

Airline guide to more secure payments.

When you accept bookings online, you can open your business up to distinct risks and fraud challenges. As part of our efforts to protect you from fraud, we've developed a set of best practices to help you avoid becoming the target of fraudsters.

Build a database

Gather customer information and maintain a database that includes key details, including name, email address, IP address, phone number, transaction amount and time. Consider maintaining a 'positive list' (frequent travellers with no fraud history) and a 'blacklist' (previously identified fraudulent transactions and prior fraud-related chargebacks). You can use this database to monitor and assess incoming transactions to mitigate potential fraud incidents.

Verify transactions

Transactions can be screened manually by a fraud review staff or an automated rules engine before and after the booking is completed or payment is approved. Blacklisted or suspicious transactions can be immediately rejected or flagged for further review. If flagged for review, additional information should be collected to evaluate the suspicious bookings further.

Gather additional information

Be cautious if the phone is disconnected, incorrect or out of service. Fraudsters tend to avoid leaving a traceable contact. If you're still unsure about a booking, ask the customer to send a copy of their passport or identification document. Verify identification again at the airport check-in to ensure it matches the one used at booking.

5 higher fraud risk bookings.

Carefully check bookings with the following characteristics.

1. **Bookings made less than 12 hours** before a flight.
2. **Third party bookings** where the PayPal account holder or cardholder is not one of the travelling individuals.
3. **One-way flights.**
4. Bookings with **high fraud risk origination or destination**. For example, flights to a particular airport could be considered risky when coming from another particular airport or region.
5. Bookings from **free or suspicious email addresses**, or where the IP address and departure or arrival country don't match.