



Case Study

MAJOR CRUISE LINE USES ONBE GUARDSM TO PREVENT FINANCIAL FRAUD WHILE REDUCING EMPLOYEE FRICTION BY 73%

Onbe's client, an award-winning cruise line, is committed to providing seamless employee payment experiences. The client sought an enhanced fraud prevention method that would continue to protect crew members' earnings from maritime phishing schemes while reducing frictions such as false transactional declines. After implementing OnbeGuardSM, the latest addition to Onbe's suite of fraud prevention tools, the cruise line achieved a 30% reduction in fraud claims and a 73% reduction in employee friction.

THE OPPORTUNITY

As the maritime sector enters the digital age, phishing attacks have become a growing concern for cruise lines and their employees. While the client had a robust fraud prevention program in place, protecting employee accounts led to frictions including extra layers of security during login and false transactional declines during cash pickup. According to recent data reported by PYMNTS, an estimated 10 to 15 percent of payments worldwide fail due to false declines. Onbe sought to implement an even more accurate fraud solution that would help eliminate these false positives, improving the user experience for maritime employees while continuing to keep their accounts safe.

THE SOLUTION

OnbeGuardSM uses machine learning-supported behavioral biometrics that generate alerts, progressive modeling, and proactive fraud identification to prevent and combat fraud. This approach allows Onbe to compare individual user patterns to behaviors seen during suspicious account activity. During initial discovery, Onbe was able to identify criminal behaviors that specifically targeted its client's users. These insights helped to increase fraud capture while drastically reducing false positive identifications that cause friction for payees.

RESULTS

OnbeGuardSM increases the fraud capture of suspicious sessions by over 90%, which allows for proactive intervention to prevent fraud before a financial transaction takes place. This early identification has resulted in a 30% decrease in fraud claims for the client. At the same time, the cruise line has seen a dramatic reduction in user friction, including:

- **73%** reduction in escalations related to accessing an online account
- **68%** reduction in transactional declines for the cruise line's affiliate cash pick-up partner