FRAUD OVERVIEW: SAME-DAY BOOKINGS

Same-day bookings can be a very common occurrence depending on the location. Properties at travel hubs, such as airports, can make the most of their revenue from same-day bookings. However, fraudsters know they can take advantage of the inability to verify all of the information as thoroughly as it might be on a pre-planned reservation, turning same-day bookings into a popular method to utilize an entry into hotels.
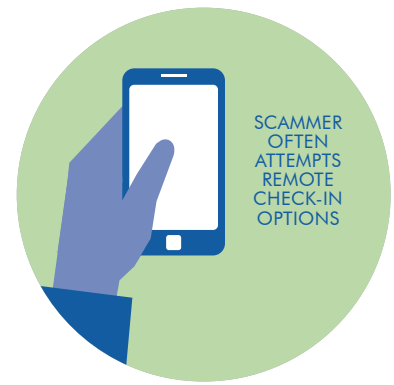
STEP 1

SCAMMER BOOKS USING STOLEN CREDIT CARD TO CHECK-IN THE SAME DAY

Same-day bookings can be done for a variety of purposes. If the fraudster intends to utilize the stay, they will often be in the lobby or nearby and check-in within a few minutes of creating the booking. If they are using it to verify if a card number is valid, they will let it go to no show.

STEP 2

SCAMMER WILL OFTEN UTILIZE A THIRD PARTY WEBSITE OR GIVE LIMITED INFORMATION IF USING PROPRIETARY WEBSITE/ RESERVATION SYSTEM

If the fraudster is booking through the hotel's reservation system, they will only provide information that is absolutely necessary.

STEP 3

SCAMMER OFTEN ATTEMPTS REMOTE CHECK-IN OPTIONS

Fraudsters will limit face-to-face interactions with hotel staff as often as possible.

IDENTIFYING HIGH-RISK ACTIVITIES *(RISK ASSESSMENT)*

	ACTIVITY DETAIL	RISK ASSESSMENT (HIGH, MEDIUM, LOW, ETC.)
SAME DAY BOOKING	Guest books online for immediate arrival	MEDIUM on its own HIGH in combination with others
BOOKING SOURCE	Guest books using a third party vendor	LOW on its own MEDIUM-HIGH in combination with others
CHECK-IN METHOD	Guest attempts remote check-in methods	HIGH in combination with others

PREVENTION TECHNIQUES & PROCESSES

	INSTRUCTIONS	DEPENDENCIES & DETAILS
VERIFY PHYSICAL CARD	Request the guest to present a payment card	Verify the last 4 digits of the physical card match what is reported when the card is swiped/chipped into the POS. Verify the name on the card matches the guest name, and that it is the same as the booking payment method.
VERIFY IDENTIFICATION	Request the guest to present a photo ID	Verify the name on the ID matches the guest name. Ensure the name and address are entered into the reservation if they are not already on the profile.
DO NOT ATTEMPT MANUAL AUTHORIZATIONS	A valid authorization must be obtained in order to release room keys	If a guest's card is declined by the system, insist on a new method of payment. Do not attempt manual or forced authorizations. If the guest presents a large number of declined cards, you are within your rights to request cash payment at check-in.
FORCE FACE-TO-FACE CHECK-INS AND INTERACTIONS	Force a face-to-face encounter	Disable remote check-in options for high-risk bookings. Perform a welcome check at the guest's room or flag the room number to have a manager greet the guest in the dining room.
DO NOT ACCEPT CREDIT CARD AUTHORIZATION FORMS	A physical card must be present at time of check-in	Do not accept credit card authorizations on same-day and high-risk bookings. Verifying the card over the phone with supposed cardholder or bank is not reliable enough.