Best Practices in Payments and Fraud Prevention

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Best Practice – Payments in Key Markets

THE MOST IMPORTANT RULE:

KNOW YOUR MARKET!
Best Practice – Payments in Key Markets (Indonesia)

- Having the correct payment method available can drive customer to book direct instead of via a competitor

- Online travel stores cannot rely solely on Credit Card acceptance in all markets

- Research in Indonesia showed there was a large opportunity
  - Indonesia is the 4th largest country by population in the world
  - Less than 6% of Indonesians have a credit card
  - 36% have a bank account
  - 100% have a mobile phone account

**CONCLUSION**: Indonesia is heavily reliant on cash payments
After researching the local suppliers Jetstar decided to contract with DOKU an online-offline payment gateway based in Indonesia.

They offer a variety of direct debit or cash options for online bookings:
- e-Wallet
- Convenience Store – Cash Payments
- Internet Banking
- Payments via bank ATM

Results are looking promising. Reporting shows 60 to 70% of bookings on the new Internet banking and ATM channels are new customers.
Best Practice – Payments in Key Markets (Indonesia)

Jetstar cooperates with DOKU in payment system

News Desk
The Jakarta Post

Jakarta | Wed, May 10, 2017 | 10:02 am

PRESS CONFERENCE

Jetstar

Cash Back
DOKU - JKIA

20%

ATPS Asia-Pacific
29th – 31st August 2017
Who is Hooroo?

Hooroo is a wholly owned subsidiary of the Qantas Group, powering the online accommodation platform for Qantas and Jetstar hotels.
What Markets Do We Play In?

- 200,000+ hotel listings
- 2.5 million airbnbs
- 1.2 million bookings since launch
- 2.5 million room nights
- 11.6 million Frequent Flyer members
- 1.5 billion points earned
- 9.6 billion points burned
- 2 iconic travel brands

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Opportunities To Improve

- Low Acceptance Rate on Bookings at 83%

- Fraud Rates higher than industry norm for OTA (Hotels)
Best Practice – Fraud for Qantas & Jetstar Hotels

What We Did

- Deep dive on data with Fraud Prevention Supplier
- Changed Deny rules to allow more acceptance in the system
- Worked with our banking acquirer to receive regular chargeback reporting
- Reviewed and changed the process for the fraud/chargeback team – focusing on communications with hotels

Results

- Increased Acceptance Rate on Bookings from 83% to 91%
- 47% reduction in chargebacks for FY17 vs. target and FY18 on target for further reductions