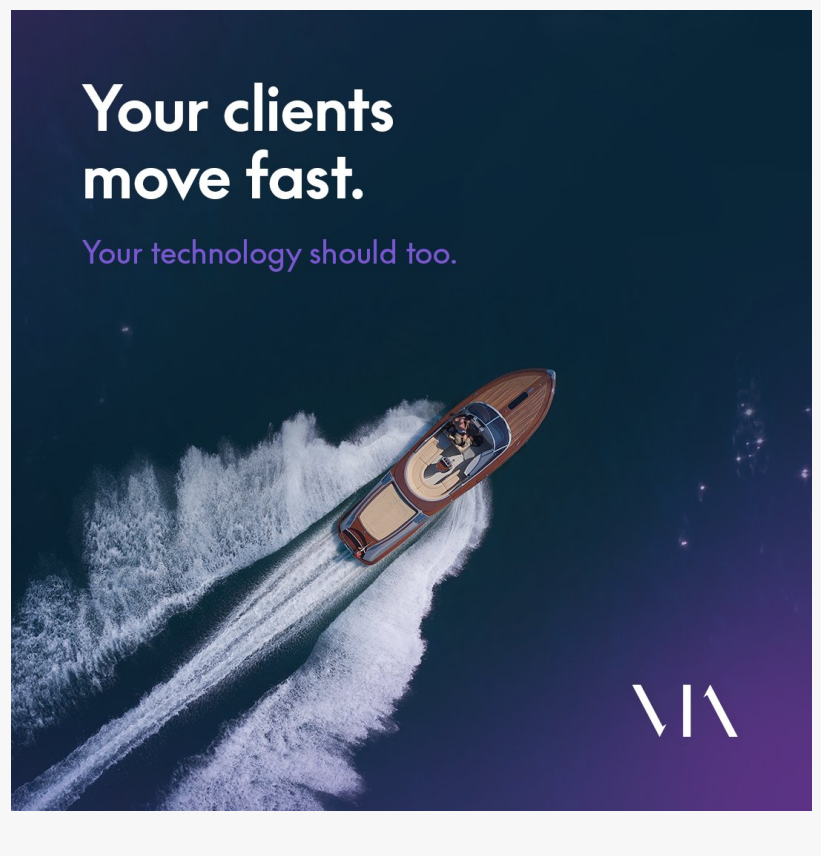
Travel firms adopt programmable payment systems to meet real-time demands, cut fraud, and streamline cross-border operations.

PANAMA CITY , PANAMA, July 22, 2025 /EINPresswire.com/ -- With global business travel spending projected to exceed \$1.5 trillion by 2027, travel agencies are facing a critical inflection point: adapt their financial systems to meet modern demands or risk falling behind.

This evolution is being driven by rising operational complexity, mounting fraud risks, and increased pressure from corporate clients who expect seamless, real-time financial experiences. In response, a growing number of travel management firms are turning to programmable, embedded infrastructure to handle payments, rewards, and reconciliation with greater speed and security.

According to a 2024 report by The Payments Association, 45% of travel businesses report payment delays of more than three days, creating challenges for liquidity, trust, and service delivery. Even more striking, fraud in the travel sector is now three times higher than in retail, with losses exceeding \$25 billion annually.

"We're seeing a strong industry-wide shift away from legacy financial systems," said Ketra Todd, Creative & Marketing Director at [ViaCarte](#), a next-gen payment media company working with travel firms across LATAM, the Caribbean, and Europe. "Agencies want programmable tools that move as fast as their clients especially across time zones, currencies, and compliance jurisdictions."



From Manual Workflows to Programmable Controls

Emerging platforms like ViaCarte are enabling agencies to integrate API-based infrastructure directly with existing booking engines, expense systems, and enterprise resource planning tools. These systems support instant issuance of digital or physical cards, spending limits by role, and automated reconciliation by transaction type.

This modern approach reduces friction common to cross-border bookings especially by supporting multi-currency transactions, enforcing policy controls, and accelerating fund disbursement.

Security, Compliance, and Localized Service in One Framework

As fraud continues to rise—tripling retail's rate—security has become a central pillar of financial strategy for travel agencies. To meet this challenge, ViaCarte embeds multi-layered fraud defense into its infrastructure. In collaboration with Digimune, Norton, and Lloyd's of London, it offers a proprietary protection suite known as [Identicate™](#), which includes:

- Dark web and breach monitoring
- Identity theft restitution
- Loss of funds benefits up to \$25,000
- Norton 360 Deluxe device protection
- Legal and cyber harassment support
- Cybersecurity training for staff and clients

By integrating these features, agencies can operate across borders without compromising trust, speed, or compliance.

“Real-time mobility means real-time risk. Our collaboration with global partners ensures clients stay protected at every touchpoint,” said Javier Boquin Rivera, Infrastructure & Security Analyst at ViaCarte.

A Strategic Shift in a Post-Pandemic Travel Economy

The rebound of corporate mobility has exposed a gap between traditional back-office workflows and today's real-time expectations. As procurement teams demand more transparency and control, embedded infrastructure is becoming a necessity not a luxury.

Industry observers note that travel management companies (TMCs) are evolving into orchestrators of end-to-end mobility ecosystems. This shift calls for programmable tools that offer visibility, policy enforcement, and agile payments across currencies, borders, and vendor types.

With programmable infrastructure in place, agencies can reduce friction, improve reconciliation, and scale confidently in a fast-changing landscape.

Industry Watch: The Infrastructure Arms Race

As programmable infrastructure becomes more accessible, analysts expect a widening gap between firms that modernize and those clinging to outdated systems.

From embedded loyalty tools that reward travelers in real time to high-limit virtual cards tailored to executive travel behaviors, financial infrastructure is quickly becoming the key differentiator in an increasingly commoditized booking space.

About ViaCarte

ViaCarte is a world-class payment media company licensed to issue Visa and Mastercard products. With high card limits, hybrid card technology, industry-leading cybersecurity, and tailored loyalty benefits, ViaCarte elevates the payment experience for globally mobile businesses. The company offers white-label cards, wallets, and benefits platforms, enabling businesses to align financial tools with their brand identity. Supporting payments in over 135+ currencies across 150+ countries, ViaCarte delivers secure, intuitive infrastructure through advanced APIs and web interfaces. For over 15 years, ViaCarte has built fast, reliable, future-ready solutions.

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