

Iberia Implementation

Model: **BNPL (Buy Now Pay Later)**

Merchant-embedded BNPL via Iberia Cards with multi-provider financing. However, financing via Iberia Cards (financial services arm) and fintech partners such as SeQura and Aplazame. Iberia uses SeQura, Aplazame, etc. to do the heavy lifting of BNPL financing, but it is Iberia Cards that captures the strategic benefits – revenue share, loyalty integration, risk steering, and group-wide payments control.

Iberia then redirects to a financing provider's hosted page to run checks, offer 3/6/9/12-month plans, and approve credit. Iberia announced this with Iberia Cards and said they would integrate several financing providers behind the scenes.

Bank card

PayPal

Bizum

Instalments
From 12.25€/month

intermediado por
IBERIA
CARDS

Pay in instalments; it is fast and convenient. Read the information and follow the steps:

Complete the information in the form to request payment in instalments. Then we will take you to our provider's website, where you can validate your details and choose the instalment plan.

Please ensure that you enter the details correctly. Please note that the more accurate they are, the faster they will be validated and the more likely the approval of your instalment plan will be.

FIRST NAME
Luis

SURNAME
García

EMAIL
luis.garcia@test@example.com

MOBILE
+34 600123456

☐ I confirm that I have read and agree to the general purchase terms and conditions and the cancellation policy, as well as the contract terms and conditions.

Total price

134.36€

Pay in instalments

By pressing the "Pay in instalments" button, you consent to Iberia sharing the data you supplied during the purchasing process as well as your Iberia Club data with Iberia Cards EFC, S.A. for the purpose of studying your application. You also consent to Iberia sharing your identification and contact data with the financial entities with whom Iberia Cards maintains agreements at any given time for the approval of financing applications, so that they can assess your solvency and process your application by checking creditworthiness and credit risk files. For more information, please refer to the [personal data processing carried out by Iberia Cards](#).

With this purchase you will collect **2,110 Avios and 772 Elite Points** among the passengers registered with Iberia Club.

Total price, includes air fare, [taxes](#) (except those charged at certain airports at the time of check-in), handling fees, operator charges and selected options. Click [here](#) to check for any management fees for changes and refunds.

Do you have a voucher, discount code or gift card?

Enter the code

Apply

[General terms and conditions](#)

Summary and breakdown

Outbound

Madrid-Palma de Mallorca

30 Sep. 2025 / 12:05

ADOLFO SUAREZ BARAJAS

Terminal 4

Cabin Business

See flight details

Fare Business Optima

See fare details

Return

Palma de Mallorca-Madrid

2 Oct. 2025 / 09:15

PALMA DE MALLORCA

Cabin Business

See flight details

Fare Business Optima

See fare details

Passengers

1 Adult

Luis García

Fare1 x 422.00€

Taxes, fees and carrier charges28.86€

Flight amount

450.86€

Pay in instalments - Simulation

Total €180.00

1 Select a plan

2 Details and verification

3 Payment and 3D Secure

4 Confirmation

Choose your instalment plan

Finance your purchase in 3, 6, 9, or 12 months. You will see the full cost before you confirm.

Amount to finance (demo)

180.00

Currency

EUR

Months

3 months

6 months

9 months

12 months

Example cost

Promo 0 percent APR

Fixed fee 2 percent

APR 14.9 percent (demo)

Monthly payment approx.

€60.00

For 3 months

First payment today

€60.00

Charged to your card

Total to pay

€180.00

Includes example costs

ID type

DNI (Spanish nationals)

ID number

12345678Z or X1234567L

Mobile (Spain)

+34 612345678

Card (Visa or Mastercard issued in Spain)

0000 0000 0000 0000

I confirm I have read and accept the [Loan Terms](#) and the [Pre-contract information](#)

I accept the financing provider [Privacy Policy](#)

Visual demonstration. Figures and validations are illustrative.

You will be redirected back to Iberia to confirm your booking.

Confirm and pay first instalment (€60.00)

Your purchase summary

Madrid MAD — Outbound 22 Oct ·
Palma PMI Return 29 Oct
1 adult · Economy Basic fare

Ticket amount

€180.00

Financing cost (example)

