

Addressing Document Fraud within Airline Operations

Leveraging AI to Protect Revenue & Customer Trust

Presented by Finovox

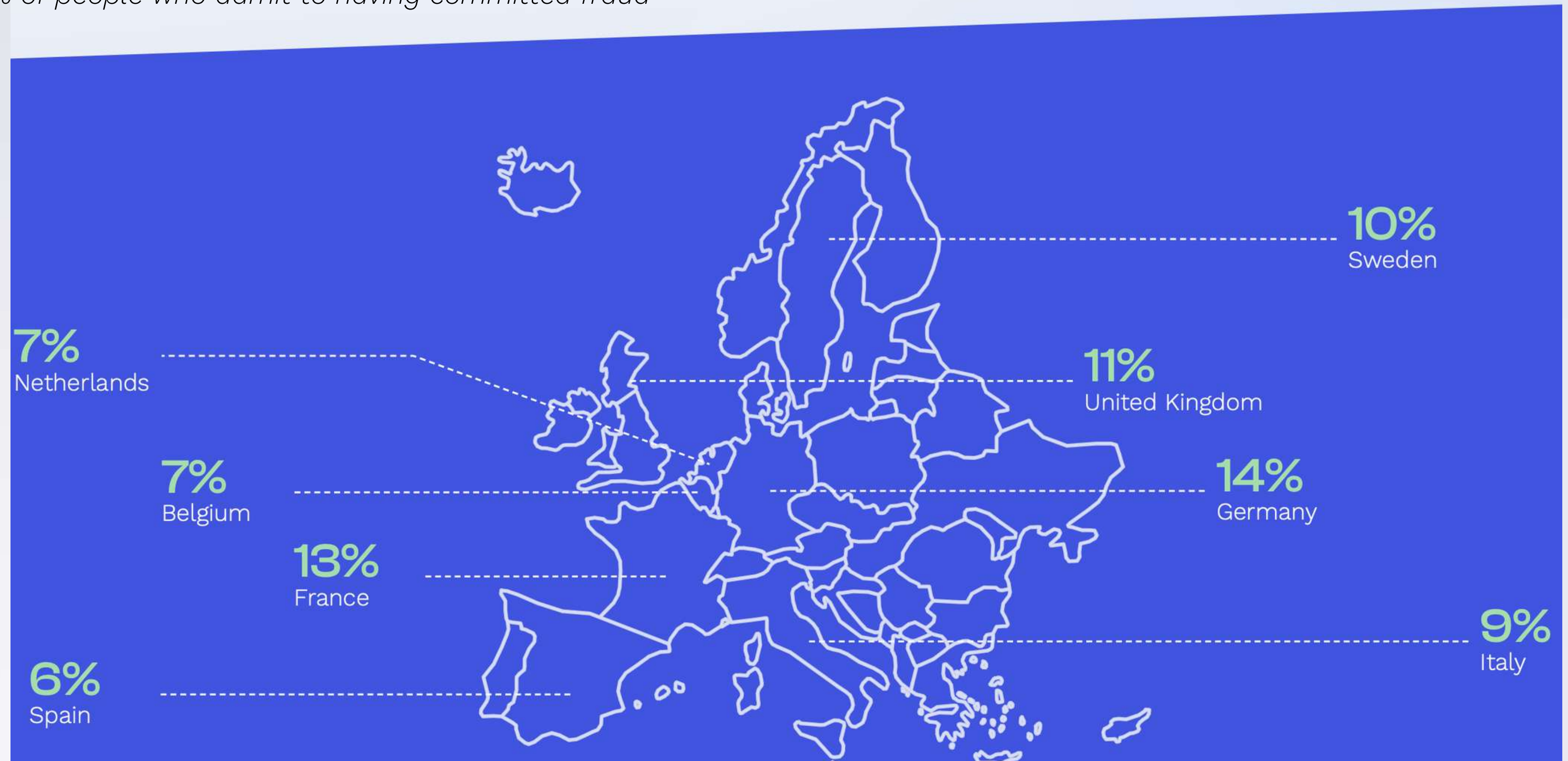
Pierre-Alexis Gouzien, COO and co-founder

Fraud is not just a cost problem.
It's a customer experience problem.
And it's a progressive threat, quietly taking
root and compounding its impact over
time.

