

FRAUD OVERVIEW: THIRD PARTY BOOKINGS

Bookings provided through third party vendors are a large part of a hotel's overall revenue. The convenience of comparison shopping for multiple hospitality brands in one site has massive appeal to savvy travelers. There are fewer fraud screening efforts available to hotels with these types of bookings because the guest's identifying information is made anonymous prior to transmitting the booking details to the hotel.

STEP 1



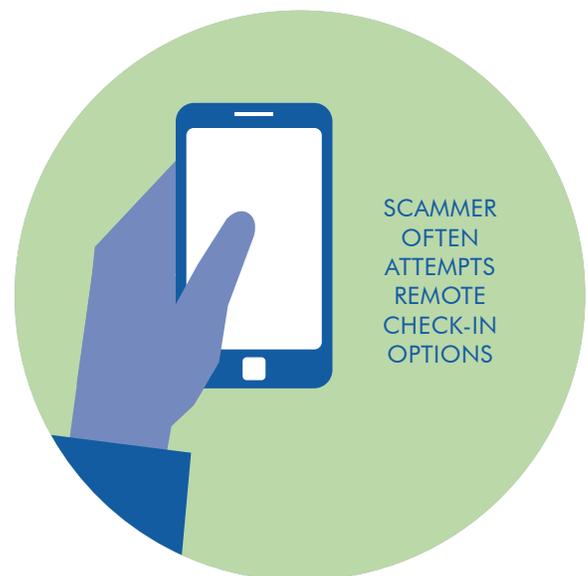
Fraudsters often book through anonymous booking methods using stolen credit card data. A guest's address and phone number are not captured when booking through these alternative sources.

STEP 2



Last minute bookings are less likely to be researched by the hotel prior to arrival.

STEP 3



Remote check-ins remove the face-to-face encounter with hotel staff.

IDENTIFYING HIGH RISK ACTIVITIES (RISK ASSESSMENT)

	ACTIVITY DETAIL	RISK ASSESSMENT (HIGH, MEDIUM, LOW, ETC.)
SAME DAY BOOKING	Guest books online for immediate arrival	HIGH in combination with others
BOOKING SOURCE	Guest books using a third party vendor	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
FACE-TO-FACE CHECK-INS	Force a face-to-face encounter	Disable all remote check-in options for high-risk bookings. Perform a welcome check at the room or flag the room number to have a manager greet the guest in the dining room.
VERIFY IDENTIFICATION	Request the guest to present a photo ID	Verify the name on the ID matches the guest name, and that the name and address from the ID are attached to the reservation.
VERIFY PHYSICAL CARD	Request the guest to present a payment card	Verify the name on the card matches the guest name, and that it is the same name as the booking payment method. Verify the last 4 digits of the physical card match what is reported when the card is swiped/inserted into the POS.
DO NOT ATTEMPT MANUAL AUTHORIZATIONS	Valid authorization must be obtained in order to release room keys	If the 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.