NEW. NOW. NEXT!

IAAPA Attractions Expo

IAAPA

IAAPA ATTRACTIONS EXPO 2015

Conference: Nov. 16-20, 2015 • Trade Show: Nov. 17-20, 2015

Orange County Convention Center • Orlando, Florida, USA

www.IAAPA.org/IAAPAAttractionsExpo

Online Fraud Management: Technology, Tools, and Trends

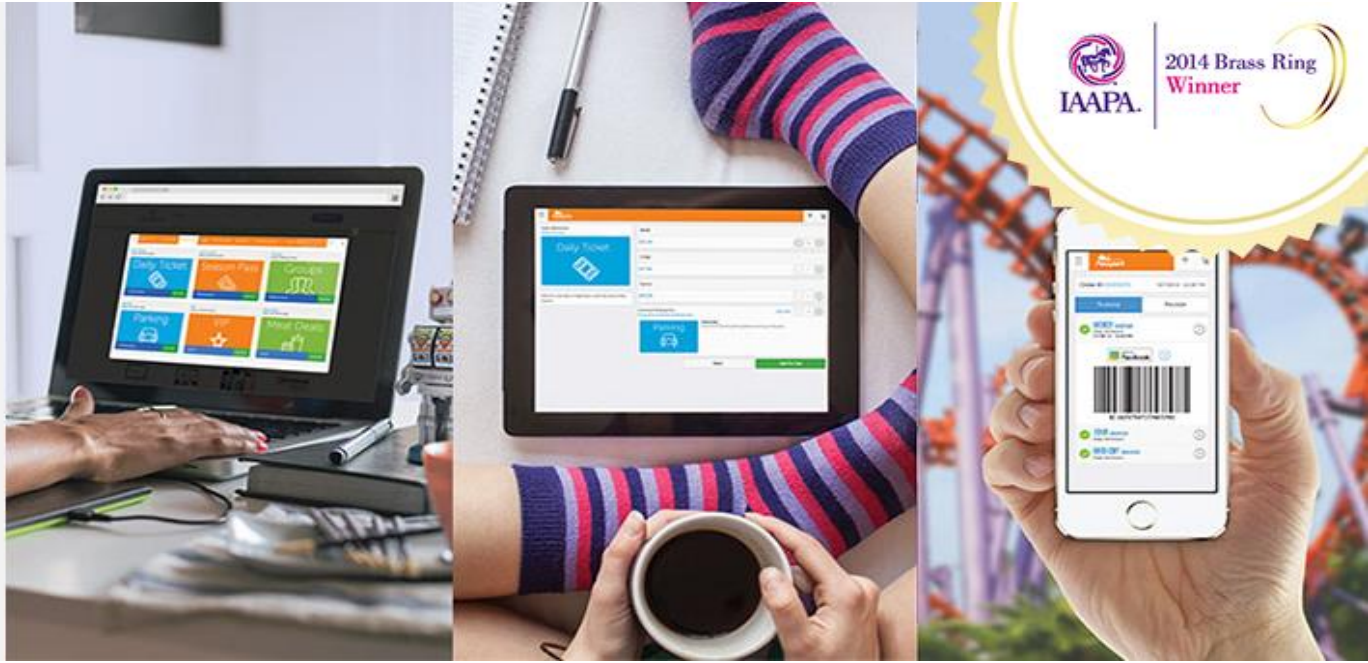
Michael Wiggins

11/17/2015

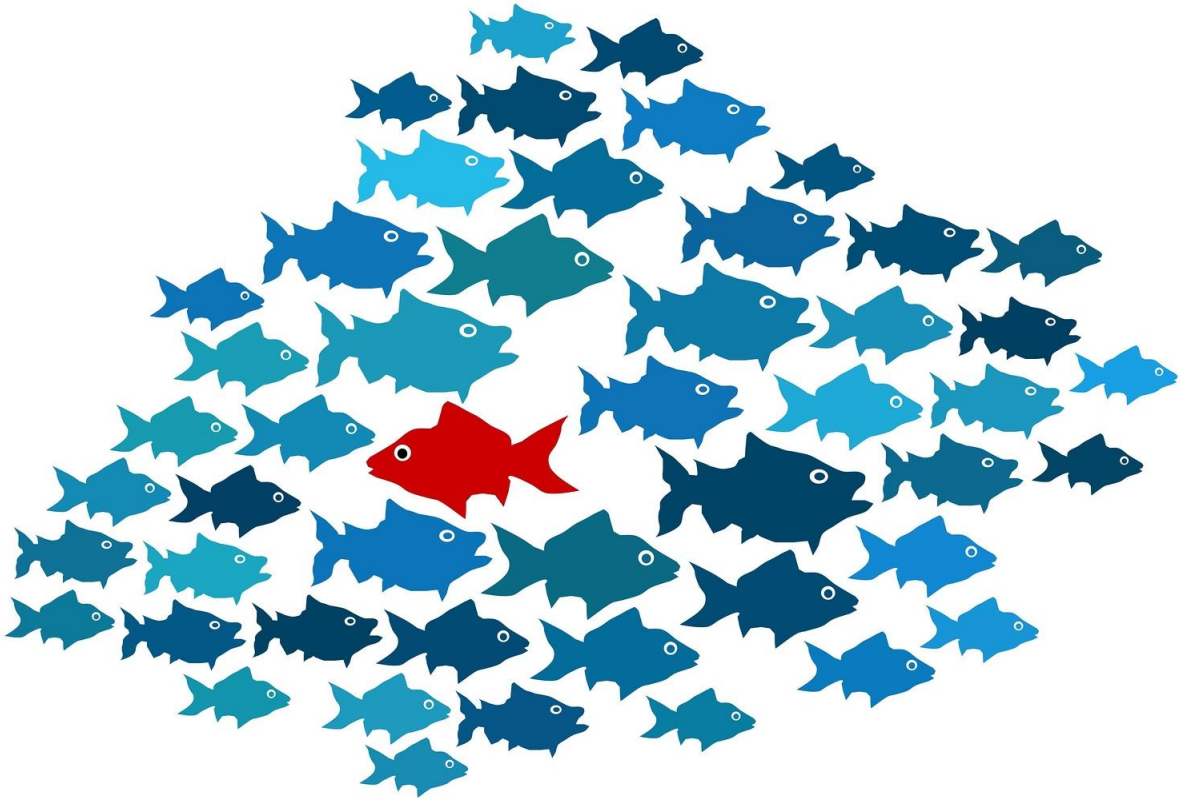
accesso

Connecting Visitors and Venues with Purpose, Passion and Partnership

accesso
Passport
Now selling on a device near you.



IAAPA ATTRACTIONS EXPO 2015
www.IAAPA.org/IAAPAAttractionsExpo
IAAPA Attractions Expo
IAAPA



Policy and Procedures

Card Brand Risk Tools

Negative Files

Device Fingerprinting

Transactional Analysis

Behavioral Analysis

Case Study I: **PROFILE**

Water Park

$5-10M Revenue

>1% Fraud

Case Study I: **PLAN**

Policy and Procedures

Negative Files

Device Fingerprinting

Transactional Analysis

Case Study I: **RESULTS**

70% Decrease in chargebacks

126K Increase in revenue

478% Return on investment

Case Study II: **PROFILE**

Cultural Attraction

$15-20M Revenue

>1% Fraud

Case Study II: **PLAN**

Negative Files

Device Fingerprinting

Transaction Data Analysis

Behavioral Analysis

Case Study II: **RESULTS**

84% Decrease in chargebacks

923K Increase in revenue

1270% Return on investment

Case Study III: **PROFILE**

Theme Park

$55-65M Revenue

>1% Fraud

Case Study III: **PLAN**

Card Brand Risk Tools

Negative Files

Device Fingerprinting

Transactional Analysis

Case Study III: **RESULTS**

73% Decrease in chargebacks

2.1M Increase in revenue

769% Return on investment

NEW. NOW. NEXT!

IAAPA Attractions Expo

IAAPA

IAAPA ATTRACTIONS EXPO 2015

Conference: Nov. 16-20, 2015 • Trade Show: Nov. 17-20, 2015

