

# Airbnb Group Pay: Product Requirements Document (PRD)

**Status:** Concept, final draft · **Target:** Q3 2026, US pilot · **PM:** Guy Amar

**Goal:** Reduce abandonment on group bookings and turn invisible group members into registered users.

*Concept project created during a product management course. Not affiliated with Airbnb. Companion document: Group Pay MRD.*

## What Group Pay is

A new payment option at checkout. The organizer pays only their share. The booking enters a 12-hour secure window: the listing is hidden from search while each guest pays their own part through a shared link. When the group reaches 100%, the booking confirms.

Worked example used throughout: a \$1,500 booking split between 5 guests, \$300 each.

## How it works

1. Organizer selects “Pay as group” and pays their \$300 share.
2. The listing is locked and hidden from search.
3. The 12-hour secure window starts. The organizer shares a payment link.
4. Guests each pay \$300 through the link. No account required to pay.
5. At 100% funded, the booking confirms and the standard flow takes over.

## Eligibility

- Listing with 2+ bedrooms and a total price above \$1,500
- Check-in at least 30 days away
- 3 to 10 guests (equal splits only in v1)

## Booking states

State	Trigger	Calendar
Pending	Organizer pays their share	Hidden from search
Partially paid	At least one guest has paid	Hidden from search
Fully paid	100% of total collected	Confirmed, standard booking
Overdue	Window ends below 100%	Organizer may request a host-approved extension of up to 12 hours (\$50 fee). Without approval, the booking auto-cancels.
Canceled	Hour 12 with no approved extension, or hour 24 if an extension was granted	Listing returns to search. All escrowed funds refund instantly.

## Key rules

1. Equal split only, 2 to 10 shares, set with a slider at checkout.
2. The soft-lock lasts 12 hours. The listing is hidden from search for the full window.
3. Guests pay by card, PayPal, Apple Pay, or Google Pay. Each contributor page offers account creation with the details already filled in.
4. The organizer dashboard shows each member as paid or pending, and offers three actions: send a reminder, cover the remaining balance, or request an extension from the host.
5. Refunds trigger within 60 seconds of cancellation, to each member separately.

## The hour-12 decision

Sixty minutes before the deadline, an organizer who is short of 100% gets one decision screen with three options: cover the remaining balance now, request a host-approved 12-hour extension (\$50), or cancel with full refunds for everyone who paid.

Payment nudges go out to unpaid members at hour 4 and hour 10.

## Edge cases

- A guest drops out: the organizer re-splits among remaining members or covers the gap.
- Payment method fails: the member can retry with a different method inside the window.
- Trip cancellation after confirmation: each member is refunded separately under the standard Airbnb policy.

## Success metrics

- **North star: Payment Completion Velocity.** Time from the organizer's payment to the final contribution. Target: 90% of bookings fully funded within 12 hours.
- **Guardrails:** hold churn below 15% (held listings that end in cancellation), host opt-out below 5%, all refunds within 60 seconds.
- **Kill criteria, set before launch:** if hold churn passes 15%, the window shortens. If more than 5% of pilot hosts turn the feature off, the hold risk outweighs the demand and the feature does not scale.

## Risks

1. **Host inventory cost.** A hold that fails wastes sellable time. Mitigated by the 30-day rule, the 12-hour cap, and host approval on extensions.
2. **Low guest completion.** Contributors may ignore the link. Mitigated by nudges and the organizer's option to cover the balance.
3. **Support load.** Partial payments create new refund scenarios. Mitigated by instant automated refunds and one clear decision point.

## Release plan

1. **Internal test.**  
Employee bookings, feature-flagged.
2. **US pilot.**  
Bookings 30+ days out, listings that sleep 4 or more. Go/no-go against the guardrails.
3. **Expanded eligibility.**  
Lower the price threshold, widen lead-time rules if guardrails hold.
4. **General availability and monetization.**  
Evaluate a service fee on split payments.

Longer-term directions (loyalty integration, dynamic splits, international expansion) were deliberately left out of scope for this concept.