



 **Accertify**

JTB

Perfect moments, always

By utilizing Accertify, JTB succeeded in implementing comprehensive measures against the unauthorized use of credit cards. This success includes reducing credit card fraud cases^{*1} with Japanese domestic package travel products by more than 75%^{*2} in just one month.

*1: The unauthorized use of credit cards in this context refers to the use of information such as another person's credit card number obtained by fraudulent means (such as deception or unauthorized access) to acquire goods sold by a card merchant.

*2: Based on fraud rates between August and September 2023 using JTB transaction data inside Accertify technology.



Customer Overview

Established in 1912, JTB is the largest travel agency in Japan^{*1}. Over time, JTB has evolved and expanded from only selling transportation and lodging tickets to now selling full travel packages and services for frequent travelers.

With a rich history of over 110 years and a global network that supports exchange, the company currently operates out of 385 offices^{*2} in Japan and 161 offices^{*3} in 81 cities spanning 35 countries and regions around the world.

Background

In the summer of 2018, JTB began experiencing increasing online credit card fraud. JTB's accounting and reservation management departments were handling the issues and it was becoming more and more problematic. To help, the company launched 3D Secure and other security measures as required under the amended Installment Sales Act to ensure a secure online payment environment.

*1: According to Statistical Information: Travel Agent Business Volume, Japan Tourism Agency (FY2023)

*2: (Japan) As of March 31, 2023

*3: (International) As of September 30, 2023

However, despite this, fraud losses continued to occur, mainly in online sales of overseas airline tickets. During the period when damage had grown to the greatest extent, the amount of fraud per month accounted for approximately 1% of the company's total sales.

JTB knew they needed a fraud detection system to help combat these growing issues and came to Accertify for help.

Solution

After examining the systems offered by five companies, JTB selected Accertify for its fraud detection system, because of its established record of anti-fraud expertise and support specifically for the travel industry, possessing considerable community data. Additionally, JTB partnered with Accertify because of the ongoing partnership with JIRSTA* (an organization whose purpose is sharing and standardizing technologies, information, and knowledge for detecting illegal online transactions in the travel industry) to prevent fraud.

* JIRSTA (Japan Internet Reservation Standard for Travel Agency) is a fraud prevention consortium made up of domestic travel

From design to implementation, the introduction of Accertify's fraud detection solution proved successful, smooth, and on schedule. Further, the use of Accertify's powerful Link Search technology made it possible to efficiently find other fraud information and prevent additional fraud attacks. In turn, this has enabled JTB to engineer enhanced efficiency in its fraud detection operations.





Results

By introducing Accertify, JTB has achieved the following outcomes.

- (1) JTB succeeded in implementing highly effective measures against the unauthorized credit card use, including reducing the number of fraud cases involving Japanese domestic package travel products by more than 75% in just one month.*1
- (2) With Accertify's powerful Link Search capabilities, JTB succeeded in enhancing the efficiency of its operations and screening on nearly all² fraud cases.
- (3) With Accertify technology, JTB successfully analyzed and understood trends and patterns of the unauthorized use of credit cards and created and administered rules to respond to that use.
- (4) With enhanced operational efficiencies, JTB succeeded in implementing comprehensive anti-fraud measures that cover both domestic and international travel products (accommodations, airline tickets, package travel products, etc.) with only a small team of two dedicated members.

*1: Based on fraud rates between August and September 2023 using JTB transaction data inside Accertify technology.

*2: Based on unresolved rates between April and June 2023 using JTB transaction data inside Accertify technology.

“JTB believes that the introduction of Accertify has enabled it to prevent credit card fraud from becoming a regular occurrence as well as establish recognition that the unauthorized use of credit cards is not possible on JTB’s website.”

JUNKO SOMEYA Sales Management Department Web Sales Business Division





[accertify.com](https://www.accertify.com)

Accertify, Inc. is a leading provider of fraud prevention, digital identity, device intelligence, chargeback management, and payment gateway solutions to customers spanning diverse industries worldwide.

Accertify's suite of products and services help companies grow their business by driving down the total cost of fraud, simplifying business processes, and ultimately increasing revenue. For more information, please visit www.accertify.com

© 2024 Accertify, Inc. All Rights Reserved. The information in this document is provided for informational purposes only. Accertify, Inc. disclaims all warranties of accuracy, completeness, timeliness and fitness for a particular purpose.

E856