LexisNexis

RISK SOLUTIONS

LexisNexis® Emailage® Helps Online Travel Agency Optimize Process and Expand Into New Market

At A Glance

Client
One of the largest online travel agencies (OTAs) in Southern Europe, providing service in over 50 markets to 1 million+ passengers per year

Location
Europe

ROI
Reduction of manual review by 20%

Requirements

✓ Allow for easy implementation to minimize integration expense and time

◔ Offer consistent, adaptable and effective risk assessment scoring

🌐 Function across multiple business units, use cases and geographies

⚒ Network tools that allow collaboration within the industry and network

Overview

Travel businesses that operate online face unique challenges when it comes to reducing fraud and accepting legitimate orders.

Unlike individual airlines or hotel chains, online travel agencies (OTAs) have to fight fraud across multiple product lines: airfare, hotel, car, attractions, vacation packages, etc. That means fraudsters have many more opportunities to perpetrate fraud against OTAs. And fraudsters don't generally care how many attempts it takes to commit fraud or what the final booking is.

This case study illustrates why LexisNexis® Emailage® was selected as a frontline fraud prevention solution. Some key criteria desired included:

• The ability to get results using non-sensitive data

• Crowdsourced network intelligence capabilities

• Large and diverse client base

• Strong support team

> **LexisNexis® Emailage® sheds light on these unknown users by providing us with all the relevant information associated with their unique digital ID—their email address.**

Need & Background

The company began as a start-up selling airline and ferry tickets online to its local market. It quickly grew and expanded to new markets, becoming one of the leading online travel agencies in Southern Europe.

With this growth came unknown territory. While the company was happy to acquire international customers and significant revenue increases, the team knew there was a higher risk potential on these transactions.

Accepting transactions and charging cards is necessary for the company's liquidity and growth. But these also increase the chances of fraud. Plus, the majority of its customers are first-time buyers, which means it can be difficult to determine reputation and other historical data. This reality led the company to consider LexisNexis® Emailage® as a part of their risk engine.

> **LexisNexis® Emailage® has provided us with a first line of defense in assessing new customers using the one identification attribute that we possess. They are our partner in fraud prevention.**

The Solution

By using LexisNexis® Emailage® solutions, the company was able to fully integrate (testing, pre-production, live activation) within a one-week time frame. Two areas were identified where LexisNexis® Emailage® could provide immediate value:

- Automated decisioning via direct API integration to the company's existing risk engine
- During manual review process for additional verification

The company was also able to improve many other existing processes:

- Manual review time and cost reduction
- Dynamic 3-D Secure based on LexisNexis® Emailage® response
- Prevention of friendly fraud, based on LexisNexis® Emailage® response to emails with missing or incorrect data
- Offline risk assessment, for MOTO transactions where the email address is the only ID
- Increased acceptance of last minute bookings

The Outcome

With the help from LexisNexis® Emailage®, the online travel agency was able to accept payments from new customers across the globe with minimized risk.

- Manual review optimization provided increased time to improve quality and focus on actual fraud cases
- Fast integration of the service gave the flexibility to roll out markets and adapt fraud strategies
- Network intelligence played a significant role in preventing the expansion of fraud threats across the market and industry

ROI	Key Takeaways
Reduction of manual review by 20%	• Reduction of manual review costs
Increased precision and performance of the company's in-house risk engine	• Faster expansion into new or unknown markets
Support of cross-industry fraud prevention via network collaboration and notifying other companies	• Reduction of fraud losses
Increased balance of schemes monitoring programs and chargebacks	• Improvement of the internal user base

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For more information, visit
risk.lexisnexis.com/global/en/products/lexisnexis-emailage