



Loyalty Fraud Management

Protect against fraud throughout the loyalty lifecycle.

What is Loyalty Fraud Management?



More than **\$48 billion**¹ in airline miles and other rewards benefits went unredeemed as of 2016. Customers often forget about these rewards, making them a very enticing target for fraudsters—skilled criminals who hack into customers' accounts to access and redeem program points.



CyberSource loyalty fraud management can help you provide a more secure online environment for loyalty program customers. Guard against fraud throughout the loyalty lifecycle, including purchase and redemption of points as well as account creation, login and account updates.

KEY STATS

81%

of US consumers equate loyalty points with cash²

72%

Of program managers have experienced issues with fraud²

17%

of consumers will cancel loyalty memberships if fraud occurs²

SOURCES

¹ Loyalty Program fraud: "How Loyalty Program Fraud Takes Travel & Entertainment for a Ride", Chargebacks911, 2017.

<https://chargebacks911.com/loyalty-program-fraud/>

² Loyalty Fraud: "Learn How Loyalty Points Fraud Steals from Customers & How to Stop It". Chargebacks911, 2018. <https://chargebacks911.com/loyalty-fraud/>

Loyalty Fraud Management Benefits



Protect against fraud throughout the loyalty lifecycle



Monitor for suspicious activity on loyalty accounts



Protect your relationship with your best customers

How Loyalty Fraud Management Works



Monitor user account creation and login behaviors to identify valuable returning customers – while defending against fraudulent account creation and takeover attempts



CyberSource helps businesses guard against fraudulent account creation and also protect customers from illegal use of their loyalty accounts.



CyberSource evaluates hundreds of data elements from each transaction to detect fraud accurately – with or without credit card information

Loyalty, a Source of Engagement

Designed specifically to help **protect your loyalty program** from fraud without impacting the customer experience



With or without credit card information, **screens transactions** using over hundreds of fraud detectors to build a picture of your genuine customers

Proactively monitors your customer's loyalty accounts, looking for suspicious activity



Help ensure your loyalty program remains a source of **customer engagement and innovation**

Why CyberSource?



Leverage the World's **only** fraud management solution that gains **machine learning insights** from **68 billion+** annual Visa and CyberSource transactions



In 2017 we had **456,000 customers** and our managed volume increased to **\$147 billion**, a growth of **12%** over the previous year¹



Over 16,000 connections to acquiring/issuing banks, worldwide enables early detection of fraudulent activity, **100+** global processor and acquirer connections²



Patented **Real-Time Fusion Modeling** enhances fraud detection accuracy and enables rapid strategy adjustments



Local dedicated risk teams that monitor trends and guide fraud management strategy positioned in **Miami, Mexico City** and **Sao Paulo**

SOURCES

¹CyberSource, 2018.

²Visa Inc. Facts & Figures, 2017.