Accertify
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viator®

Viator engaged the expertise of Accertify's Professional Services team to reduce fraud, revise rulesets, and improve chargeback win rates. Learn more.

Customer Overview

Viator makes it easy to find and book tours and activities around the world. With a marketplace of over 395,000 experiences, there is always something new to discover, both near and far from home. Viator offers industry-leading flexibility and last-minute availability so travellers can make the most of their time off, spending less time searching and more time making memories.

Viator is a Tripadvisor company. Tripadvisor, the world's largest travel platform*, helps hundreds of millions of travellers each month** make every trip their best trip. Travellers across the globe use the Tripadvisor site and app to browse more than 878 million reviews and opinions of 8.8 million accommodations, restaurants, experiences, airlines, and cruises.

Whether planning or on a trip, travellers turn to Tripadvisor to compare low prices on hotels, flights, and cruises, book popular tours and attractions, and reserve tables at great restaurants. Tripadvisor, the ultimate travel companion, is available in 49 markets and 28 languages.

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The Situation

To manage fraud effectively and improve chargeback win rates, companies must set rules to ensure that transactions are legitimate. Therefore, Viator's main goal was to apply machine learning to leverage community data so it could optimise the rulesets that were used to identify fraud.

While the Fraud Systems and Analytics team at Viator was in the process of implementing Accertify's fraud management and chargeback management solutions, management realised it had an unoptimised ruleset and that the chargeback system was not performing as effectively as it could. This meant one of Viator's biggest challenges would be to build a streamlined set of rules using new and efficient strategy mixing latest trends, rules optimisation and community data such as machine learning.

According to Bryn Curtis, Trust and Safety Operations Director, the team's goal was to avoid focusing on the history, moving away from historical rules and implementing more streamlined rulesets.

Solution

Viator considered working with other service providers to rebuild and optimise its rulesets, but based on the breadth and depth of expertise, chose to work with Accertify Professional Services.

Bryn Curtis states that over time, the Viator infrastructure had become somewhat difficult to navigate and manage. As he stated, "We needed to work with a partner that could help us implement a new strategy that would ensure it could be scaled and updated when needed and maintained with minimal effort." He and his team decided the Accertify Professional Services team was the right choice largely because of its machine learning expertise.

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Discovery Phase

Viator had been working with Accertify since 2018 and decided to continue to do so because they knew Accertify Professional Services could provide the services they needed and help facilitate the necessary rebuild. One of Viator's biggest priorities for the project was to implement a more streamlined ruleset that would allow enough flexibility for the team to easily make adjustments to accommodate changing market and fraud requirements.