Orange County Convention Center • Orlando, Florida, USA

www.IAAPA.org/IAAPAAttractionsExpo

Card Not Present Fraud

Krystle Hunt

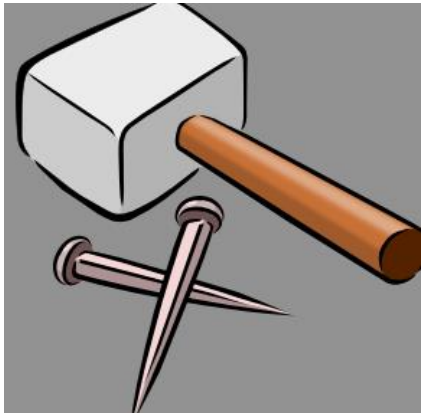
November 17, 2015

Our Environment

- Multi-Region Coverage
  - Florida, Virginia, Pennsylvania, Texas, California
- Location Specific Trends
  - Customer base, travel patterns, local fraud concerns
- Various Product Offerings
  - Single (one-time use) purchases, Recurring Payment Transactions, Reservation Based Product
- Seasonal Flux in Sales and Fraud
  - Peak travel times, Special Events, Local Weather Patterns
- Hands on Review
  - Multiple Date/Time Zones, Various Hours of Operation

Types of Fraud

- Card-Not Present Environment
  - Card-Present = Card swiped, face-to-face
  - Card-Not Present = No physical card
- Friendly Fraud vs. Hostile Fraud
  - Legit purchase, Customer Satisfaction
  - Stolen Identity, Credit Card Skimmers, Re-sold credit information



Types of Tools - Manual

- Access Database
  - Large amounts of transaction detail
- Manual Queries
- Manual Linked Searches
- Limited/No Rule Updates
- Time Constraints
  - Reporting not instantly available

Types of Tools - Software

- Rules Based Processing
  - Weighted rules gives flexibility in decision making
- Linked Transactions
  - Instant Searches for like items
- Instant Updates
  - Rule changes effective immediately, “black list” and “white list” items
- Industry Data
  - Shared data across industries
- All Inclusive Tools
  - Fraud, Chargeback Processing, Reporting

Deciding What's Best…

- Chargeback Review
  - What is your current loss? Is there an ROI for using a paid service and at what level?
- Peer Review Info
  - What are other people in your industry experiencing? What are their results?
- Conference Presentations
- Product Demonstrations