



Inflight fraud

Expert Insights on Challenges and Best Practices

Welcome:

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Challenges



A number of LCC still operate with NO connectivity between issuers and airline, whilst in-flight

Checks completed onboard, goods/services provided

Unknown status of customer payment accounts



Customer disembarks

Connectivity enabled

Payment approval / rejection received

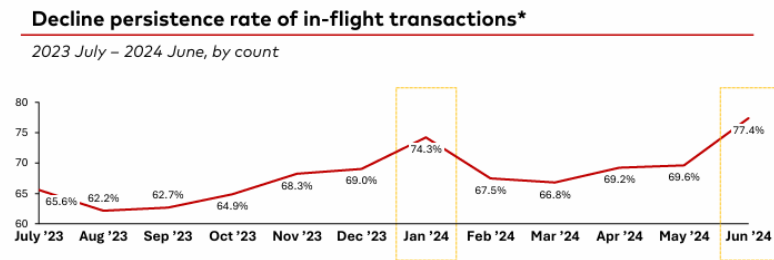
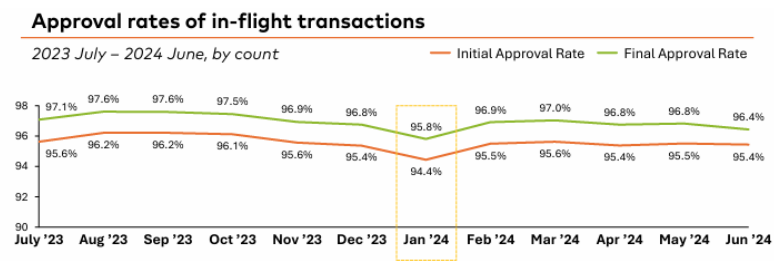
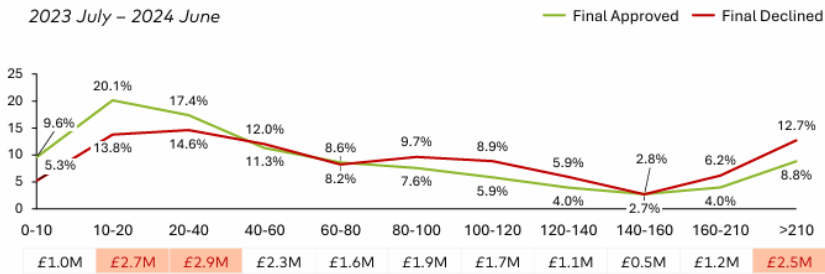
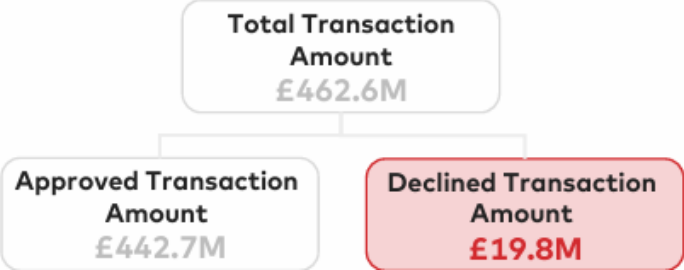
Payment Journey



Time frame 1-45 days



What is the financial impact to Airlines, operating in this manner?

