

## Managing fraud effectively across all payment channels

### CHALLENGE

Fraudsters can be quick to find and exploit the weak points in any fraud management system. Turkish Airlines experienced this first hand when fraud via its mail order and telephone order (MOTO) channel started to increase, to the extent that it found itself on Visa and MasterCard watch lists.

“At the time, we had no dedicated fraud management department. We did have people with responsibility for fraud management using CyberSource Decision Manager in the web channel — but they had no capacity to cover the MOTO channel,” says Husnu Onur Acemi, Fraud Prevention Analyst at Turkish Airlines. “We knew that we needed to find a solution — fast.”

### SOLUTION

Turkish Airlines decided to extend the use of Decision Manager to its MOTO channel, and signed up to CyberSource Performance Monitoring, which includes a CyberSource Managed Risk Analyst (MRA), to help get the most out of Decision Manager.

“The integration of Decision Manager into our MOTO systems took one month,” recalls Acemi, “which was perfect given the urgency of our situation.”

The power of CyberSource Decision Manager, augmented by the expertise of the CyberSource MRA, has enabled Turkish Airlines to dramatically reduce fraud in the MOTO channel from 4.4% to 0.01%. The success has demonstrated the benefit of having in-house specialised fraud management expertise, and prompted Acemi to extend Performance Monitoring to the web channel, too.

“We decided it made business sense to create a dedicated department to monitor fraud,” says Acemi, “especially given the improvements in knowledge we had gained from working with CyberSource. We now have a 24-hour fraud management team and better still, we’re off the card scheme watch lists.”



### RESULTS

**CYBERSOURCE  
PERFORMANCE  
MANAGEMENT  
RADICALLY REDUCES  
FRAUD IN THE  
MOTO CHANNEL**

**4.4% TO 0.01%**  
reduction in fraud in the  
MOTO channel

### ONE PLATFORM

to manage fraud across  
all payment channels

### INSIGHT

into rule creation and fraud  
patterns from CyberSource  
Managed Risk Analyst

*“With the support of CyberSource and our MRA, managing fraud in-house  
has become a smoother, more strategic process”.*

Husnu Onur Acemi, Fraud Prevention Analyst at Turkish Airlines

## ADDITIONAL INSIGHTS



## CROSS-CHANNEL EXPERTISE

Using the same rules and strategies to manage fraud across all payment channels can bring an organisation problems. Apart from the fact that consumer behaviour differs across channels, the level of data available on orders can vary significantly by channel, making it a challenge to create effective fraud screening rules.

"In the MOTO channel, there was simply less data to collect on each order," says Acemi, "which meant it was difficult to create rules by ourselves. That's where our CyberSource MRA was so useful — their knowledge and experience of managing MOTO fraud was invaluable when it came to creating rules that worked effectively in this channel."

CyberSource Managed Risk Services helped Turkish Airlines define a separate profile for the MOTO channel within Decision Manager. By using the same fraud management tool across all its channels, Turkish Airlines can respond to fraud in each channel individually, while also identifying and acting swiftly on cross-channel trends and patterns.

"Using CyberSource for all channels has made the deployment of a fraud management system very easy," Acemi adds. "It took just one month for us to get Decision Manager integrated into our proprietary system. Considering the deadlines we were up against, having a smooth integration was a godsend."

## BETTER TOGETHER

The CyberSource MRA works with Turkish Airlines collaboratively, helping the airline's team to create and test new rules, and advising on new threats and trends to be aware of. It has shown Acemi and his team the advantages of dedicated, cross-channel fraud management. Acemi now manages an internal manual review team of 10 people who provide 24-hour coverage, and who liaise with the customer services team to spot the small number of genuine customers whose orders are rejected or sent for manual review by Turkish Airline's fraud rules.

"CyberSource has brought a new level of understanding to the table, shown us where we can improve what we're doing and ultimately led to our decision to create an in-house fraud management team. With the support of CyberSource and our MRA, managing fraud in-house has become a smoother, more strategic process — and the benefits have been massive."