

The 2020 Holiday eCommerce Guide: Risks, Tools, & Keys to Success

How controlling inventory, stopping chargebacks, and reducing friction can help businesses survive and thrive



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Introduction

Businesses are speeding toward a holiday season like no other. The global pandemic has turned a familiar retail pattern into a kaleidoscope of potential risks and rewards, all dependent on eCommerce. Last year, digital sales grew at a hot pace but followed established trends, capturing 19.2% of all holiday spending. 2020 is likely to break the models.

What does this mean for digital businesses?

- 1. The ability to scale eCommerce is key.** Volumes are already high, and the ability to quickly scale and protect all digital services is essential.



84% of businesses say that this holiday season is critical or essential to catch up on sales

Nearly 3/4 of participants expect higher sales on eCommerce/online retail than compared to 2019

- 2. A successful season will include new eCommerce models.** Options such as Buy Online, Pickup In Store (BOPIS), Click-and-Pick, and same-day shipping, among others, can make up for reduced in-store sales.
- 3. Reducing friction can drive conversions and loyalty.** With stiff competition for digital business, fast and exceptional customer experiences will be important.
- 4. Businesses will face new types of fraud.** Malicious bots, friendly fraud, account takeover, and more will target high transaction volumes and new models, undercutting revenues and clogging up operations.

- 5. Secure and well-managed inventory is essential.** Supply shortages and the importance of on-time delivery to consumers make it especially important to protect inventory levels.

To help businesses survive and thrive this holiday season, this guide maps out the five keys to a profitable holiday season, the risks to businesses and their customers, and the technologies that can set them up for success.



Balancing Business & Customer Priorities

Businesses and customers each have unique sets of interests that are often aligned but that occasionally compete with one another, and fraud can impact all of them. For example, a frictionless shopping experience will delight customers, but insecure checkout processes allow more fraud and chargebacks. Or a lengthy authentication process delayed by manual review may stop fraud, but it will frustrate—and repel—good customers. Balance is key.

Top Concerns for Businesses

- **Grow Revenue.** January projections can depend on a successful digital Black Friday and holiday season
- **Launch New Models.** Quickly deploy BOPIS, gift cards, loyalty programs, Click-and-Pick, and more.
- **Stop Fraud.** Fraud leads to chargebacks, product losses, and brand damage.
- **Reduce Operational Friction.** Manual reviews and disputes consume valuable time and resources.

Top Concerns for Customers

- **Selection.** Inventory must be accurate and available.
- **Low Friction.** Complex login or purchase processes can cause cart abandonment.
- **Accurate Shipping.** Orders must arrive quickly and on-time.
- **No Insults.** False positives and canceled orders can permanently damage customer relationships.

Five Keys to Improving Customer Experiences & Sales

This holiday season presents new challenges to businesses who want to deliver an exceptional customer experience. In 2020, shopping may include a new experience—delivered through new channels or under new pressures—and risk is always in the fine print. To increase eCommerce revenue and customer loyalty, businesses must successfully manage risk in the following five key areas:



Inventory

Proper inventory controls ensure that there is enough product to meet customer demand. They allow merchants to manage inventory, to accurately assess product availability for customers in both digital storefronts and shopping carts, and to maintain promotional agreements with suppliers.



New Channels

With fewer customers in stores, new eCommerce channels offer a lifeline. Options such as BOPIS and Click-and-Pick allow businesses to comply with local regulations while still giving shoppers fast, convenient options.



Chargebacks

Chargebacks go hand-in-hand with eCommerce, and high volumes in untested channels can mean more chargebacks. Successfully managing chargebacks in this environment means keeping a higher percentage of sales without allowing slow and costly manual reviews to bog down operations.



Customer Accounts

Customer accounts are often tied to loyalty programs. The incentives in these programs are a powerful means for companies to engage customers and encourage their repeat business. Also, brands depend on customer trust, and an unblemished record of safe accounts helps secure a brand's reputation and customer relationships.



Friction

At the speed of holiday eCommerce, friction at any point in the customer journey can cost both sales and customers. By creating easy and fast account creation, login, checkout, shipping, delivery, and even dispute experiences, businesses are more likely to increase conversions and encourage multiple purchases.

Each of these essential areas faces unique risks with unique consequences. Read on for a description of the potential risks and how they affect businesses.

