

A stylized world map in shades of blue and white. The map is composed of cut-out shapes of continents. A yellow location pin is placed over South America, and a white location pin is placed over Europe. A red arrow points from the yellow pin to the left, and a white arrow points from the white pin to the left. A dashed white line with a blue arrowhead points from the white pin towards the yellow pin. The word 'GRANADA' is written in a bold, blue, sans-serif font across the top left of the map, with a small illustration of a city skyline integrated into the letter 'A'.

**GRANADA**

**7TH SUMMIT OF  
TRAVEL AGENCIES  
ASSOCIATIONS**

**8 – 10 November 2023**

**Livia Vité**

**CCO**

**Perseuss | Actuary**

**Collaborating as an Industry on Payment Fraud and Risk**

# COLLABORATING ON RISK



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# COLLABORATING TO MITIGATE RISK AND ENABLE TRAVEL



October 2020

March 2021

April 2022

## DOUBLING-DOWN

Approach	Overview
1 RETREAT	<ul style="list-style-type: none"> <li>Focus on the most stable and safe T1/T2 portfolio</li> <li>Exit from riskier markets and customers</li> </ul>
2 MAINTAIN	<ul style="list-style-type: none"> <li>Maintain the current book</li> <li>Reduce BD activities</li> </ul>
3 DOUBLE-DOWN	<ul style="list-style-type: none"> <li>Build out risk management tools to allow onboarding on additional Airline &amp; Travel customers (\$1.2M investment)</li> <li>Offer airline acquiring as a white label service</li> <li>Invest in products and people</li> </ul>

Flybe set to fly again after brand is rescued

© 19 October 2020



worldpay  
from FIS



Project Wingman

20 airlines in 20 days?!



Travel > News Travel

COME FLY WITH ME Flybe restarts flights from the UK – two years after going bust

Kate Speddy  
Published: 13:05, 13 Apr 2022 | Updated: 13:05, 13 Apr 2022



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# COLLABORATING TO MITIGATE RISK AND PREVENT LOSSES

January 2023

And After...

## Flybe: all flights cancelled as airline ceases trading

Customers advised not to go to airport and to contact their booking agent



**flybe**

**Notice:**  
 On 28 January 2023, the High Court appointed David Pearce and Mike Pearce as Joint Administrators of Flybe Ltd (the "Flybe").  
 Flybe has now ceased trading and all flights from and to the UK operated by Flybe have been cancelled and will not be reinstated.  
 If you are a passenger affected by this event, please read the notice below.  
 If you are a Flybe Ltd ("Flybe") creditor, please follow the instructions in the notice below. DO NOT TRAVEL TO THE AIRPORT as your presence may be required for the flight and you may be liable for any costs which you incur as a result of the flight being cancelled.  
 If you have a Flybe booking sold by an intermediary (i.e. not directly with Flybe) that includes a Flybe flight, please contact the relevant intermediary to confirm there is any impact to your travel plans. You should also contact the relevant intermediary to confirm any other arrangements you may have made for your travel.  
 If you have any queries, please contact the relevant intermediary.  
 Customers are advised to contact the Civil Aviation Authority website for further information.  
 www.caa.co.uk

- ✓ Data sharing enabled 100% visibility and reconciliation for processing chargeback and payback of remaining funds
- ✓ Customers protected and no losses for the bank
- ✓ Travel merchants continue to be onboarded by the acquirer



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# COLLABORATING ON FRAUD



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# COLLABORATING ON FRAUD: TARGETING CRIME RINGS

**18-22 NOVEMBER 2019**

## GLOBAL ACTION AGAINST ONLINE FRAUDSTERS IN THE AIRLINE SECTOR

The coordinated Global Airport Action targeted criminals suspected of fraudulently purchasing plane tickets online using stolen or fake credit card data.

**COORDINATION CENTRES/COMMAND POSTS**

- Europol
- Interpol
- UNODC (at EUROPOL Command Post)
- Ameripol
- Colombia
- Canada (RCMP Federal Policing Criminal Operations (FPCO))
- US (National Cyber-Forensic Training Alliance (NCFTA))

**COUNTRIES PARTICIPATING IN THE OPERATION**

- Austria, Belgium, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovak Republic, Spain, Slovenia, United Kingdom
- Bahrain, Bolivia, Cameroon, Cypriot Republic, Costa Rica, Guatemala, Ghana, Guinea Bissau, Mali, Niger, Nigeria, Senegal, Togo
- US, Canada, Argentina, Bolivia, Brazil, Colombia, Ecuador, El Salvador, Guatemala, Mexico, Panama, Peru, Republic of Dominica
- South Africa, Thailand, Korea, Malaysia, Mexico, Philippines, Singapore, United Arab Emirates

**STATISTICS:**

- 56 airlines
- 12 online travel agencies
- 60 countries
- 200 airports
- 79 detained/arrested at the airports
- 165 suspicious transactions reported

**AIM OF ACTION:**

- Target the criminal online services offering credit card analytics and fake plane tickets
- Protect passengers from being duped by these criminal enterprises

**INDUSTRY INVOLVEMENT:**

- Airline industry:** Law enforcement, bases of USD 1 billion for the airline industry
- Credit card industry:** Travel industry, The International Air Transport Association (IATA) took part in the action, providing important fraud intelligence from its database
- Travel industry:** A dedicated team of analysts working from the Europol operational centre provided live access to specialised criminal intelligence databases.

- Interpol
- Europol
- Ameripol
- Local Law Enforcement
- Card schemes
- Banks
- Airports
- Travel agents
- Airlines
- IATA
- Perseuss



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## GAAD: JUNE 2018 EDITION

### Results

141 arrested. Some 334 suspicious transactions were reported, and a number of investigations have been subsequently opened.

### Main figures

11th edition Global Airport Action Days (GAAD)

- 141 arrested
- over 1 Billion USD Yearly industry losses (estimation)
- 6 online travel agencies
- 69 airlines
- over 226 airports
- 61 countries
- 334 suspicious transactions reported

<https://www.europol.europa.eu/operations-services-and-innovation/operations/global-airport-action-days-gaad>



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**ceav**  
Confederación Española  
de Agencias de Viajes

**Andalucía**  
EUROPEAN UNION  
European Regional Development Fund  
Junta  
de Andalucía



AMADEUS AON civitatis IBERIA IBERIA CARDS Pipeline. renfe TURESPAÑA