

192 for the Travel Industry

Anti-fraud and KYC checks for the travel industry



Flying off with your profits?

Online fraud for the travel sector is escalating dramatically with figures for airlines alone estimated at around £300 million a year. Large chargebacks are hitting travel operators as the fraudster uses someone else's identity to purchase flights, hotel accommodation or package holidays.

Airlines are also under pressure to ensure they are comprehensively checking the identity of their customers to ensure they are stopping money laundering and terrorist financing. This could be adhering to the Advance Passenger Information where some countries require passenger details to be registered in advance by the airlines.

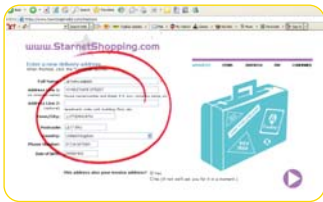
192 have proven anti-fraud and know your customer solutions that can save your business £££s. All checks are saved in a fully searchable archive giving you confidence in your audit trail.

Don't let fraudsters fly off into the sunset with your profits in their pockets.



Quick and easy anti-fraud solutions

192 Travel-ID is a global identity check solution that allows legitimate customers to be verified in real-time. In less than one second your site or call centre can check our databases for matches and use an ID check report to support the transaction decision process.

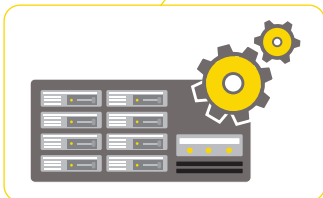


Online travellers register their details or call centre gathers information during transaction.

192 sends ID check report flagged with Yes/ No matches



192 databases checked for matches via XML or HTML query.



Merchants can Accept/ Decline/ Review transaction based on their settings in the decisioning process.



Transaction is Accepted/ Declined/ Referred.

...all in less than one second!

A global solution for your business

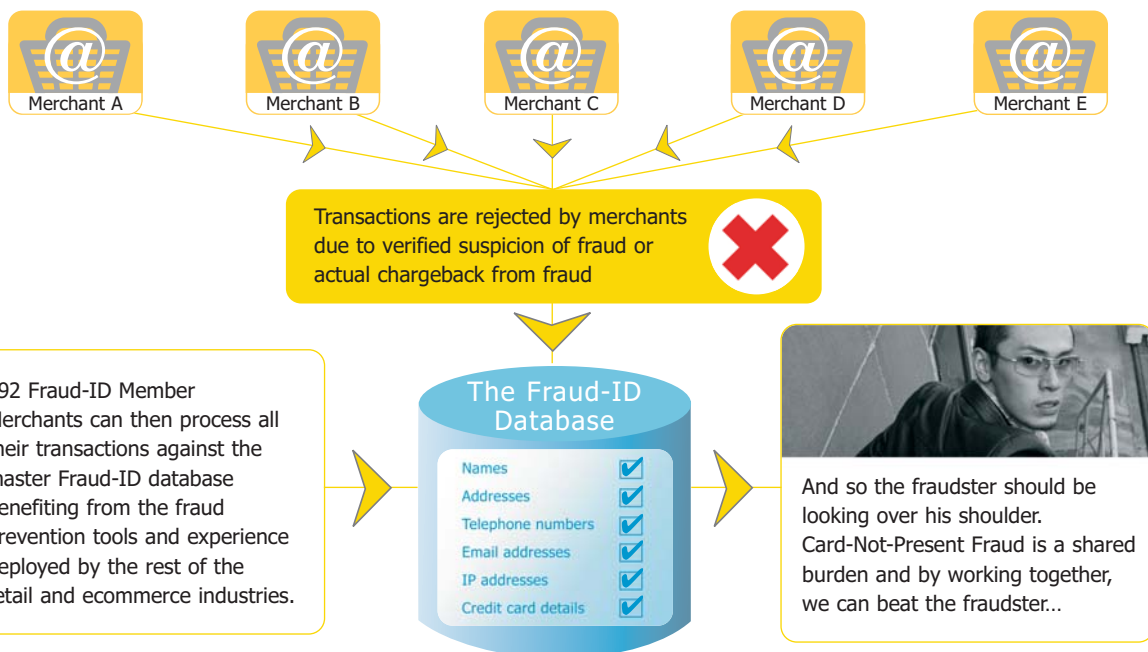
We have built a truly global identity verification solution for all your ecommerce identity check needs. Our approach is to ensure that we have verification technologies available where traditional database checks fail or there is no local database to check against. In this instance, we recommend using IP address validation and Passport, Driving Licence, ID card and travel visa checks.

	Address validation	Name & Address check	Home phone number check	Date of Birth database check	Date of Birth Passport check	Date of Birth ID Card & Travel Visa check	IP address check	Fraud Sanctions & AML alert check
United Kingdom	✓	✓	✓	✓	✓	✓	✓	✓
Europe	✓	✓	✓		✓	✓	✓	✓
United States	✓	✓	✓	✓	✓	✓	✓	✓
North America	✓	✓	✓		✓	✓	✓	✓
Rest of World	✓				✓	✓	✓	✓

Fight fraudsters by sharing fraud alert data

What do we know about the fraudster? Our research has shown that fraudsters are an enterprising, challenging opponent who learns what fraud defences are in place and then strikes quickly to achieve maximum gain from the identities and card details they have stolen.

The logical step for CNP fraud defence is for the retail and travel industries to pool fraud data to block fraudsters at any turn. In other words if retailer A prevents or suffers a fraud then they tell Retailer B who is able to automatically block the fraudster when they try to transact with the same personal characteristics. Here's our model for data sharing to beat fraud.



To find out more

Call our retail identity verification team on **0207 909 2192**

Request a call back at **www.192business.com/contact**

Learn more at **www.192business.com/id**

E-mail us your questions at **id@192.com**