



Documentary Fraud

Explained by Finovox

Can you detect document fraud ?

Finovox

ABC Design

ABC Design 123 High Street - London
Co. Reg. No.: 87654321 VAT No. GB123456789
Email: info@abcdesign.co.uk Phone: +441234567890
Website: abcdesign.co.uk

Bill to: John Smith
123 Piccadilly, London, UK +447812345678
United Kingdom

Invoice: 2021-004
Invoice Date: 23/02/2021
Due Date: 09/03/2021

Description	Quantity	Unit	Price	VAT	Amount
Website creation	1	each	750.00	20%	750.00
Corporate website creation and new logo design.					
Subtotal without VAT			750.00		
VAT 20% of 750.00				150.00	
Total GBP					900.00
Amount Paid					0.00
Amount Due (GBP)					900.00

Terms & Conditions
Payment to be made within 14 days via the payment link below.

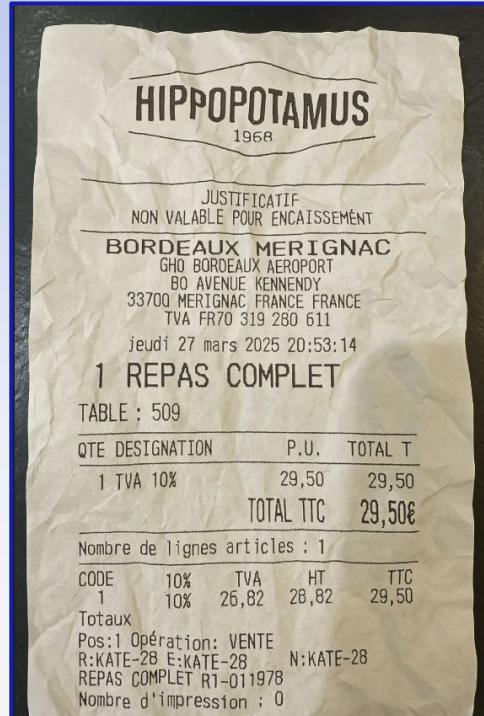
Go to: <https://invoice.sumup.com/s/2BGCI9x4>
Or scan the QR code using your phone's camera.

Pay online



sumup*

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90% of fake documents are undetectable to the naked eye?

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Or scan the QR code using your phone's camera.

Pay online





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The Stakes of Documentary Fraud - Why Do We Care ?

A Collective Impact

Fraud borne by taxpayers + AML-CFT

A Technological Challenge

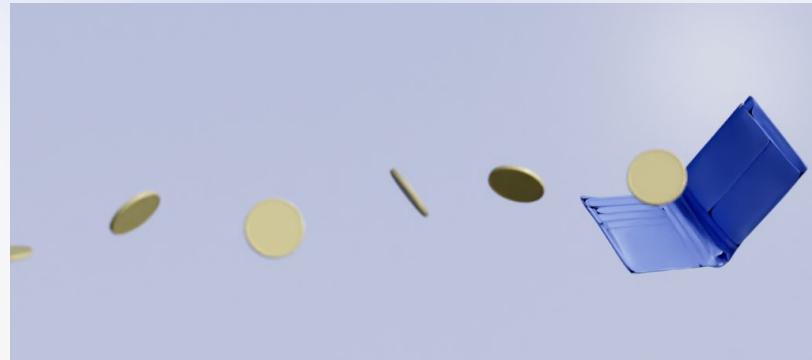
Race for expertise and tools

An Issue of Evidence and ROI

Demonstrating control effectiveness and value

A Game of Cat and Mouse

Fraudsters continuously innovate



The different methods of fraud



Falsification

Alteration of an authentic document



Fraudulent use of authentic documents

Identity theft



Authentic document obtained fraudulently

Illegal acquisition of a document



Fake document

Document created to imitate an official one

The Evolution of Documentary Fraud Over Time



Factors Influencing Fraud Fluctuations Over Time

Global Factors: strong growth or economic hardship (Covid, WW2...)



Micro Factors: unestablished systems, new systems with limited knowledge (banks, CO2...)



New Fraud Methods & how to adapt ?



New Tools

GenAI, Photoshop, Modified PDFs...



