



FIGHTING FRAUD, FREEING UP TRAVEL EXPERIENCE

Abstract

When Mindy Ross, Senior Fraud Director at a global online travel agency, encountered an increasing number of suspicious listings and chargeback frauds impacting both revenue and customer satisfaction, she sought assistance from Infosys BPM. This case details how Infosys BPM's comprehensive fraud detection, analysis, and management solutions successfully closed over 15k fraudulent property listings and defended more than 17.5k chargeback cases annually. As a result, the company significantly reduced revenue losses, safeguarding its market reputation and enhancing the overall customer travel experience.



Fraudsters threatening reputation

Mindy Ross is the Senior Fraud Director at a leading global online travel and lodging reservation services company, that offers an online platform connecting travellers with service providers for flights, stays, and experiences. She leads the company's fraud management team in preventing revenue leakages caused by different types of customer and partner frauds. In this high-value role, she also collaborates with IT teams to develop, evaluate, and optimise solutions for the organisation's fraud prevention strategies over time.

Given the travel firm's large-scale global operations and risk-exposed surface, Mindy's team would often deal with a high volume of fraud and abuse activities from their customer and partners. Partners would list fake, misleading, or even non-

existent properties on the company's platform, risking inaccurate bookings. Some would even collude with customers to avoid paying commissions and post fake or incentivised reviews in exchange for benefits. The customer fraud team also recorded increasing instances of stolen cards, account takeovers, and chargeback frauds.

As these fraud instances escalated, the team faced a difficult balancing act between preventing revenue leakages and maintaining positive customer experience. Partner fraud led to poor customer experiences, while customer fraud and abuse resulted in substantial revenue loss for the company. To make matters worse, Mindy soon noticed a significant increase in the volume of unresolved fraud cases.

Realising that she lacked the in-house resources to deal with the situation, Mindy began looking out for professional external support in her fraud management activities and issued a global RFP. After carefully reviewing responses from multiple vendors and ensuring stakeholder buy-in, she signed on Infosys BPM as their partner for the project. Mindy immediately set up a series of meetings with Aaron Gomes, the Infosys BPM Project Lead, where she briefed him on the company's processes, detailed the fraud instances, and requested a comprehensive fraud management expertise to mitigate revenue losses. In every meeting, she made sure to underline her primary objective to minimise revenue leakages, secure company reputation, and enhance customer satisfaction.

