



## Kount Access Helps Tradera Cut Fraud by 50% While Enhancing Multi-Layered Fraud Prevention



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**Niclas Hjelm**  
Marketplace Safety Manager

### SITUATION

Tradera is one of the Nordic region’s largest marketplaces with more than 6 million visitors a week. Much like its American cousin, eBay, Tradera offers customer-to-customer sales as well as business-to-customer sales for a wide range of used and new items. On any given day, customers will find about 1.7 million items for sale, ranging from children’s clothing to home decor to consumer electronics.

Last year, in response to a changing regulatory landscape and increased fraud attacks, Tradera sought to enhance their fraud prevention. They chose Kount to be part of their multi-layered approach that includes Kount Access™, 3-D Secure, and the recently-enacted Swedish digital identity mandate. “One of the biggest issues we deal with is ID theft,” says Niclas Hjelm, Marketplace Safety Manager. “Fraudsters use stolen credentials obtained in data breaches of other sites and attempt to access existing Tradera accounts or create fraudulent new accounts. They also try to fraudulently obtain products using stolen credit card accounts, to sell through fake business accounts, and to send phishing emails as well.”

Kount Access helps stop fraudsters from gaining access to the Tradera marketplace by detecting fraud at login. In real-time, it protects against numerous techniques,

including account takeover, fraudulent account creation, brute force attacks, account sharing, multiple account creation, and more.

### SOLUTION

Fraud started decreasing as soon as Tradera implemented their multi-layered fraud prevention solution. “We’ve seen a 50% reduction in fraud in the year since we implemented Kount Access in combination with our other tools,” notes Niclas. “In addition, Kount Access has improved the manual review process that we use to verify account creation. Kount lets us review more data, which leads to more accurate reviews. This helps make our decisions easier.”

Niclas emphasizes how data from Kount’s multiple screening technologies plays a key role in Tradera’s multi-pronged fraud prevention strategy: “Kount is a great choice if you want to own the data and make decisions on your own. We use the data that Kount Access collects to enhance the results we get from our other tools. Again, this allows us to make better, more accurate decisions. We want to have the data and be able to vouch for every decision. We are reluctant to let others take control.”

Even with multiple screening technologies, Kount Access still provides 250 to 350 millisecond processing, ensuring fast logins for

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customers. “In Sweden, more than 50% of all traffic and transactions come from mobile,” observes Niclas. “Since we implemented Kount Access, we have not seen timeouts or increased friction. We have maintained our user login experience.”

The combination of reduced fraud and frictionless user verification has been an overall positive for Tradera. “Kount, combined with our other solutions, has made our marketplace safer than ever before. And not only are we delivering a better experience for our customers, it has made things easier internally not having to deal with as much fraud.”

The cost-effectiveness of Kount Access is another big factor in Tradera’s satisfaction. “Kount’s prices are competitive, which is key for us as we process a lot of transactions,” notes Niclas. “We feel like Kount is providing a good return by helping us limit the amount of fraud at a reasonable cost-per-transaction.”

#### OUTCOME

- Reduce fraud by 50%.
- Support multi-layered fraud prevention approach by sharing data with other anti-fraud solutions.
- Enhance manual reviews with better data for more accuracy.
- Maintain a good user experience, regardless if user is on mobile or desktop.

Niclas sums up the benefits of using Kount: “We are able to combine the data from Kount with user behavior from our other anti-fraud tools, which give us better results overall. For example, in addition to the 50% fraud reduction, we’ve also had a 90% drop in fraud related to payments. And Kount’s customer support has been great from both a technical and operational standpoint. Even though we are across the Atlantic Ocean in a time zone that is eight hours ahead, we always get answers quickly.”



#### 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)