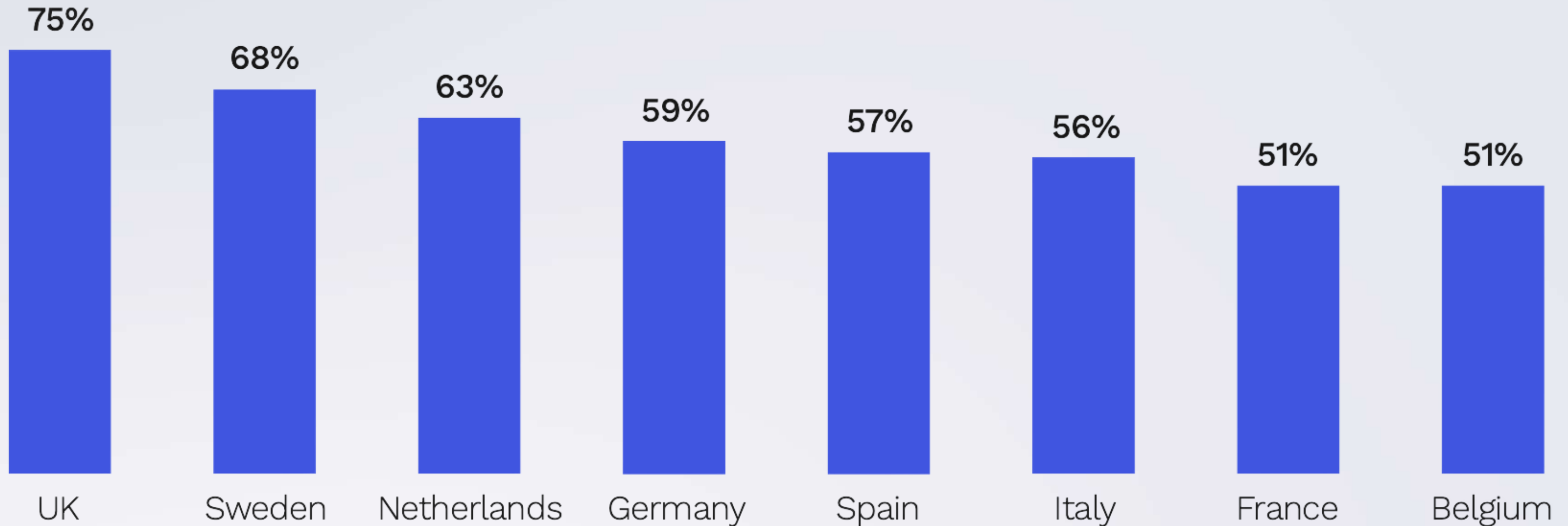
Key datas

Across Europe: Fraud rates between 6% and 14% of activities

**% of people who admit to having committed fraud*



Fraud Is Considered... easy

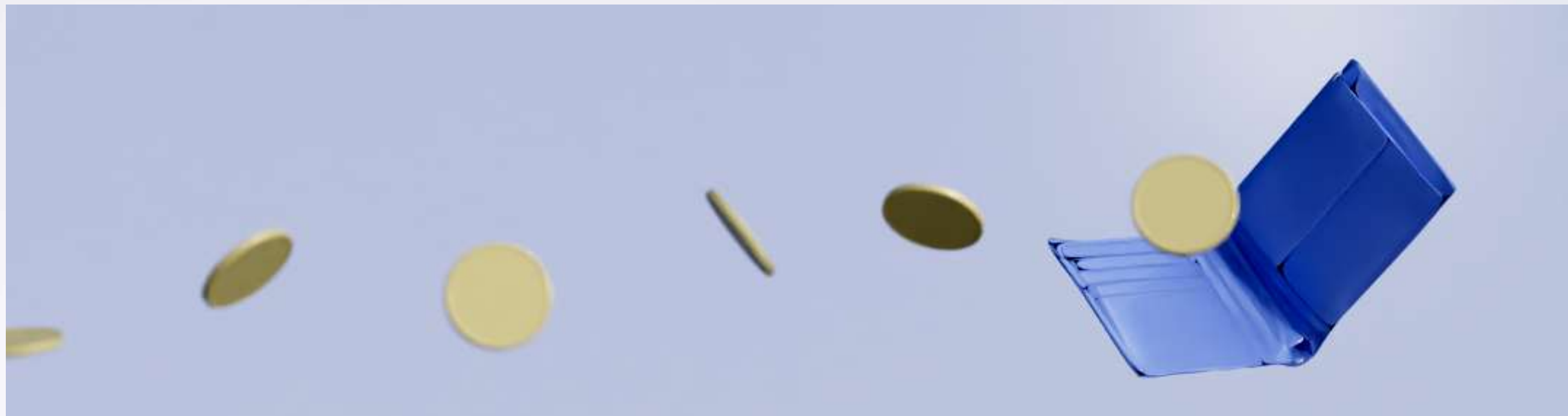


People think fraud is easy and they're not wrong.