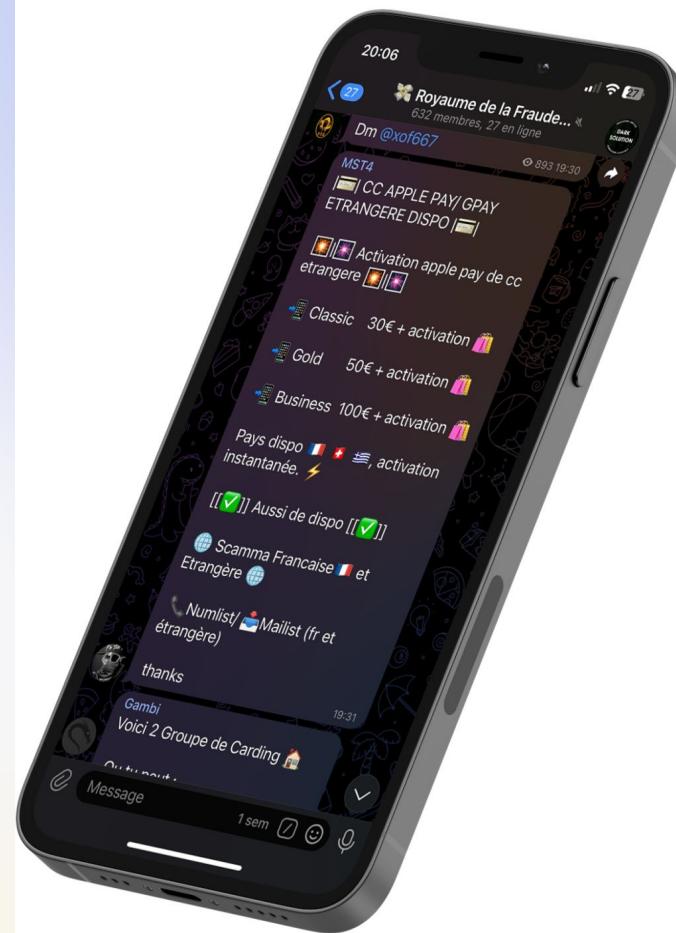
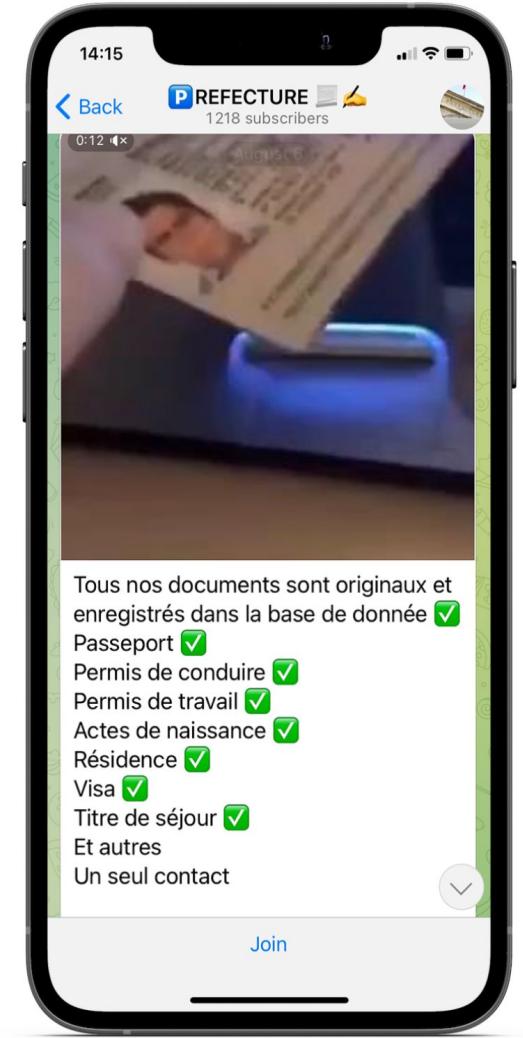
New distribution channels

Telegram, darkweb, forums...



