Agile, scalable fraud protection for a global travel portal

As foot traffic dropped considerably during the coronavirus pandemic, the Brisbane Airport marketing team created an ecommerce experience to support its retail partners in just 16 days. Things were going well until the team discovered three chargebacks on orders shortly after launching. Worried about a continuing trend of transaction fraud, they turned to NS8 as their scalable, end-to-end fraud solution.

Significant outcomes:

96% reduction in cases of fraudulent activity since April 2020

Provides fraud protection for hundreds of orders per month since April 2020

Scalable solution - soon to mitigate risk for 90 merchants internally

The problem:

The coronavirus pandemic has affected every aspect of modern life — from how we work, shop, travel, and communicate. The circumstances are forcing people and entire organizations to examine and reimagine fundamental business processes to accommodate a new normal. These parties are faced with a dilemma: adapt or risk going out of business.

According to Forbes, the airline industry suffered one of the worst fates, with global passenger demand falling nearly 55% and net profits set to drop a staggering $84.3 billion. Airports suffered monumental losses in foot traffic as lockdowns took effect. As of June 24, 2020, only 494,826 passengers entered through a TSA checkpoint compared to nearly 2.6 million on

the same day in 2019. This represents a decline of about 81%. According to the International Air Transport Association (IATA), based on revenue, 2020 will go down as the worst year in the history of aviation.

At Brisbane Airport (BNE), foot traffic fell to a staggering 7% as people and businesses put their travel plans on hold for the foreseeable future. Less travel means less foot traffic, sure, but it also means less business and opportunities for stores operating within terminals. The facility holds millions of dollars in merchandise within brick-and-mortar stores positioned throughout its terminals. The airport needed to support its retail partners during this time of uncertainty.

Faced with this dilemma, Ashley Howard, Digital Marketing Specialist, and Mike Doyle, Head of Consumer Marketing at Brisbane Airport, came up with an idea: Bring the airport terminal shopping experience to consumers remotely. This also laddered-up to Brisbane Airport's business goal of diversifying the relationship between the business and customer. "The airport is intrinsically linked to passengers. Under normal circumstances, we need people moving through the airport for us to deliver our programs," Doyle said. "In these challenging times, we needed to pivot. With no people traveling, we needed to expand our thinking to support our partners, and this meant diversifying our approach and our thinking as well as working with amazing partners like NS8 and others to do something different."

The Brisbane Airport marketing team wanted to test two factors in the event that passengers cannot come to the airport or are not intending to travel: 1) Can the airport continue to have some relationship with customers if they are not physically there, and 2) Can they facilitate airport-related activities that allow tenants continue to trade, regardless of whether that happens as a form of risk mitigation strategy? The data to-date suggests that both things are not only possible, but with the right partners, like NS8, it can be transformative. In short, the goal was to test a risk mitigation strategy for its partners.

Enter: BNE Marketplace — Brisbane Airport's attempt to do just that, with an ecommerce experience that brings the terminal shopping experience online. The ecommerce site carries items like iPads, cellphones, mascara, and even jewelry, with delivery to anywhere in Australia. The idea manifested quickly: The BNE team went from concept to full ecommerce site in just 16 days.

However, just as things started running, the team encountered a big problem: chargebacks. They received three shortly after launching BNE Marketplace. The world's circumstances increased the pressure to solve this problem: With business declining, every dollar mattered. Additionally, security and consumer trust were on the line for a business that valued both — an international airport. "We needed to get in front of these [chargebacks] before they got to the customer," Howard said. They needed a solution.

The solution:

Howard, Doyle, and company needed a solution that could catch chargebacks and other types of fraud as they came in. The solution needed to be scalable, customizable, and easy to integrate with current ecommerce processes so that they could focus on maintaining the store, on top of other important business initiatives. Because the marketplace was already live, the fraud solution also needed to be able to start working immediately.

NS8 solved Brisbane Airport's need for a robust, agile fraud solution that went to work right away. By using NS8's built-in order rules and customization, BNE was able to begin protecting its brand-new ecommerce platform immediately and efficiently. Working with a small but nimble team, Howard simply did not have the bandwidth to verify problematic orders with customers individually. "Being an Airport, security is really important to us," Howard said. "The concept of Shopify

telling us that the case is fraudulent, and potentially having to go directly to the customer and ask them for a photo of their ID to verify raised a lot of concern. It's also not scalable."