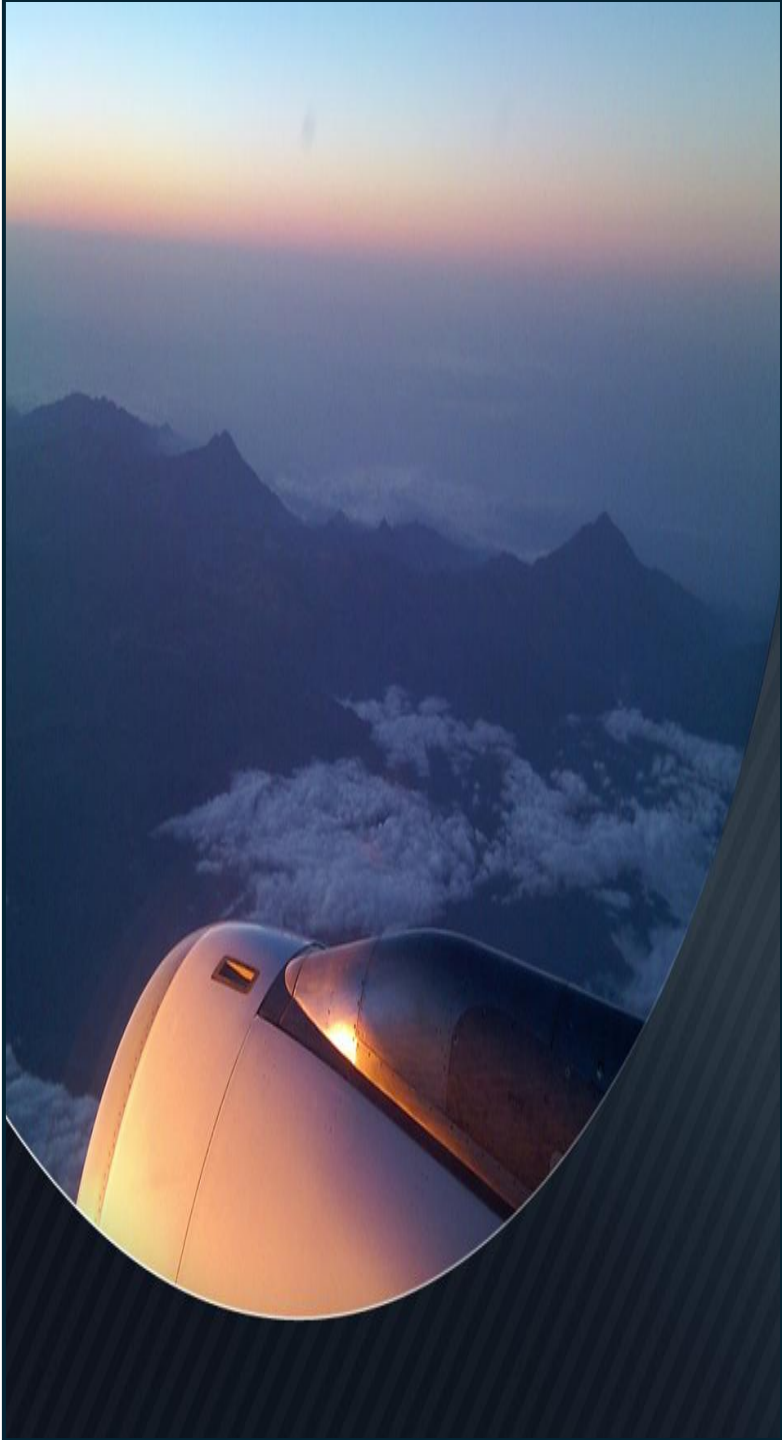


* Decline persistence rate: the percentage of declines that remained declined after 45 days of retries

TAKEAWAYS

- Airlines have an average 96.9% final and a 95.5% initial approval rate respectively, showing that retries can recover around 1.4% of additional approvals.
- Approval rates drop to a low of 94.4% in January, possibly due to the Credit Risk seasonality.
- On average, 68.1% of initial declines remained declined after a 45-day period, showing a struggle in recovering transactions.
- January and June peaked with >74% of declines remaining declined post-retry.

Although these percentages appear to have not moved much in 2025 and 2026, as passenger forecasts crew, so will the financial exposure