Professionalization

International networks: selling methods
and fake documents



Effet Scan-Impression :

Nom * :	Ex: Dupond
Prénom (s) * :	Ex: Guillaume
Sexe * :	Mr
Adresse : numéro et rue * :	Ex: 10 rue Saint André
Adresse : ville * :	Ex: Paris
Adresse : code postal * :	Ex: 75002
Produit * :	Ex: CONSOLE PLAYSTATION 4 1TO + STAR WARS . BATTI
Prix * :	Ex: 399,99
Eco-participation (DEEE) en € * :	Ex: 0,02
Quantité * :	1
TVA * :	20%
Mode de Paiement * :	Carte Bleue
Date d'Achat * :	JJ/MM/YYYY
Date de livraison * :	JJ/MM/YYYY

FACTURE DE VENTE EN LIGNE

TOUS CHAMPS SONT OBLIGATOIRES

Informations de facture

Numero de Ligne	Date	Quantité	Prix HT	TVA	Prix TTC
1	2023-09-20	1	399,99	80	439,98
Montant total : 439,98					

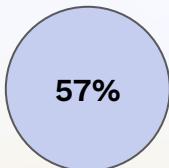
Informations de paiement

Mode de paiement	Carte Bleue
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Informations de livraison

Numero de Ligne	Date	Prix TTC
1	2023-09-20	439,98
Montant total : 439,98		

Fraud in Numbers : general figures



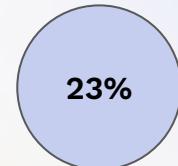
frauds rely on a fake document



more likely to commit fraud
in the younger generation

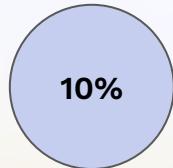


document fraud in Europe

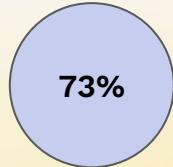


annual increase in document fraud

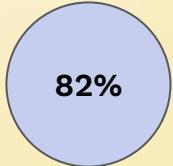
Fraud in Numbers : Finovox survey on +10k individuals



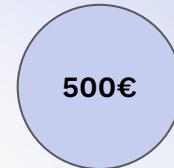
European population admit to having committed doc fraud



Successfully committed fraud



Anti-Fraud officials fear an increase in fraud in the coming years



Average amount

Most forged documents:

- 15% proof of address documents
- 14% employer certificates, school enrolment certificates, etc.
- 5% identity documents
- 4% invoices

Fraud in Companies and the Public Sector Today



Manually externally

Manually internally



Controlling All Documents Impossible –
Too Time-Consuming

Financial losses + reputational damage + legal issues



Financing

Detection
1%

Average Amount
12 000€

ROI for 10K docs
1 200 000€

Onboarding

Detection
1%

Average Amount
3 000€

ROI for 10K docs
300 000€

Claims

Detection
1,5%

Average Amount
1 200€

ROI for 10K docs
180 000€

What Are the Best Practices for Fighting Fraud ?



Anticipation

Aid or compensation mechanisms do not account for fraud (e.g., CO2, MaPrimeRénov)

Detection & complementarity tools

Efficient tools that keep themselves up to date

Adaptability

Large structures are inflexible

Strictness

Few sanctions; fraudsters often untraceable or insolvent (e.g., Carrefour Bank, Urica fraud)

How to Detect Fraud ?

Internal Team Training : awareness and education

Equipment : Software and Tools

Monitoring : Loss vs cost of detection



Raising Awareness About Fraud

Professional Testimonials



Major Fraud Stories



The Finovox Solution



Document processing

- Delamination: separating and organizing documents
- Classification to identify the document type
- Eligibility and quality checks
- Extraction of key information

Fraud Analysis

- Detection of modified or generated documents
- Verification of content consistency
- Comparison with external databases
- Detection of visual edits
- Analysis of the digital fingerprint

Case Investigation

- Detailed understanding of detected anomalies
- Template database
- Generation of detailed evidence reports and tracking statistics

Finovox supports its clients in onboarding, compensation, and financing



Thank you for your attention
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Groupama



Allianz Direct

Crédit Mutuel



bouygues
TELECOM



orange™
bank



Qonto

ActionLogement AL



aïkan



altima



Famous Fraud Cases

"In 2024, Luigi Mangione, 26, was accused of murdering the CEO of UnitedHealthcare. Upon his arrest, he was found with fake identity documents."

