



“Kount Complete really is a one-of-a-kind solution. It has helped up us take control of our risk. We can handle 30 thousand transactions a day with just a single person managing the entire process. Reliability wise, you couldn’t do much better. I’m trying to think of the last time I had to request support.

**Tom Denig**  
Director, Risk Operations  
ClickBank

## ClickBank Regulates Fraud Risk for Digital Good Purchases

### SITUATION

ClickBank is a secure online retail outlet that provides robust, secure online purchasing services for more than 70,000 vendors and 110,000 active affiliate marketers. ClickBank specializes in digital product purchases, such as eBooks, software and memberships. When it comes to the 30,000 “card-not-present” transactions that they handle daily, ClickBank faces two primary challenges:

- Unlike physical goods, once a ClickBank transaction is approved and the digital good (e.g., eBook, software, etc.) has been downloaded, there’s no way to recover the merchandise if the transaction turns out to be fraudulent.
- ClickBank wanted the flexibility to “fine tune” their risk thresholds. It’s critical for them to balance chargebacks—and the associated costs and risks—with the need to maximize revenue by not declining legitimate customers.

### SOLUTION

ClickBank deployed the Kount Complete™ solution. Implementation was straightforward and integration with ClickBank’s systems was seamless. Tom Denig, Director, Risk Operations notes: “From my point of view, it was really easy starting up. And Kount is pretty easy to use day-to-day.”

A high-level of automation and the

customized rules engine within the Agent Web Console allow just one single individual to handle fraud prevention for ClickBank’s 30,000 daily transactions. Features like custom rules setting, orders to-be-reviewed, escalate, and priority sorting help make work-flow extremely efficient. What’s more, the data used to support Kount Complete’s analysis is real-time. “Other solutions make real-time recommendations,” says Tom, “but based on data that’s a day old. Kount accesses that data in real time, to keep us ahead of the bad guys.”

### OUTCOME

With Kount Complete, transaction volume for ClickBank continues to climb, with higher order authorizations and increased revenue. At the same time, ClickBank now has the ability to dial-in their precise level of chargebacks. “Even if a transaction goes through with what turns out to be a stolen card,” reports Tom, “Kount’s Dynamic Scoring will track that card for 14 days and alert us. So, we may not be able to recover the digital goods, but we can avoid the chargeback costs and fees. That’s critical.”

Tom summarizes his experience with Kount: “It’s hard to put a price on staying in business. If we deny too many legitimate customers, we hurt our brand. On the other hand, if we’re not careful and get on the wrong side of chargebacks, that can be the end. Fortunately, we really don’t have to worry about that with Kount Complete.”

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 **CLICKBANK**<sup>™</sup>**ABOUT CLICKBANK.**

Founded in 1998, ClickBank is a secure online retail outlet for more than 70,000 digital product vendors and 110,000 active affiliate marketers. ClickBank makes a sale somewhere in the world every three seconds, safely processing approximately 30,000 digital transactions a day.

ClickBank has paid out more than \$1.7 billion in client earnings over the past 12 years... All on time. ClickBank serves more than 200 countries, and is consistently ranked as one of the most highly-trafficked sites on the web.

**BOOST SALES, BEAT FRAUD**

Kount helps online businesses boost sales by reducing fraud and allowing them to accept more orders. Kount's all-in-one, SaaS platform is designed for merchants operating in card-not-present environments and the payment service providers that support them, simplifying fraud detection and dramatically improving bottom line profitability. Companies using

Kount can accept more orders from more people in more places than ever before. Kount is a turnkey fraud solution that is easy-to-implement and easy-to-use. Kount's proprietary technology has reviewed billions of transactions and provides maximum protection for some of the world's best-known brands. For more information about Kount, please visit [www.kount.com](http://www.kount.com)