Fraud is considered... without any consequences

Up to 28% of fraudsters feel no fear at all when committing fraud and more of 80% of fraud attempts succeed across markets and industries.

Digitalization reduces real-life interactions, thereby increasing the feeling of impunity, while also expanding the range of tools available for fraud.



Why do People Fraud?



Financial difficulties:

Spain (36%), Sweden (35%),
Belgium (28%)



Simplifying administrative procedures:

Italy (26%)



Saving time / avoiding constraints:

UK (41%), France (34%),
Germany (33%)



Perceived injustice or unfair rules:

Netherlands (31%), Italy (26%)

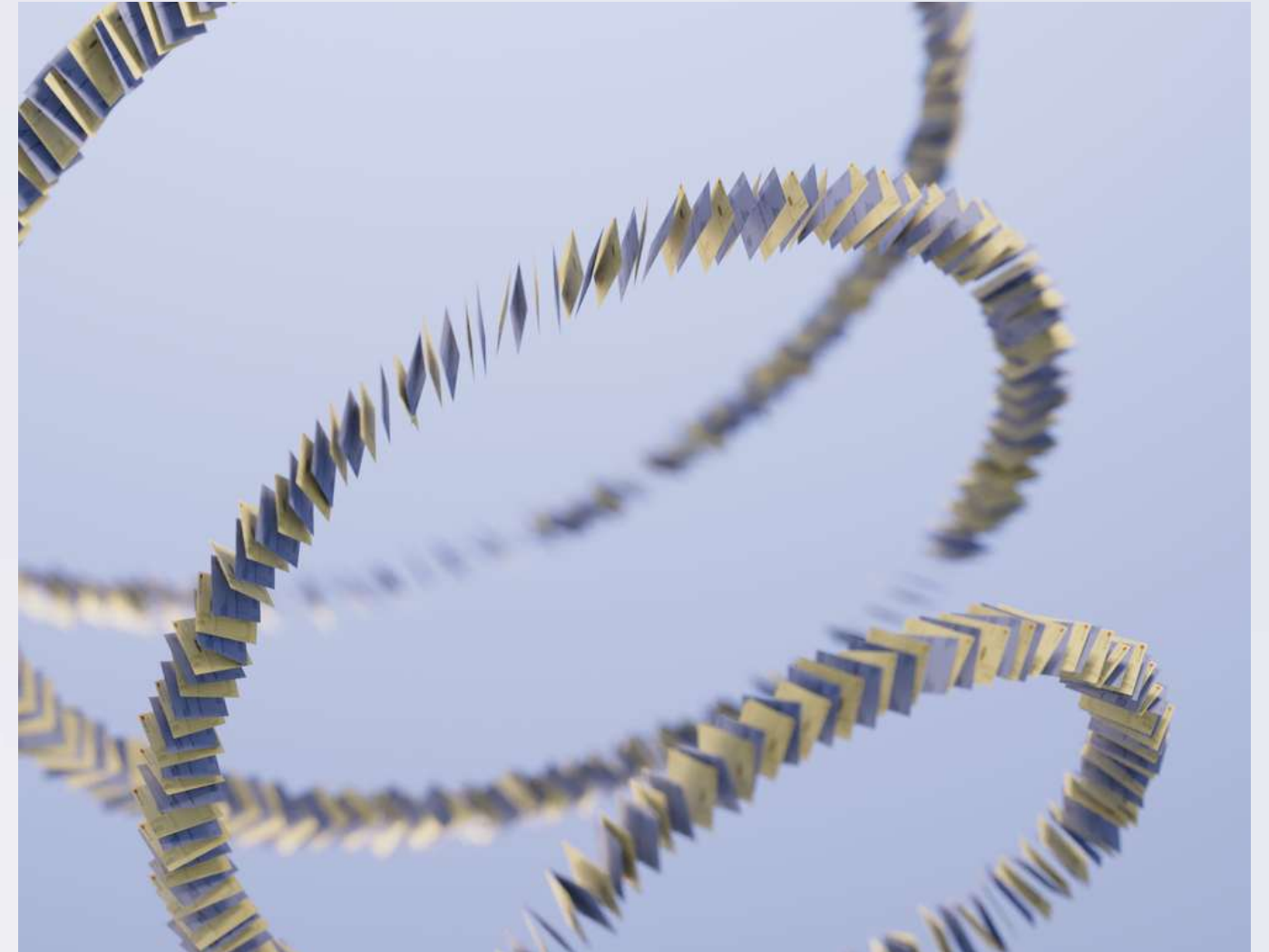
“I paid too much, I deserve something back”

Why fraud matters the most now?

