



Topic: Payment security check at airport (fraud suspicion)

Dear all

There has been lately few cases on other stations where CKI did not know how to act in fraud suspicion cases and customers have missed their flight.

Please call: Ticketing Help Tel: +358 9 818 31911

Do not ask customers to call themselves to customer care.

If Altéa CM requires ticket association, note the below:

Case	Action
Passenger's name & CC name doesn't match, and the reservation is suspicious	The payment protection team takes care of the case.
Passenger's name & CC name matches, and the reservation is suspicious	<p>Payment protection (PP) team:</p> <ol style="list-style-type: none">1. Suspends ticket.2. Send an email to the customer that they need to present the same credit card at the airport as used for payment.3. PP team adds SSR comment "Please check that credit card name matches pax name thanks." <p>Customer Service at airport:</p> <ol style="list-style-type: none">1. Altéa CM requires ticket association.2. Check from View Customer if there is a request to check the credit card.3. Ask the customer to present the credit card for payment security.4. If the credit card & reservation name are the same, call Finnair Ticketing Help to open the suspended ticket.

The message customer receives from payment protection

"Hello,
please note that at the airport you need to be prepared to present the same card that was used for payment in the booking. Allow yourself enough time at the the airport for this.

Best regards Finnair Plc."

Speaking notes

- Do not use word "fraud suspicion" when communicating with customers, good wording is eg. "credit card name check due to payment security"
- "I can see from your reservation that you have been requested to show the credit card used for the reservation at the airport due to payment security. Can I see the card, please?"

If the name doesn't match or the customer doesn't have the card with them

- Ask if the customer received the email asking them to present the card at the airport.
- Do not associate the ticket.
- If the customer doesn't have the card with them check that the name in the reservation and travel document match and ask why they don't have the card with them. If the story is credible, the ticket can be opened, and customer accepted.
- If needed consult your supervisor to discuss with the customer