

Loyalty Fraud Management

Protect against fraud throughout the loyalty lifecycle.



What is Loyalty Fraud Management?



With more than **\$238 billion**¹ in estimated value sitting as a liability on the books of airlines, hotels, and other program owners, loyalty fraud is a growing risk for every business with a loyalty program.



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.

SOURCES

¹ "Loyalty points fraud: A real risk for a virtual currency", RFi Group, 2015. <http://bit.ly/1NcWCqL>

² Michael Smith, Managing Partner, Ai Group, Inc.

³ Deloitte "Loyalty data security" <http://bit.ly/1YyaYu0>

KEY STATS

82%

of airline loyalty programs have been prey to fraudsters²

30%

say that the problem is growing each year²

26%

of consumers cancel memberships if fraud occurs³

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 Largest Fraud Detection Radar** based on insights from over **68 Billion** transactions processed by Visa and CyberSource, annually



In 2015 we had **475,000 customers** and managed **223 billion payments**, which translates into approximately **1 out of every \$10** spent online, worldwide



The **most connections to acquiring/issuing banks**, worldwide, to monitor compromised account activity. **100+** global processor and acquirer connections



Patented **Real-Time Fusion Modeling** enhance detection accuracy and enable fast, confident strategy adjustments



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

SOURCE: CyberSource, 2015.