Ticket prices are rising up

Customer expectations are higher than ever while perceived service is declining

Document fraud appears as a little-known niche to leverage



And fraud is accelerating in this exact context

What really happens to Airlines

- Documents are edited
- Amounts are increased
- Proofs are reused
- Medical documents are manipulated

————→ And 90% of it is undetectable manually*



*Data with our
clients

Where Airlines are exposed

1. Refunds & cancellations
2. Baggage claims
3. Delay compensations
4. Loyalty programs



Exactly where customer interactions are the highest



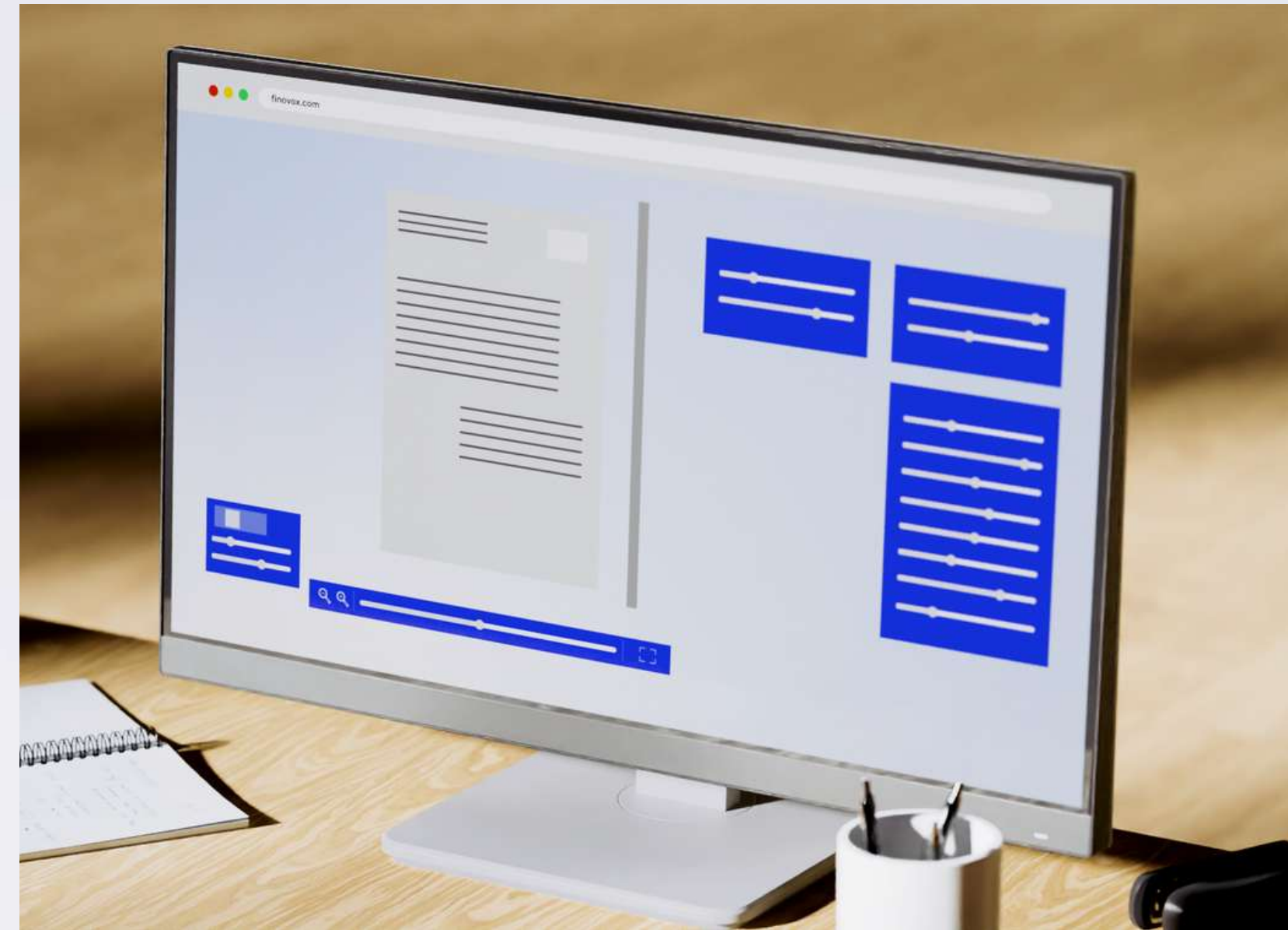
Anecdote time

Baggage claims

- Lost baggage
- MacBook + AirPods
- Clean invoice attached

Refunds and compensations

- Flight cancelled
- Invoices and receipts provided
- Refunds for rental, hotel and booked activities



Everything looks valid... but fake documents has been provided

The Impact

- Financial leakage
- Operational overload
- Compliance breach
- Frustrated customers



And a degraded brand
image



Finovox in a few words

At Finovox, we detect document forgeries, on any document, in any language:

- Invoices
- IDs
- Medical certificates

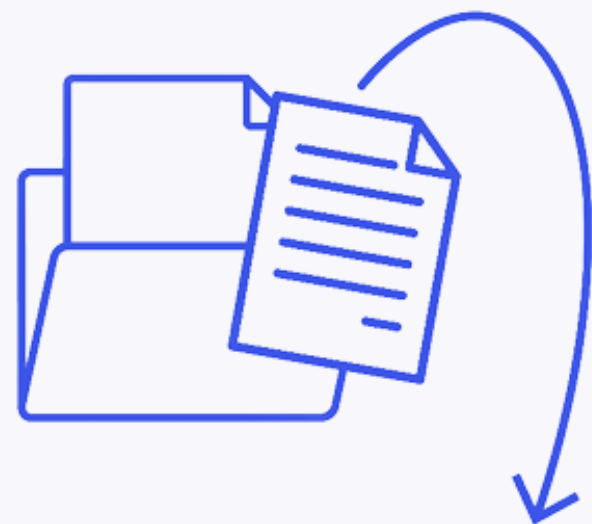


Analysis and detection in a few seconds



A man with short brown hair and light skin is seated in a black leather office chair. He is wearing a dark blue corduroy jacket over a white t-shirt. He is looking slightly to his left with a neutral expression. The background features a window with a metal frame and a light-colored wall.

1 in 10 people reports having
committed document fraud.



Document submission

- **Onboarding** applications
- **Funding** requests
- **Compensation** claims

 Less than 20 seconds



A 360° analysis of the document

Fraud identification and explanation

Digital analysis

- Metadata analysis
- Software analysis
- Visual analysis
- Template learning

Content analysis