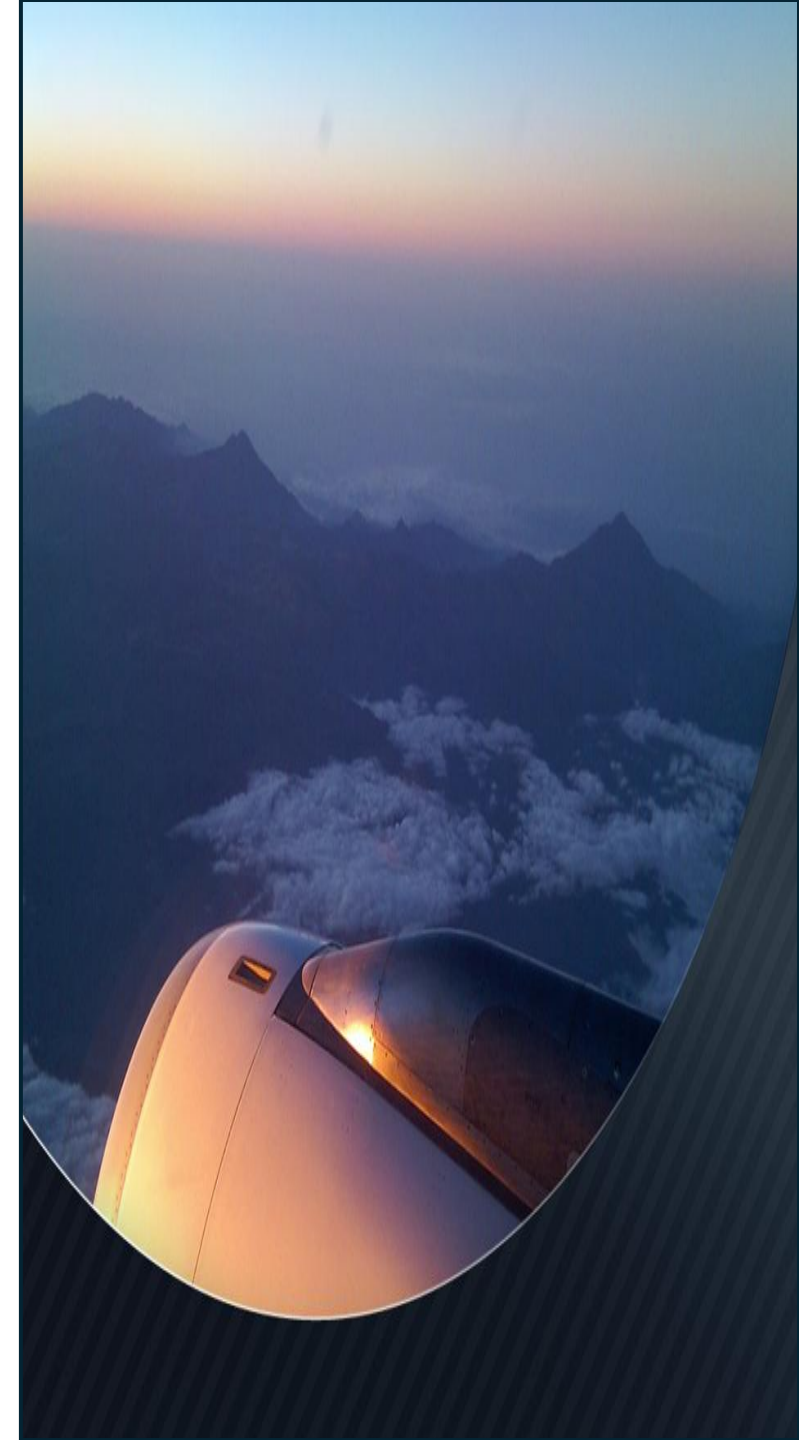


Easy Target?



Current tools used by Wizz Air and easyJet to prevent loss

- ID Checks
- Spend Floor Limits
- Card blocking at the point of sale
- Education workstreams
- Engagement with other airlines, law enforcement, customs
- Collaboration with card schemes and issuers
- Grey listing ability onboard
- Boarding card scanning



Future Plans

Growing need for all parties within the eco-system to find solutions to combat risks within the airline industry

Cost effective technology implementations that doesn't impact operation timeframes (e.g. grounding aircraft)

Correct decline responses provided are key to helping airlines target and prevent further exposure

AI tools and reports



Find and Identify Fraudulent Retail Transactions on **easyJet** Flights

Start Investigating:

e.g. Where can I find my next suspect?

Ask



Find and Identify Fraudulent Retail Transactions on **easyJet** Flights

Answer

The search was successful. The data related to your request will be displayed in a table below. End of message.

	full_name	card_number	subject_card_ownership_certainty	risk_score	number_c
0	MR CRISTIAN	459647*****6448	High	25.500000	
1	MR DAV	430893*****3983	High	25.500000	
2	MR D	430893*****8877	High	25.500000	
3	MR	433277*****1266	High	13.500000	
4	MR	415064*****8557	High	13.500000	

Start Investigating:

Show me top 5 cards

Ask