Loyalty Fraud Management

Protect against fraud throughout the loyalty lifecycle.



What is Loyalty Fraud Management?



With more than \$238 billion¹ 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

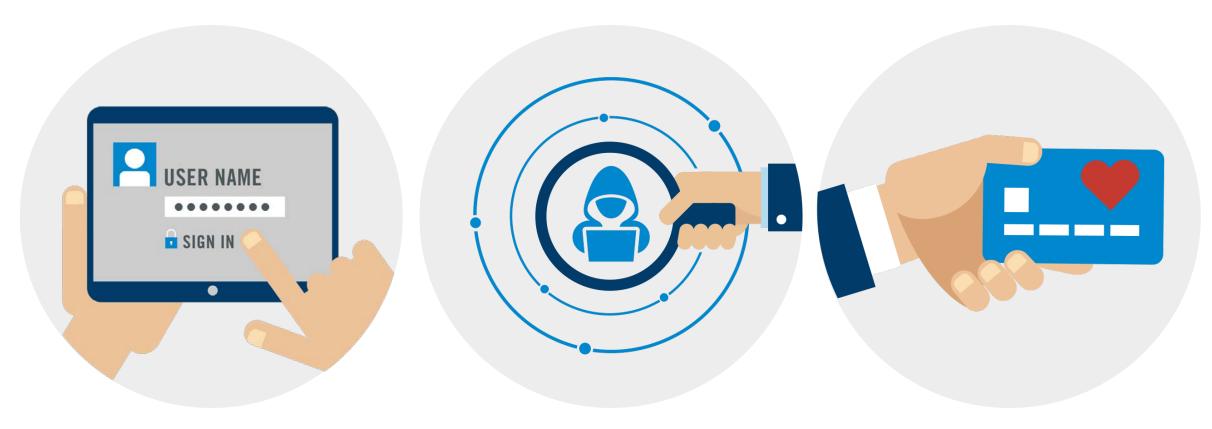
30%

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



Loyalty, a Source of Engagement

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.