



Case Study

Payment Fraud Prevention

Service Line:
Operational Efficiency



CONTEXT

E-commerce payment transactions are usually protected by a 3-D Secure protocol, but this fraud prevention system generates loss in sales and service-related costs



CLIENT

Middle sized Fashion retailer



CHALLENGE

The client wanted an advanced e-commerce payment transaction system supporting the already existing 3-D secure system.

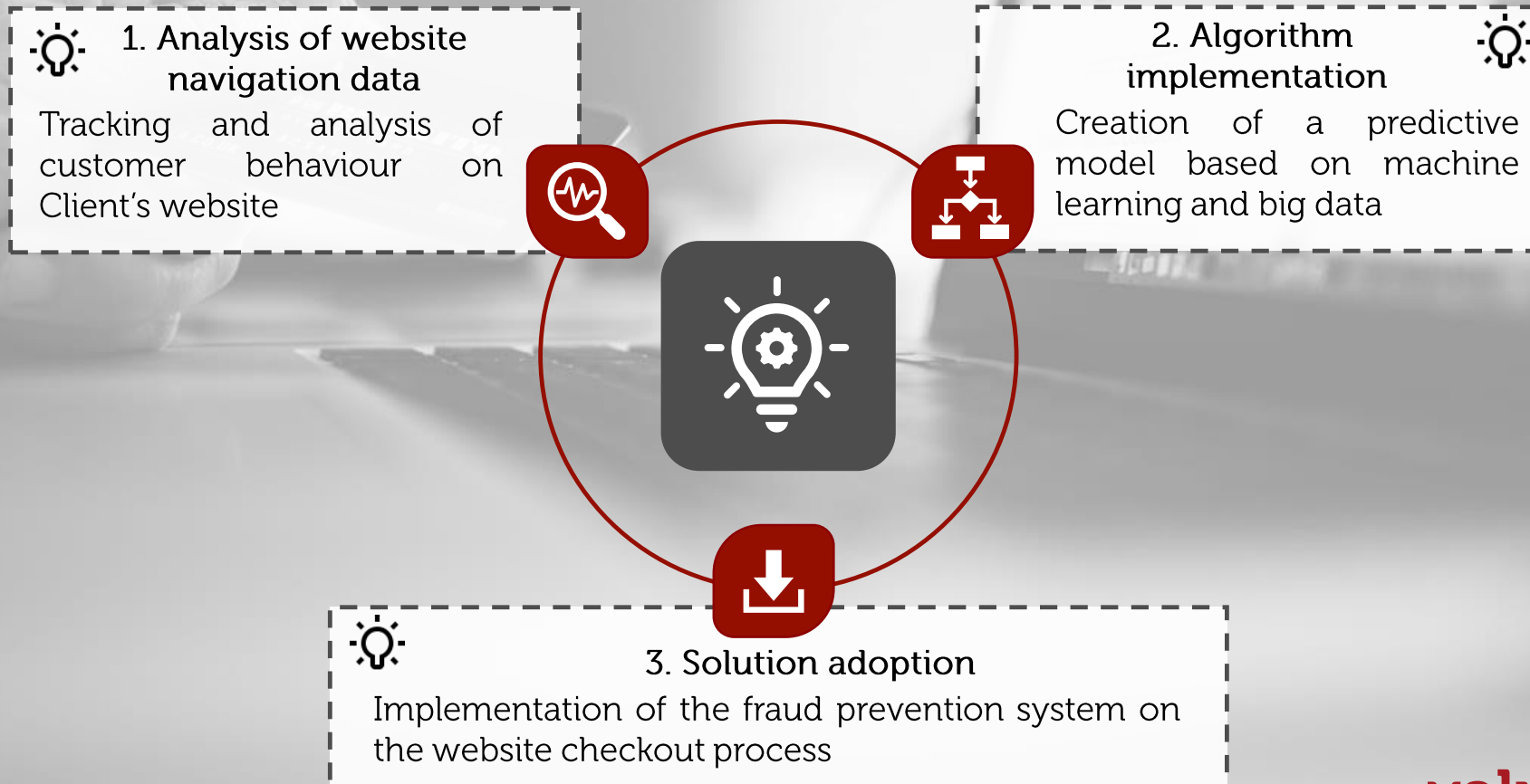
The objective was to address 3-D secure system weak-points and improve user experience and achieve cost reduction.

The new system had also to evaluate general client trustworthiness and not only credit card reliability

Project timeline: 2 months



A new fraud detection system operating not after, but before checkout stage have been implemented



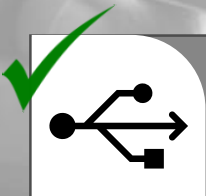


BENEFITS & RESULTS



Reducing orders redirected to 3-D Secure system and streamlining good clients acceptance process

KEY POINTS



Fraud risk detection and redirection to different checkout procedures according to the detected risk level (*one click/ 3-D Secure, possibility to pay in installments*)



Increase in sales thanks to improved user experience, requesting 3-D Secure authentication only where strictly needed



The new system is able to assess customer's trustworthiness in general