€0.00

Total to pay

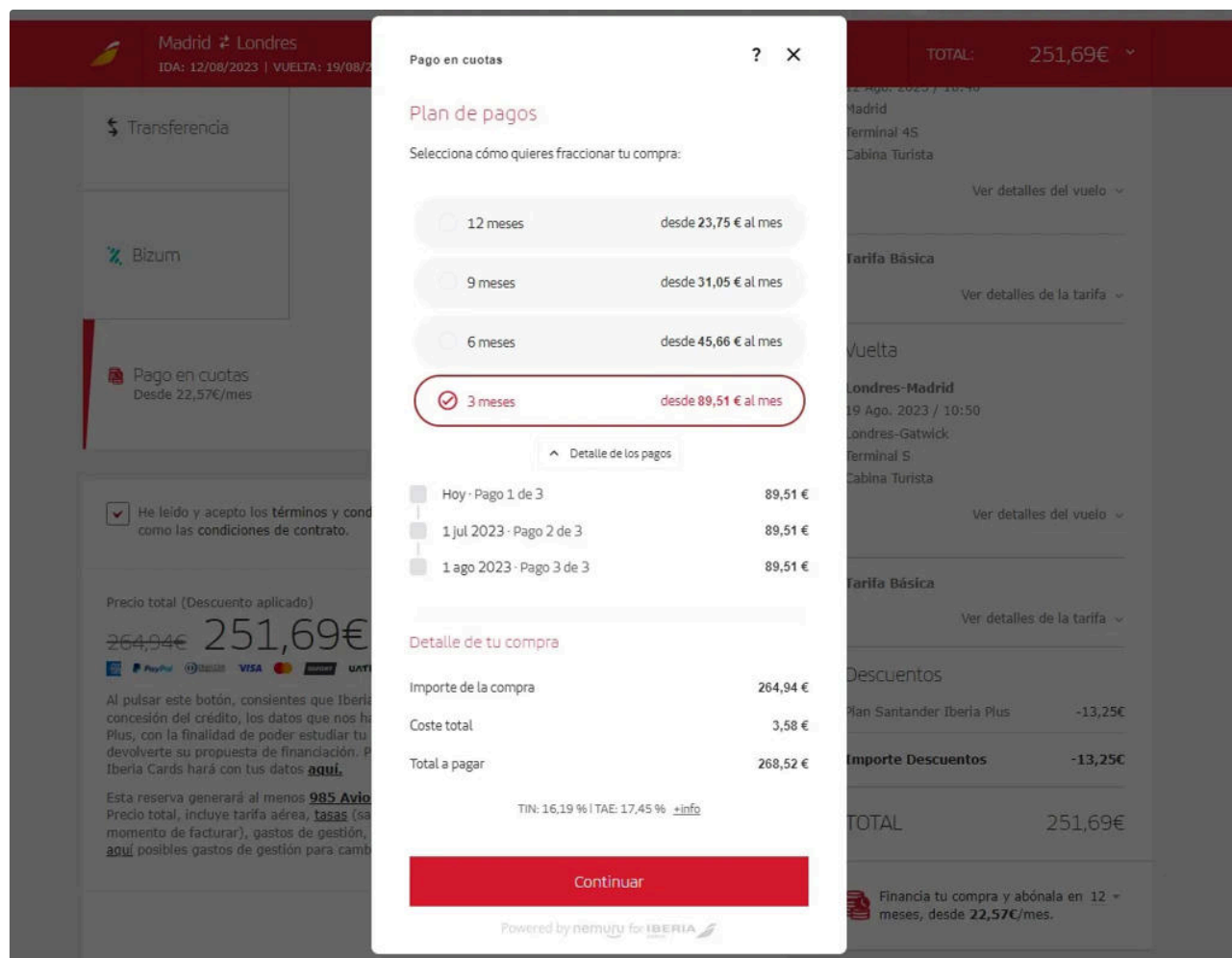
€180.00

Totals may change after eligibility checks. Additional fees may apply.

Financing provider

Accredited partner (simulated)

APR and terms depend on the offer and your eligibility.



Can I pay for my ticket in instalments?

Pay for your trip in convenient instalments quickly and easily, without having to register. You just have to fill out a short form and we will redirect you to our provider's website where you can choose one of the payment plans they offer you, the one that best suits your needs.

Bear in mind that additional details may be requested for approval. Once it has been authorised, you'll automatically go back to the booking confirmation page at iberia.com.

This option will appear on the payment page as one of the alternatives in the markets where it is available. For now we can only offer you this option in Spain. In certain countries, some bank cards (usually credit cards) let you defer payment.

Hide ^

Here is how Iberia's instalment feature works, directly based on their own site:

- On [IBERIA.COM en United States - the best prices for Iberia flights - Iberia USA](https://iberia.com/en/United-States) (Spain), customers can split the cost of a flight into up to 12 instalments, whether that is 3, 6, 9, or 12 months.

- This option appears on the payment page, alongside other methods, but only:
 - For customers resident in Spain (with DNI or NIE).
 - For return flights costing €45 or more.
 - Using VISA or MasterCard issued in Spain.
- The user selects "Payment in instalments", and is redirected to Iberia's financing partner's platform, such as, SeQura, Quix, FLOA, or Aplazame—to choose a plan. After paying the first instalment, the customer is automatically returned to Iberia to confirm the booking.
- Behind the scenes, Iberia uses its own Iberia Cards subsidiary to orchestrate this BNPL (Buy Now, Pay Later) capability.
- As of now, this feature is only available in Spain, though Iberia is considering expanding it to countries like Italy, France, Germany, and Belgium.
- **Payment step on :**
 - You choose your flight, proceed to payment.
 - Under payment methods, you see your usual options (card, PayPal, etc.) plus "Payment in instalments."
- **Click "Payment in instalments":**
 - You are taken to the financing partner's site (e.g. SeQura or Aplazame).
 - A clean interface lets you pick your instalment duration (e.g. 3, 6, 9, 12 months).
 - You enter your card details, maybe fill a short form, and your instalment plan is confirmed—and then you are redirected back to Iberia with the booking confirmed.

A **financing partner** (like SeQura, Aplazame, or Iberia Cards) steps in and pays Iberia the full ticket price upfront. The financing company: They take on the credit risk (will the customer actually pay?), and they earn revenue via interest, fees, or a commission from Iberia. By using Iberia Cards, the **interest income, interchange fees, and any merchant fees** stay within the IAG group (Iberia, BA, Vueling, etc.). Iberia uses Iberia Cards to capture revenue, retain data, manage risk, link with loyalty, and build group-level control over payments. If they simply handed this to Klarna, Iberia would become just another merchant paying high fees with no leverage.

The customer then owes money to the financing partner, not Iberia, and pays them back in monthly instalments (3, 6, 9, 12 months, etc.).