The team set up custom rules for their transactions, which automated the verification process for incoming orders. It's worked for them since. Since installing NS8, BNE Marketplace continues to process hundreds of orders monthly with a 96%reduction in cases of fraudulent activity since April. "What I liked is that we could set up everything automatically with team members to support this," Howard said. "It's about finding a solution that does all the grunt work for us. We can set up all the other stuff."

While NS8 served BNE Marketplace's current need for an out-of-the-box solution that could work immediately, they also put a lot of priority on scalability and customizability when evaluating potential fraud solutions. Howard and Doyle are bringing several of their 90+ retail partners to BNE Marketplace — each with unique experiences. That means NS8 will soon provide risk mitigation for up to 90 Brisbane Airport tenants. "We knew from the outset that [fraudulent activity] was going to be challenging, especially because of the high-value items we were helping our partners to sell," Doyle said. "We intentionally set the tone as a marketplace to cater for the variety of partners and products we would be selling, but that complexity added to the risk-profile of our platform – enter NS8 who was able to pick up on nuances of transaction types and customer types, to identify risk at different profiles that others simply missed."

Brisbane Airport · Australia

QUEENSLAND

BRISBANE AIRPORT

01 About the customer

Brisbane Airport (BNE) proudly takes on the challenge of connecting Australia to the rest of the world.

$4 billion

Working to create Queensland's future, Brisbane Airport employs thousands of people, fostering cultural and economic growth. It contributes **$4 billion** annually to the state's economy.
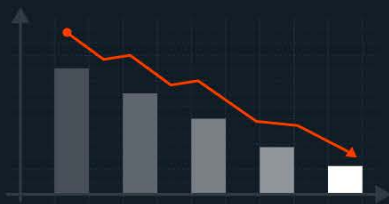
02 Problem faced

Foot traffic fell 93%

93%

Holding millions of dollars in merchandise, Brisbane Airport wanted to support its retail business partners as foot traffic fell 93% during the coronavirus pandemic. Enter: BNE Marketplace. The team went from concept to a full ecommerce site in just 16 days. But **they still needed an agile fraud solution that was visual, scalable, and could work immediately**.
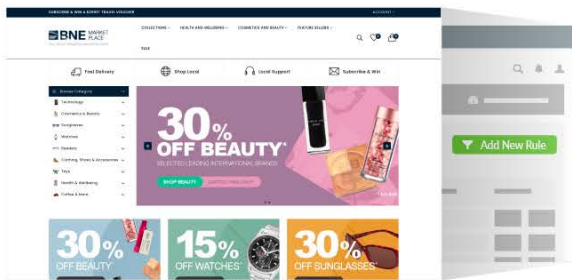
03 Solution provided

NS8 met the challenge and gave BNE Marketplace a robust, agile fraud solution that worked out of the box. BNE Marketplace used NS8's built-in order rules and customization tools to protect its new ecommerce platform efficiently.

04 Merchant outcome and results

96% reduction in cases of fraudulent activity

Since April, BNE Marketplace has saved hundreds of dollars each month in chargeback fraud. Thanks to NS8, fraudulent activity was reduced by **96%**.

05 Solution provided

"What I liked is that we could set up everything automatically with team members to support. It's about finding a solution that does all the grunt work for us. We can set up all the other stuff."

- Ashley Howard, Digital Marketing Specialist at BNE

Wrap-up:

Holding millions of dollars in merchandise, Brisbane Airport wanted to support its retail business partners as foot traffic fell 93% due to the coronavirus pandemic. The BNE team went from concept to full ecommerce site in just 16 days and needed an agile fraud solution that was visual, could scale, automate processes, and start working quickly.

NS8 was able to solve Brisbane Airport's need for a robust, agile fraud solution that went to work right away. By using NS8's built-in order rules and customization, BNE was able to begin protecting its brand-new ecommerce platform immediately and efficiently.

BNE Marketplace continues to provide a version of the terminal shopping experience to thousands across Australia, with NS8 shepherding security and fraud prevention. In the future, Howard, Doyle, and their team plan to bring the rest of their 90+ terminal partners to the marketplace.