



Tiket.com

CyberSource helps a leading online travel agent achieve low chargeback rate of 0.01%*

CHALLENGE

Tiket.com is one of Indonesia’s leading travel and leisure booking sites, with services from hotel bookings to car rentals. It has partnerships with 30 airlines and more than 180,000 hotels worldwide.

Before Tiket.com launched in January 2012, it knew it needed an effective payment and fraud management system that can minimise fraudulent transactions without limiting its ability to accept more payments to expand customer reach.

But it assessed and found out that the local payment management service providers were unable to meet its requirements. For instance, one vendor cited what it called a low chargeback rate as 5%—a figure significantly higher than what is normally acceptable by merchants. More importantly, these providers lacked expertise beyond the Indonesian market.

“Fraudulent transactions are often being carried out by local fraudsters using overseas credit cards. What we needed was a provider with global expertise that can offer insights derived from global data.”
Natali Ardianto, Chief Technology Officer, Tiket.com

SOLUTION

Tiket.com approached CyberSource due to its reputation as an established global payment and fraud management service provider. It deployed CyberSource payment gateway to facilitate a seamless online payment experience for customers, and CyberSource Decision Manager to ensure that fraud is effectively managed across both its mobile and online channels.

The solutions were successfully implemented within one and a half months, which was a key factor enabling Tiket.com to set up its site in just three months.

“CyberSource provides complete visibility and insight into every transaction, enabling us to minimise fraud and automate our screening process—all while ensuring a frictionless customer buying experience.”

Natali Ardianto, Chief Technology Officer, Tiket.com

BUSINESS CHALLENGE

Needed an efficient payment and fraud management system that offers global insights.

SOLUTION

CyberSource payment gateway for a frictionless customer checkout experience, and CyberSource Decision Manager to automate its entire fraud detection strategy.

BUSINESS VALUE



Kept chargeback rate at approximately 0.01% while processing more than 100,000 transactions



Automated fraud detection process without the need for manual review



Provided a fluid customer purchasing experience to reduce customer cart abandonment rate

GROWTH IN REVENUE WITHOUT INCREASED FRAUD

Since its launch in 2012, Tiket.com has experienced consistent growth in revenue while maintaining low fraud. Every month, it processes over one hundred thousand orders while managing to detect and prevent attempted fraud, which makes up about a fifth of these orders.

By comparing insights from more than 68 billion global transactions and 260 real-time correlation tests, Decision Manager enables Tiket.com to accurately and rapidly screen its massive volume of orders, possibly stopping fraud at the earliest instance. *According to Ardianto, this keeps the chargeback rate low at 0.01%, minimises fraud losses, and results in fewer fraud-related customer complaints.

AUTOMATED FRAUD DETECTION FOR GREATER EFFICIENCY

With Decision Manager, Tiket.com was able to automate its entire fraud detection process, requiring only one dedicated staff member to manage it. The company also does not have to rely on manual reviews for transactions, freeing up time and manpower to focus on more business-strategic projects.

“Decision Manager provides complete visibility and insight into every transaction, allowing us to assess and analyse

the data collected. It also delivers the flexibility and customisability we need to easily create new fraud screening rules and improve existing ones, hence strengthening our fraud management strategy as a whole,” Ardianto explained.

SEAMLESS CUSTOMER EXPERIENCE, SWIFT CONVERSIONS

Because CyberSource payment gateway has been fully integrated into Tiket.com’s website, customers are not redirected elsewhere during checkout. This hassle-free experience reduces customer cart abandonment, becoming a key driver of conversions for the online travel agent. Furthermore, it helps maintain consistent branding throughout the purchasing process and build up customer trust.

STRENGTHENED POSITION AS ONE OF INDONESIA'S LEADING ONLINE TRAVEL AGENTS

Tiket.com aims to continue growing its presence across Indonesia. It is currently considering several other CyberSource solutions, such as digital wallet and digital payment services, to help capture the enormous opportunities of Indonesia’s travel eCommerce market.

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ABOUT CYBERSOURCE

CyberSource, a wholly owned subsidiary of Visa Inc., is the only integrated payment management platform built on secure Visa infrastructure, with the payment reach and fraud insights of a massive \$358Bn global processing network. CyberSource and Authorize.Net payment management solutions help 475,000 large and small businesses grow sales, mitigate risk, and operate with greater agility. CyberSource operates globally, and is headquartered in San Francisco, California and maintains offices throughout the world, with regional headquarters in Singapore, Tokyo, Miami / Sao Paulo and Reading, U.K.. For more information, please visit www.cybersource.com/asiapacific