

How LexisNexis® Emailage® Helped a Leading Online Travel Company Scale With Confidence in Cross Border Transactions

Company Overview

The client is a leading online travel company that provides a wide range of travel needs in one platform.

The Measurement of Success

The primary goal is to successfully expand their digital travel platform into new markets. In order to do so, the organization has to see improvement in its acceptance rate for new bookings made outside of its current market. A better acceptance rate equates to an increase in the company's revenue while bolstering brand awareness which is critical for their growth plan.

The secondary goal is to enhance their Know Your Customer (KYC) controls domestic markets by analyzing data beyond customer's phone numbers. Additional data points enhance the confidence of the customer profile and the online travel company is able to offer a greater range of products to these customers.

Geographical Expansion

The client is rapidly expanding into new markets. They quickly realized that with expansion comes the need to capture new, valid regional data points to effectively cater to both domestic and international travelers using their online travel platform. Without these additional data points to verify new customers' account information and / or approve new transactions across each new market, they ran the risk of higher decline rates and poor customer experience.

The need for additional valid dynamic data to aid in their expansion plan doesn't stop at regional customers. Cross-continent expansion is their next strategic goal and the client recognized that they cannot scale quickly if they are reliant on static data known to detect fraud inaccurately.

Why LexisNexis Emailage?

The client has a robust customer authentication system based on cell phone numbers for account opening and new registrations. However, in emerging markets, many consumers are still utilizing pre-paid, disposable cell phones. Therefore, one person having multiple phone numbers is a common occurrence. This prompted the need for additional data points to enhance the user verification process and improve the acceptance rate for cross border transactions. The advantage in onboarding the Emailage® Email Risk Score into the client's fraud strategy was self-evident as the solution is powered by a massive data consortium anchored on the power of email addresses, a proven risk identifier. This allows the client to confidently identify a transaction risk for new and old customers alike.

The Results Are In

Email Risk Score was implemented to analyze and provide additional data points on any transactions made locally or regionally. The result is a higher acceptance rate for new cross-border transactions, increased confidence in their fraud decision process and reduced customer friction.

Additionally, the client has integrated Emailage fraud warnings into their workflow. Fraud analysts can now quickly and efficiently review suspected fraud activity once a new alert is triggered. This allows them to detect early changes in fraud patterns and swiftly update their fraud strategy. Overall, it has resulted in a smoother workflow and increased efficiency for fraud analysts.

Emailage also facilitates data cleansing with Risk Band 4, which aims to capture non-existent emails and domains, fake accounts, and disposable email providers. This means that the client can easily identify this segment - which comes up to 1%, in their records.

The Results



24% increase in new market approval rates



88% of new transactions were verified by LexisNexis Emailage



99.5% accuracy & less than 0.5% false positives



99.7% of fraud in the top two risk bands captured

The Conclusion

With the implementation of LexisNexis Emailage, the client has seen a significant return on their investment through increased approvals on new cross border transactions which translates to potential revenue. Overall, 70% of the population is in the most trusted risk banks (1+2), with only 0.1% fraud. The dynamic data provided by Email Risk Score has provided an additional angle for analyzing new transactions and has contributed to improved operational efficiency across their fraud management team. With more robust dynamic data, the client is able to effectively scale with confidence across borders, reaching out to even more customers within its current markets and beyond.



For more information, visit risk.lexisnexis.com/global/en/products/lexisnexis-emailage

About LexisNexis Risk Solutions

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