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>PTY</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>Guarulhos, 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
Know Your User (KYU)
Balancing Security and Customer Experience

Grzegorz Kwiecień (COO, eSky)
Rodrigo Camacho (CCO, Nethone)
Technology Oriented Online Travel Agency
1st in CEE
2nd in LATAM

eSky Group has been leading international expansion successfully and dynamically. Currently, we have two brands within the eSky Group:

- eSky - in Poland, Czech Republic, Slovakia, Hungary, Moldova, Romania, Bulgaria and Turkey;

Countries that we are operating

- Brazil: 35%
- Germany: 2%
- UK: 4%
- Bulgaria: 5%
- Romania: 8%
- Peru: 6%
- Poland: 20%

21 number of domains
250 countries and territories from where our users come
Combating fraud with low false-positives and OPEX is the “holy graal”!
Innovation unlocked via deep user profiling and machine learning

Chargeback rate
Rejection rate
Manual review rate
Why does Nethone win on the market?

- We believe in machine learning and big data analytics -
- We don’t sell technology, we sell solutions to the problems!
- We don’t expect the clients to be experts in data processing, nor to have all the relevant data!
- We always model on per-client basis!
- We start with solving the fraud, but the value extraction potential is much larger

The solution has been battle-tested also on the toughest market: Brazil!
It is not just fraud prevention – we have managed to deliver insights on "good" users
It is the solution that finally takes the problem off your shoulders!
The end-to-end remedy that will unlock your business’ further growth!

- SaaS solution
- 3000+ unique data points
- Proprietary AI
- Bulletproof infrastructure

Prevent fraud
Boost profits
Why? Because “rules” take too much of your healthy business
False-positives are the silent killer of your growth

- Bespoke Machine Learning models
- Immediate anomaly spotting with entropy measurement
- Real-time decision making
- AWS Infrastructure, Python powered
- RESTful API
I bet you want to see some evidence... here it comes

Nethone works equally well for both Airlines and OTAs

Status quo:

- Operations in LATAM countries were hampered by high chargeback ratios and multiple fraud incidents (coming from local sources)
- Diminished sales stemmed from over 50% of transactions being either instantly rejected or sent to manual review

Our solution:

- Proprietary ML models for chargebacks and fraud analysis
- Regular “insights” discussions with client and KPI alignment

Results:

- Chargeback ratio reduced by: -5%
- Rejection rate decreased by: -23%
- Manual reviews reduced by: -82%
Example: Relevant signals that give better understanding of fraudsters!
The list varies depending on period and market
Let us support your business growth!