amadeus

Amadeus Fraud Alert

Reduce fraud risks
Trust, but verify

Automated fraud screening for traditional agencies

Real Time Fraud Screening Detection.

Integrated into the PNR's payment authorization process

Reduce costs and chargebacks

Reliable and easy to activate

Quick Reference Guide

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What is Amadeus Fraud Alert

Amadeus Fraud Alert lets you take a more sophisticated approach to credit card fraud, by integrating a fraud check into the Amadeus booking process. The fraud check is conducted by ACI Worldwide, a leading fraud screening partner.
Amadeus Fraud Alert automatically screens payment transactions in real time, before authorisation and ticket issuance.

The solution provides a default fraud screening package which can be easily activated with fixed rules that are predefined according to each travel agency's specific region. It is integrated into the PNR.

Amadeus Fraud Alert is available in your preferred front-office solution: Amadeus Selling Platform, Amadeus Selling Platform Connect, or via Amadeus Web Services.

How Amadeus Fraud Alert works

During the acceptance process, at the authorisation request stage, Amadeus sends a data file to the fraud-screening partner who checks the transaction against fraud risk rules and returns a status:

_OK transactions are authorized automatically.

_KO transactions are automatically rejected and the ticketing process is stopped

If the travel agency can verify the identity of the card owner, the fraudulent rejected transaction can be forcibly accepted by a dedicated, authorised agent*. The suggested solution is to add a specific remark to the booking.

Examples of business rules and validations performed by Fraud Alert

_Flight purchases with less than 72h in advanced
_Credit cards issued outside from the ticketing issuing country (international credit cards)
_Partner antifraud data base including their black lists
_Payment data (credit card number, franchise, expiration date, etc)
_ PNR details (origin & destination, dates, airlines, etc)
_ Frequent traveller history entered on the PNR
_Device IP address from where the payment is made
_ Device ID : Robotic devices identification to avoid fraud
_Morph validation*

*Morph is the process of copying a person identity or data. ACI will have random advanced screening able to recognize if the data given is entered by the customer or if the identity has been stolen.

Amadeus Fraud Alert screening in cryptic mode

Entries

Fraud screening is integrated in the standard credit card approval request, so fraud screening requests are automatically triggered by using standard cryptic entries for authorisation and issuance requests:

_ DEFP (or DEFM) to get an approval code for a PNR before TTP.

_ TTP (or TTM) for issuing tickets for all TSTs stored in a PNR (valid if no approval code is appended to the FP line)
If fraud screening accepts the transaction, payment authorisation is triggered automatially.

Rejected high-risk transactions

If the fraud screening rejects the transaction, payment is not authorised and the ticketing process is stopped.

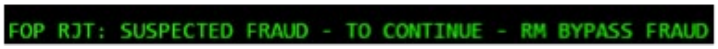
Travel agents can check if the ticket process was stopped by fraud rejection. The following error is displayed in the PNR after the TTP entry:

_ SUSPECTED FRAUD - TO CONTINUE - RM BYPASS FRAUD

Entry:

```
>TTP
```

System response:



```
FOP RJT: SUSPECTED FRAUD - TO CONTINUE - RM BYPASS FRAUD
```

Remark to bypass fraud screening

When a transaction is rejected, travel agents may have the means to check if the traveller is not in fact fraudulent. The agent can decide to continue with the sale and force payment authorisation, by bypassing fraud screening when a new issuance request is made.

This is done by adding a PNR remark:

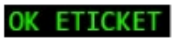
_ BYPASS FRAUD

Entry in the PNR:

```
>RM BYPASS FRAUD
```

At the new issuance, the request is successful.

```
>TTP
```



```
OK ETICKET
```

* For LSS (Logon & Security Server), authorised agents are agents that have been granted the LSS permission to "BYPASS_FRAUD" by their security administrator