Proactive Rail Fraud Detection for Train Operating Companies

The challenge

In the UK, around £150 million is paid out annually in compensation for delayed train journeys. In the past, the main way to spot fraud was retrospectively trawling through vast claim datasets, which was slow and costly process. As a result, many Train Operating Companies (TOCs) still see fraud as an unavoidable cost.

10-30%
of rail compensation claims are fraudulent

£150M
paid out annually in Delay Repay compensation

£15-£45M
in potential losses annually

Rail Fraud App, built on ServiceNow

Our Fraud Rail App integrates seamlessly with our Delay Repay Case Management App, it detects up to 80% of fraudulent compensation claims during processing, blocking payments before completion and protecting revenue. Preventing fraudulent activity exploiting the Delay Repay scheme.

- Reduce ORR compliance reporting from a 2-3 day manual process to minutes
- Protect millions in revenue and defend against organised crime
- Compensate genuine passengers quickly and fairly

The result

"In 2025 alone, the UP3 Rail Fraud App and Delay Repay Case Management App helped us **identify almost 36,000 fraudulent compensation requests**, safeguarding revenue and ensuring fairness for genuine passengers."

- Yvonne Quinn, Head of Customer Relations

"Once we'd set-up UP3's Delay Repay Case Management App alongside the Rail Fraud App, designed and developed around our specific requirements, we were able to **automate 70% of compensation claims** without them ever even needing to touch a human being. Customers were being **paid out within 24-48 hours!**"

- David Banham, Customer Relations Operations Manager

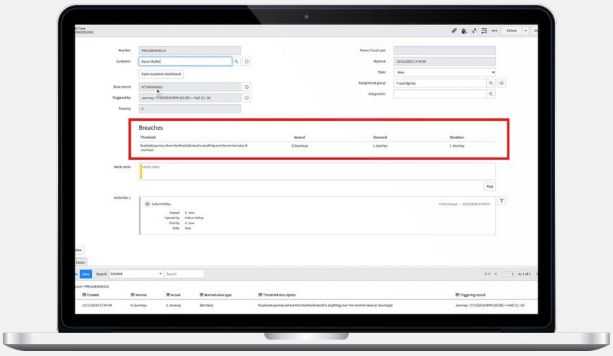
Key features

8 fraud indicators

Traditional fraud checks rely on a handful of signals, like repeat claims or impossible journeys. Our Rail Fraud application uses 8 built-in indicators - with the option to add more - to detect up to 80% of fraud, even at low levels.

Example fraud indicators:

- Impossible journeys
- Consumer journey patterns
- Distance from home to station
- More than 2 journeys in one day
- 20 claims in 6 months



Eliminate legitimate frequent claimants

Investigating high-frequency claimants often wastes time, as many are administrators filing on behalf of others. The app automatically excludes these genuine cases from fraud checks.

Journey timeline

We map an individual's claims and connections over 6 months, highlighting multiple journeys and duplicate claims on a timeline to support fraud investigations.

Streamline ORR compliance reporting

The app includes 25 standard TOC reports and dashboards, tailored to your needs. ORR compliance reporting is cut from days to minutes.

Connected consumers map

By linking claims through contact details, we can spot false identities and detect organised groups committing fraud.

Journey validation

Journey Validator sits within the case, enabling contact centre agents to confirm delays instantly without switching systems.

Adaptive analytics

During disruptions, claim volumes rise sharply. Our application adjusts indicators to account for this, preventing false positives.