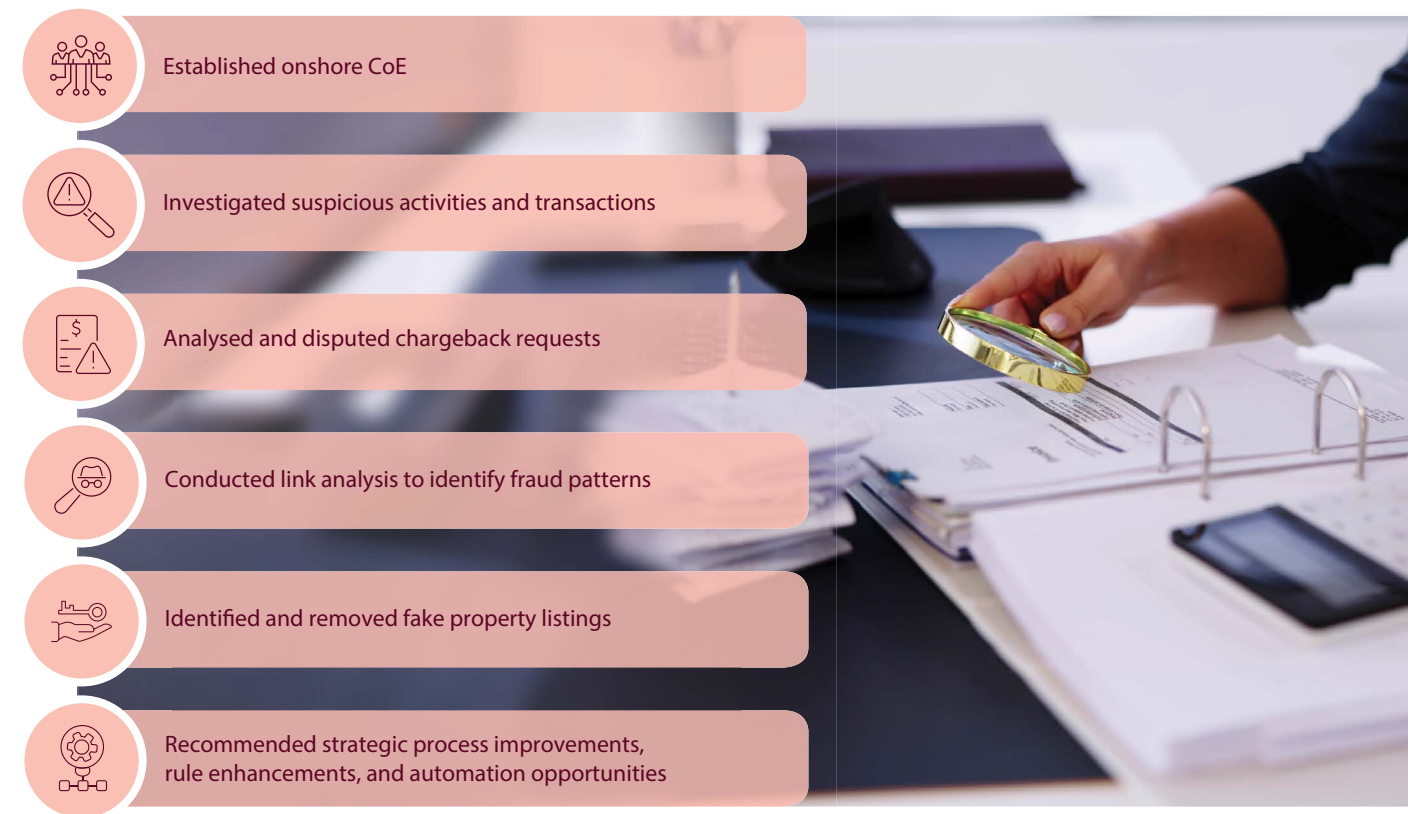
Investigating the impostors

Setting straight onto the mission, Aaron sat with his team of fraud experts to assess the situation in detail and develop a strategic approach and action plan for the project. Upon analysis, the team recognised the need for regular vigilance of the fraud

instances, and collectively decided to establish an onshore delivery centre of excellence (CoE) in Romania. Aaron set up the dedicated CoE and recruited domain experts to handle different aspects of the fraud management

activities. He split the members into three teams: one for handling the partner fraud and abuse cases, the second for customer frauds and abuse in accommodation, and the third for customer frauds and abuse in transportation.

Approach summary



As part of the delivery, the property fraud and abuse team regularly conducts in-depth analysis of suspicious properties to identify fraudulent activities or policy abuse. The team proactively analyses various parameters, including IP addresses, email connections, and collusion indicators, to validate the authenticity of listings and accordingly block any fake, fraudulent, or abusive properties. Aaron leveraged the existing information such as images, location, and description, in the database to compare with new property

listings, proactively identifying patterns and addressing potential fraud. The customer fraud and abuse team for accommodations consistently analyses, investigates, and disputes all forms of customer-driven frauds, including payment frauds and chargebacks. The team leverages reactive analysis to identify suspicious or fraudulent cohorts based on received chargebacks, recommending enhancements to existing rules and alerting systems. The team also developed

customised response templates for chargeback disputes, highlighting key elements relevant to the cases to improve the chargeback win rate. The customer fraud and abuse team for transportation analyses and investigates frauds and abuse, across flights, rental cars, and promotions and rewards. The team utilises both proactive and reactive analytics mechanisms to identify and blacklist fraudulent customers, deterring them from any future fraudulent activity.

Aaron's team also implemented an automated case review process, minimising manual effort in the rental cars business. Additionally, the team identified fraud patterns, documented their findings, and recommended solutions to mitigate future incidents.

Despite initial challenges in familiarising themselves with the processes and managing the substantial backlog of cases, the teams quickly adapted and began making visible impact within a month. As they gained success, they recommended improvements to the company's machine learning algorithms, further increasing

the success rate for chargeback disputes and fraud detection. Throughout the project, Aaron worked closely with the team, providing Mindy with strategic recommendations to optimise her fraud detection, investigation, and management processes.



Safe travels ahead

Aaron and his team's fraud detection and management solutions successfully turned the tide for the travel company. Within months, their onshore CoE helped detect and resolve a large volume of property and customer fraud cases, while also improving the company's ability to combat fraud.

During the engagement, Aaron and his team identified thousands of fraud instances with over 40% accuracy, with a false positive rate lower than 2%. Thus, they removed over 15,000 fraudulent property listings and blocked an additional 1,800 properties for avoiding commissions and other suspicious activity annually. In addition, the customer

fraud team proactively detected more than 5,700 unauthorised transactions, while also improving the chargeback dispute efficiency levels. They successfully defended over 17,500 chargeback fraud cases across a six-month period, significantly bringing up the win rate from 36% to 45%.

Key benefits



15K+ fraudulent property listings closed



5.7K+ unauthorised transactions detected



17.5K+ chargeback cases defended



90% reduction in flagged transactions volume for rental cars



<2% false positives

As an added benefit, Aaron's recommendation to automate rental cars case review process resulted in 75% reduction in manual efforts and 90% reduction in review volumes. This saved time and effort, which were then used to proactively detect more fraud instances through analysis.

Mindy soon saw the results reflected in both the company's top line and bottom line. The fraud mitigation activities helped minimise revenue leakages, enhance customer satisfaction, and ultimately protect the brand's market reputation. She soon strengthened the partnership

with Aaron's team, entrusting them with additional fraud management activities including promotion and rewards abuse detection, fake competitor reviews, and quality checks. It's safe to say, Mindy fondly recalls her positive experience working with Infosys BPM.

**Names have been altered to preserve the identities of the people involved.*

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