

## An Asian Airline fights fraud and increases profits

### BACKGROUND

A leading Asian low-cost airline faced constant profit margin pressures to deliver the lowest air fares in a very competitive market. Online fraud was such a constant occurrence that not only impacted their profitability, but consumers became concerned with credit card security on the airline's website.

### CHALLENGE

The airline's e-ticket revenue was growing rapidly, as was their fraud problem — losing over \$100K each month. The airline had a 4-member fraud team screening 2,500 bookings per day. They lacked a thorough and systematic way to accurately assess the riskiness of each booking that came through their website.

### SOLUTION

The Asian airline utilised Decision Manager and Performance Monitoring and began screening bookings in real-time. With the help of the CyberSource Managed Risk Analyst, the airline analysed their historical transactions to understand fraud patterns for their business. Using Decision Manager's risk score and creating automated screening rules, the airline was able to review only those truly suspicious bookings, eliminating stressful overtime by its reviewers.

As a result of CyberSource's fraud management solution, the airline's fraud rate dropped to only 0.002% in just two months, and consumer confidence with the airline's website was restored.

### RESULTS

**1.5% TO 0.002%**

Chargeback rate

**86%**

Reduction in manual review rate

**2 HRS TO 2 SECS**

Booking process time reduced

### ADDITIONAL INSIGHTS

#### IMPROVE PROFITABILITY WITH CYBERSOURCE FRAUD MANAGEMENT SOLUTIONS

CyberSource, an industry leader in fraud management solutions, enables businesses to continually improve profitability by detecting fraud sooner and more accurately and by streamlining fraud management operations. With the World's Largest Fraud Detection Radar, CyberSource provides a complete range of solutions, including training, consultation, active management of fraud screening, and outsourcing all or part of your fraud management operations.

#### BENEFITS OF DECISION MANAGER + PERFORMANCE MONITORING

- Fraud Strategy Management
- Detailed business analysis
- Risk insights from 60+ billion transactions Visa and CyberSource process annually
- 260+ detector tests
- Customisable risk score
- Comprehensive case management system
- Device fingerprint technology
- Flexible rule building engine
- Complete reporting suite with standard, real-time reports
- What-if analysis with passive mode testing