

# Amex tightens Delta relationship by bringing BNPL offering to its checkout

Article

**The news:** American Express made its card-based buy now, pay later (BNPL) feature, Plan It, available at checkout on **Delta Air Lines'** website, per a press release.

**More on this:** Plan it, which launched in 2017, lets Amex cardholders retroactively split transactions over \$100 into monthly installments for a fixed fee. It's been a successful BNPL contender: The volume of Plan It plans originated in Q4 2021 more than doubled compared with Q4 2020, according to the issuer.

**Why it's worth watching:** Travel spending is picking back up—and payment providers have an opportunity to sweep up volume as demand for BNPL services in the sector grows.

- In December, **US travel spending reached \$92 billion**, just 2% below spending levels from December 2019. The US Travel Association [said](#) it was the strongest performance since the pandemic began. And travel and entertainment spending [accounted](#) for **20% of Amex's US billed business** in Q4 2021.
- Travel spend will likely ramp up more as pandemic-related restrictions soften: In 2022, US domestic travel and tourism spending is expected to **surpass pre-pandemic levels by 11.3%** and reach \$1.1 trillion, [per](#) forecasts from the World Travel & Tourism Council.
- As consumers become more interested in flexible payment solutions, issuers can capitalize on pent-up travel demand by offering BNPL solutions to customers: **27.6% of US respondents interested in using BNPL for high-value transactions** cited travel and vacation services as their top use case, [according to](#) a September PYMNTS survey.

**Amex's opportunity:** The issuer can use the integration to help drive card growth and strengthen its relationship with Delta.

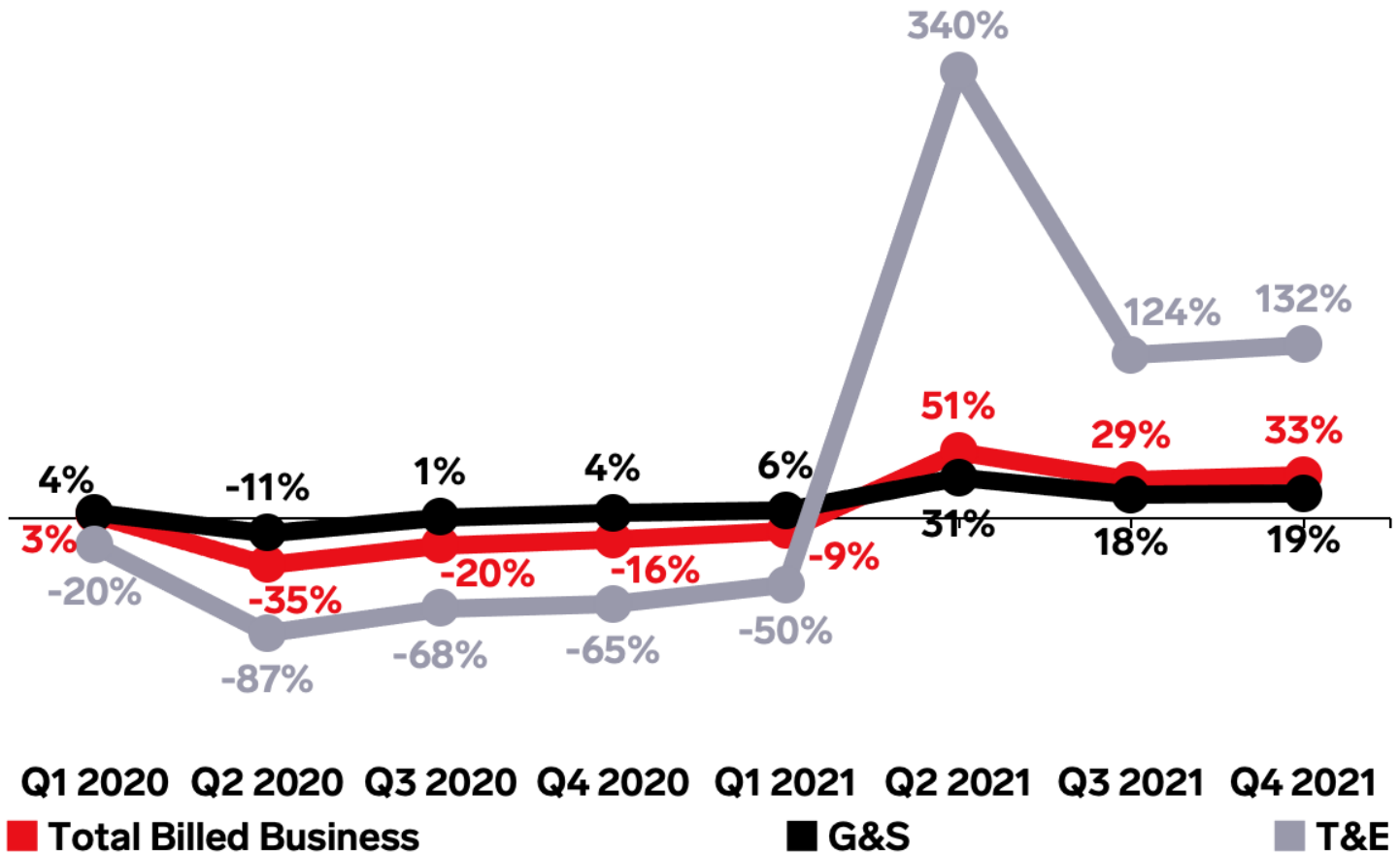
- **Amex can capture more BNPL volume from its cardholders.** Delta already offers its customers BNPL through **Affirm**, so some Amex cardholders may have opted to pay with Affirm instead of using a card. Adding Plan It at checkout may help Amex recapture some of that volume—cardholders might be more likely to opt for Plan It to earn credit card rewards.
- **It may also help tighten the issuer's relationship with Delta.** Adding Plan It to its checkout lets Delta give its customers more payment options, which may drive conversions. This helps Amex solidify its long-standing relationship with the airline—Amex issues the Delta SkyMiles credit card, which in 2020 [composed](#) 9% of Amex's total billings.

**Related content:** *Interested in learning more about BNPL and Amex's relationship with Delta? Check out these payments reports:*

- [Payment Methods and Funding Mechanisms](#)

- [The Buy Now, Pay Later Report](#)
- [The Co-Brand Credit Card Report](#)

## American Express Proprietary Billed Business Annual Growth



Note: G&S stands for goods and services and T&E stands for travel and entertainment.  
 Source: American Express, 2022  
 Methodology: This data is from American Express's quarterly earnings presentations.  
 Values cited are on a constant currency basis.

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