In 2020 the impact of COVID-19 was significant for business globally and chargebacks were a problem at the start of the pandemic, particularly for travel companies like Viator. The Accertify and Viator teams met in February and March of 2020 to conduct an in-depth overview of the system and discuss the project scope and expectations. Subsequent meetings were held virtually in accordance with COVID-19 requirements.
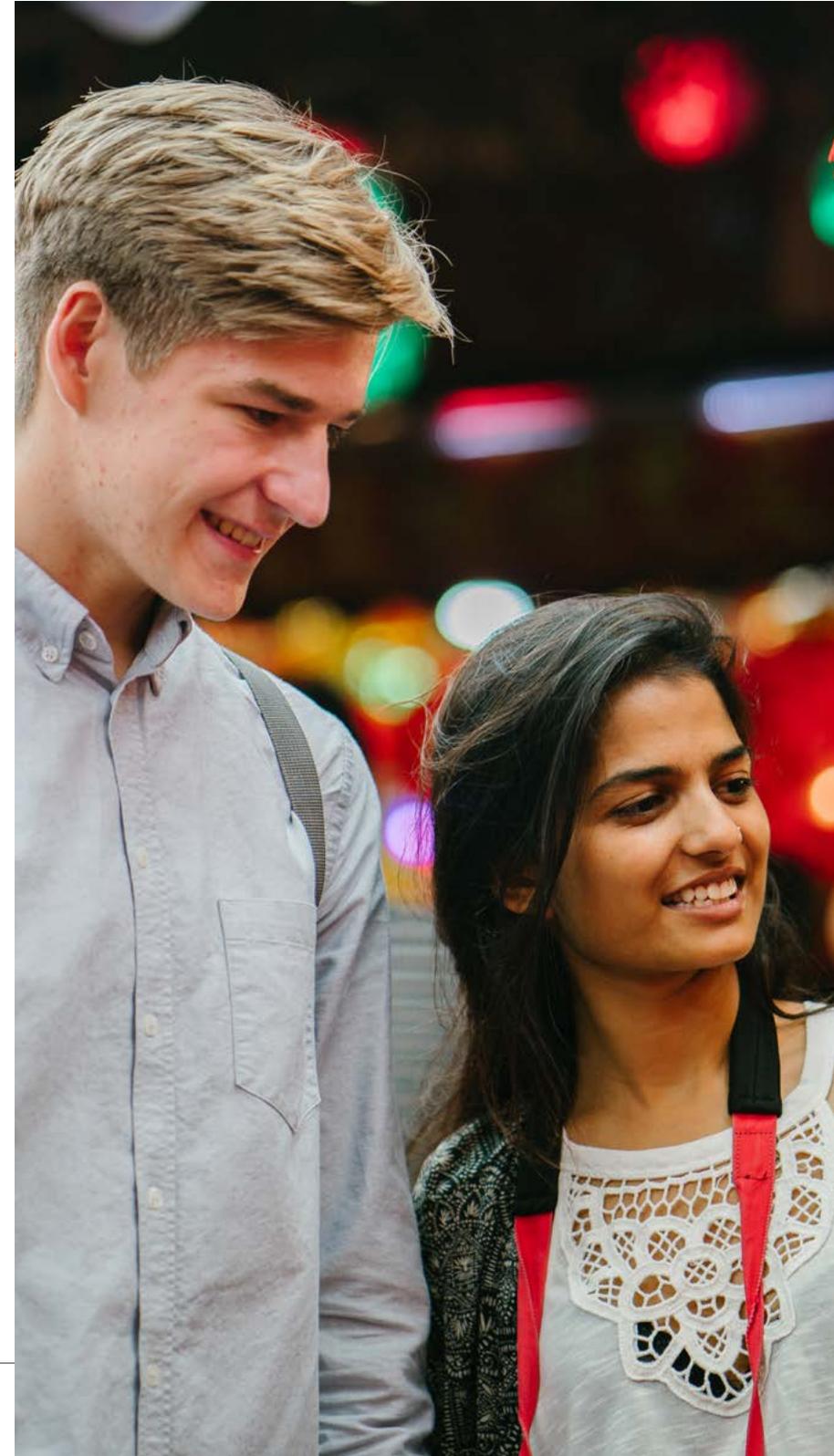
Discovery Phase

Accertify then submitted a detailed proposal and project timeline that included the following requirements:

- The Accertify and Viator teams would meet every few weeks to review the implementation status and address any issues
- The teams would perform a periodic review of all rulesets and make adjustments as needed
- Quality control testing would occur in shadow mode during the entire implementation phase

The majority of the work was complete and a new scoring process was implemented within months, including a review and revision of current "reject transactions" rules. After testing the system and making necessary "tweaks" and adjustments, the new system went live.

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Results

Viator saw quick and significant results by leveraging the Accertify Professional Services team's expertise and by investing the time to understand the strategy and the new rulesets. The company has seen a 90% increase in chargeback win rates and a 75% reduction in fraud since the Accertify solution was implemented.

"Since we have implemented a Challenger Ruleset using the scoring strategy developed by Accertify Professional Services, we now have a structure that enables us to see duplication and ineffective rules. As a result, we have reduced the number of rules and rulesets by almost 50%. Our new scoring strategy has also helped us improve the way we analyse and fine-tune rule scores, and selecting 'Mismatch' rule types also focuses on the right types of rules for queue reduction."

– Bryn Curtis, Trust and Safety Operations Director

Future

The Viator team advises companies embarking on a similar project to be sure they completely understand their rulesets. They should also strongly consider engaging a professional services team, like Accertify's, that can help them streamline and simplify the implementation process. Based on the success of this engagement, Viator is planning to expand its Fraud Management program and to engage Accertify Professional Services to help with planning, implementation, and rollout by leveraging the professional services team to maximise all suite of tools at Viator's disposal (machine learning, device fingerprint, profiling, etc.).

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