- Data extraction
- Cross-checking against internal / external databases
- Consistency analysis



A Collective Challenge

Fraud evolves fast with new technologies

Detection must evolve
faster

Why community matters:

- A fraudulent document detected by one user
- Is instantly recognized if reused elsewhere

————→ Collective knowledge centralization

Somebody's detection is everybody's detection:

- Cross-client intelligence
- Shared fraud patterns
- Continuous learning

————→ The more we work together, the stronger the
detection



Finovox is launching
a new decision-making

From Reactive to Proactive

Today: Fraud is detected too late

Tomorrow: Fraud is stopped when submitted



This is the shift.

Use Case: IMA (Travel Insurance)

Supporting a leading travel insurance player

- High volume of refund & cancellation claims
- Documents submitted:
 - Medical certificates
 - Invoices
 - Proof of travel disruption

Key challenges:

- Manual review at scale
- Increasing document sophistication
- Need to maintain fast customer experience

What Finovox delivers:

- Automated document analysis at submission
- Detection of altered invoices & fake medical documents
- Decision support for claims teams
- A 10x gap between annual payouts and detected fraud (in €)



Key takeaway for

airlines
Same documents, same fraud patterns: whether insurance or airline claims



Our Clients & References

Trusted by leading organizations across industries:

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 BRED
BANQUE
POPULAIRE

 MetLife

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TELECOM

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ASSURANCES

 CA

ActionLogement 

sogec 

 SwissLife

bpi**france**

Finovox

Fraud will not disappear, but it can be controlled



Questions ?

Optimize your workflow,
Reduce document fraud,
Improve your performance.



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Thank you!