According to Ingenico ePayments’ data, most travelers in LATAM arrive or depart from these top five airports:

<table>
<thead>
<tr>
<th>Code</th>
<th>Airport Name</th>
<th>City, Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYY</td>
<td>Tocumen International Airport</td>
<td>Panama City, Panama</td>
</tr>
<tr>
<td>SCL</td>
<td>Comodoro Arturo Merino Benítez International Airport</td>
<td>Santiago, Chile</td>
</tr>
<tr>
<td>LIM</td>
<td>Jorge Chavez International Airport</td>
<td>Lima, Peru</td>
</tr>
<tr>
<td>BOG</td>
<td>El Dorado International Airport</td>
<td>Bogota, Colombia</td>
</tr>
<tr>
<td>GRU</td>
<td>Sao Paulo – Guarulhos International Airport</td>
<td>Gaurulhos, Brazil</td>
</tr>
</tbody>
</table>

We work with some of LATAM’s biggest airlines, visiting all of these destinations, by helping them reach more customers around the world.

Make sure that you’re targeting all of your international travelers throughout their journey, with the most payment methods and comprehensive acquiring coverage available.

Visit: [www.ingenico.com/epayments](http://www.ingenico.com/epayments) to learn more
# Transavia part of AF/KL group

<table>
<thead>
<tr>
<th>TO</th>
<th>HV</th>
<th>Transavia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transavia France</td>
<td>Transavia Holland</td>
<td>Low cost with a smile</td>
</tr>
<tr>
<td>• 2006 &gt; 10 years</td>
<td>• 1965 &gt; 50 years</td>
<td>• Spain</td>
</tr>
<tr>
<td>• B 737 800 : 30</td>
<td>• B 737 700/800 : 41</td>
<td>• Italy</td>
</tr>
<tr>
<td>• ORY – LYS - NTE</td>
<td>• AMS – RTM - EIN</td>
<td>• Portugal</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Morocco</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Tunisia</td>
</tr>
</tbody>
</table>

- Spain
- Italy
- Portugal
- Morocco
- Tunisia
Transavia Fraud Evolution

The big change

2013 2014 2015 2016 2017

TO  HV
Transavia Fraud Evolution

2014
- French Attack
  - French cards
  - French IP
  - Very Difficult to intercept
  - Transavia France
  - Insufficient resources
  - End 2014 decision was taken:
    - 24/7 coverage

2015
- MID 2015
  - 24/7 Team started
  - Dynamic 3DS was introduced Q2
  - Scores & settings were adjusted
  - Data was better analyzed
  - All disputes were handled
  - French “problem” moved to call centre & API partners

2018
- Fraud Ratio < 0.03%
  - Mid 2016 PML was introduced for Service Centre bookings offering secure way of payment
  - Focus on reducing manual review
  - Identifying new trends
  - Increase of 3DS fraud
The complexity of the fraud in the French market

**Issuing Country based on BIN range**

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>BE</td>
<td>5%</td>
</tr>
<tr>
<td>CA</td>
<td>4%</td>
</tr>
<tr>
<td>DE</td>
<td>2%</td>
</tr>
<tr>
<td>DK</td>
<td>2%</td>
</tr>
<tr>
<td>ES</td>
<td>5%</td>
</tr>
<tr>
<td>FR</td>
<td>55%</td>
</tr>
<tr>
<td>GB</td>
<td>4%</td>
</tr>
<tr>
<td>IT</td>
<td>2%</td>
</tr>
<tr>
<td>NZ</td>
<td>4%</td>
</tr>
<tr>
<td>US</td>
<td>6%</td>
</tr>
</tbody>
</table>

**Shopper Country based on IP**

- FR: 55%
- US: 6%
- CA: 4%
- GB: 4%
- NZ: 4%
- IT: 2%
- DE: 2%
- DK: 2%
- RO: 1%
- PL: 0%
- SE: 0%
- SK: 0%
- AT: 0%
- BR: 1%
- IL: 1%
- MA: 1%
- TN: 3%
- PT: 0%
- GR: 4%
- GB: 4%
- RO: 1%
- SE: 0%
- IT: 2%
- US: 6%
- CA: 4%
- GB: 4%
- RO: 1%
- SE: 0%
- IT: 2%
- US: 6%
Top 10 Shopper Country

**Fraud**

- FR 55%
- AT 2%
- BE 5%
- CA 4%
- DE 2%
- DK 2%
- IL 1%
- IT 2%
- MA 1%
- NZ 4%
- RO 1%
- SE 0%
- SK 0%
- US 6%
- TN 1%

**Non Fraud**

- FR 54%
- AR 0%
- BE 1%
- DE 2%
- ES 4%
- IL 2%
- IS 0%
- IT 0%
- MA 1%
- MY 1%
- PT 9%
- TN 7%
- US 15%
- GB 1%
- NZ 4%

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