

Reward Your Customers While Keeping Their Loyalty Accounts Secure

Whether you are an airline, a rental car agency, hotel or casino, your loyalty program is at the center of your customer's journey. Building a secure and seamless experience is a fundamental part of creating high-value, returning users.

Unfortunately, loyalty accounts are easy to drain, making them extremely attractive for account takeover. Recent research indicates that 72% of airline loyalty programs have experienced fraud, and 24% of retailers view loyalty fraud as one of the most critical threats to their e-commerce business. But securing loyalty accounts is challenging: organizations need to manage user identity, including account creation and strong authentication. Loyalty platforms need to have all this security without compromising the user experience. These requirements place an additional engineering burden and require specialized user security knowledge. Read on to learn how Okta's solution is trusted by leading loyalty programs to secure their customers and grow their businesses.

Trusted by leading hospitality organizations



Turning customers into fans is challenging



User Identity

You need to manage your customers' identity securely and at scale with minimal effort and friction. Social authentication should be easy and offer quick access to their loyalty accounts.



Account Security

You need to protect loyalty accounts from the risk of account takeover. Customers expect to access their loyalty accounts, securely, without hassles.



Seamless Experiences

You need to provide seamless transition to partner services with access at home, at the check-in counter, and on-the-go over mobile devices.

Benefits of using Okta for your loyalty accounts



Prevent account takeover

Manage user identity, passwords, and even MFA for high-risk logins or transactions. Use Okta's self-service capability to manage factor enrollment and recovery—without increasing support costs.



Deliver seamless user experience

Seamlessly engage your customers across channels and properties. Deliver on frictionless authentication using standards such as OAuth and OIDC.



Securely connect 3rd party apps

Leverage a standards-based approach to grant and revoke access to third party apps and control fine-grained API authorization policies.

Products

Authentication Products

Okta creates a seamless user experience by providing a single authentication experience for all loyalty portals. Okta's authentication products offers the following capabilities:



Customized user experience: Use Okta's hosted sign-in widget to quickly add authentication for your loyalty program. Okta's SDKs and APIs enable a fully customized and branded experience with custom domains, error pages, and emails.



Frictionless login: Okta provides support for social login and for generic OIDC providers to enable frictionless authentication, while also allowing for your own identity service. Okta's standards-driven approach allows use of OIDC or SAML to build authentication for your loyalty accounts, while ensuring secure password policies.



Out-of-the-box flows: Use Okta's out-of-the-box self-service password reset and account recovery flows to reduce support costs.



Centralized administration: Use Okta's Admin and Developer Dashboard for easy day-to-day policy and user management.

Adaptive Multi-Factor Products

Okta Adaptive Multi-Factor Authentication (AMFA) provides additional account security against social engineering, phishing, etc. while offering users the simplicity they need to stay productive. Okta's AMFA provides the following capabilities:



Enforcement of MFA when necessary: Okta AMFA allows for dynamic policy changes and step-up authentication in response to changes in a user's normal authentication behavior. AMFA analyzes

the use of weak/breached passwords, proxy use, location and network changes, brute force and denial-of-service attacks, etc.



Comprehensive second factors and assurance levels: Okta gives you complete flexibility, with support for a full range of second factors, spanning all assurance levels, including SMS, voice, email, push notification, and biometric factors such as Apple Touch ID. Okta also supports third-party solutions like Google Authenticator, Yubikey, etc.



Pre-built flows for factor management: Use Okta's pre-built factor management capability to enable self-service factor enrollment and reset.

Authorization Products

Connecting third-party services to your loyalty platform requires careful control of your API endpoints.

Authorization with Okta offers the following capabilities:



Standards-based auth policies: Use Okta's OAuth 2.0 standards-based approach to API security to ensure you are at the forefront of API security and best practices. Leverage our optional specifications for easy token revocation and introspection to ensure that API-based access to services is always secure.



Fine-grained authorization policies: We give you the ability to treat APIs like applications, and assign and unassign users or groups so that you can provision or deprovision access to the third-party services you offer.



Fine-grained API authorization policies: API authorization policies can take into account the OAuth grant type, user group membership, and external data sources

About Okta

Okta is the foundation for secure connections between people and technology. Our products uniquely use identity information to grant people access to applications on any device at any time, while still enforcing strong security protections. Our platform

securely connects companies to their customers and partners. Today, thousands of organizations trust Okta to help them fulfill their missions as quickly as possible.

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