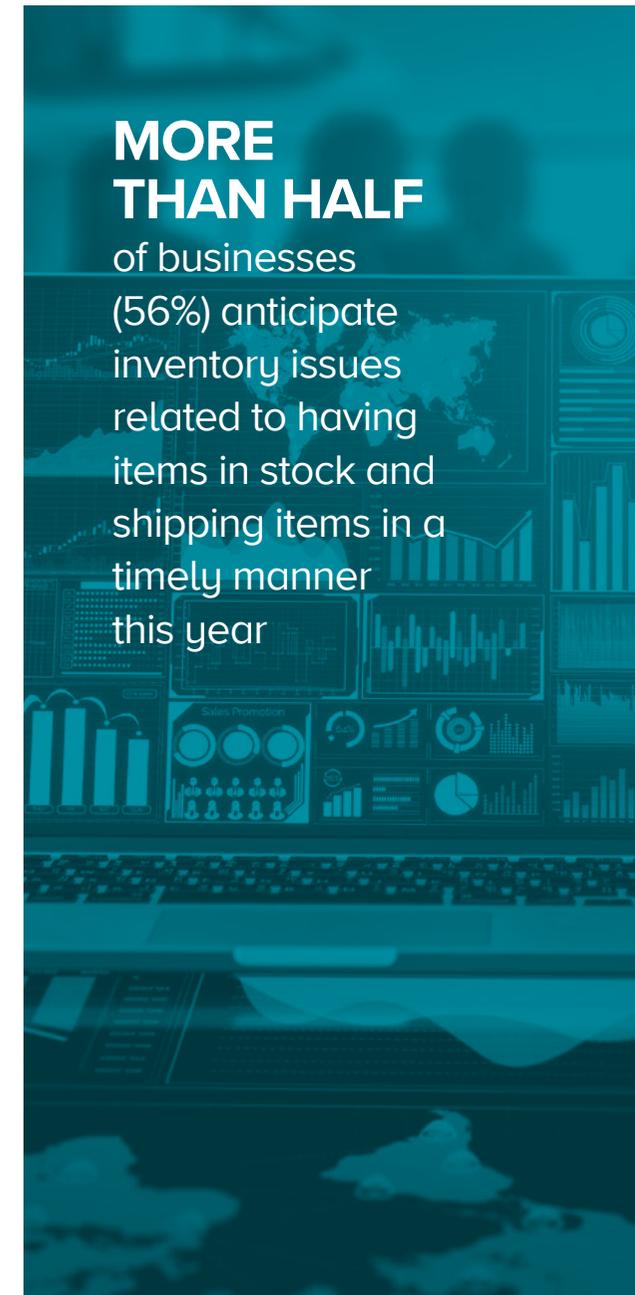
Risk #1: Manipulated Inventory

Retail Arbitrage

- **How It Happens:** Malicious bots allow a single buyer to purchase large quantities of discounted items in order to resell them on a different marketplace for a profit. This practice is similar to reselling but more dangerous because sophisticated technology automates the entire process to achieve scale and speed.
- **The Damage:** Retail arbitrage can quickly undercut revenues and profits, draining inventory and stealing discount-conscious customers away. In addition, the price differences and poor customer experiences delivered by some resellers can reflect negatively on the brand.

Inventory Depletion

- **How It Happens:** A single buyer, typically aided by bots, purchases a large quantity of inventory intended for many consumers.
- **The Damage:** For businesses, inventory depletion can wreak havoc on their logistical capabilities by preventing them from serving their intended markets. It can also put businesses in violation of promotional agreements with suppliers. For customers, the lack of product availability can push them to seek out another source and damage their impression of the brand.



Risk #1: Manipulated Inventory, Continued

Denial of Inventory

- **How It Happens:** Bad actors use bots to fill many carts with hard-to-get items, reducing inventory and preventing legitimate purchases. They then do a coordinated abandonment of the cart and purchase the freed inventory.
- **The Damage:** Similar to inventory depletion, denial of inventory can create logistical problems, frustrate customers, and increase shipping and delivery dates and costs.

Fraudulent Purchases

- **How It Happens:** An individual purchases a product with stolen payment information or with the intent to recoup their money by issuing a fraudulent chargeback.
- **The Damage:** In addition to chargeback costs, fraudulent purchases can result in a direct loss of inventory if the card information is stolen or if the buyer requests a duplicate product after fraudulently reporting the original purchase as damaged or undelivered.

Did you know?

Up to
50% of
internet traffic is
generated by bots.
Basic bots, including
search engine crawlers,
gather data and can be
helpful to a business;
malicious bots can
masquerade as site
visitors to disrupt
commerce.

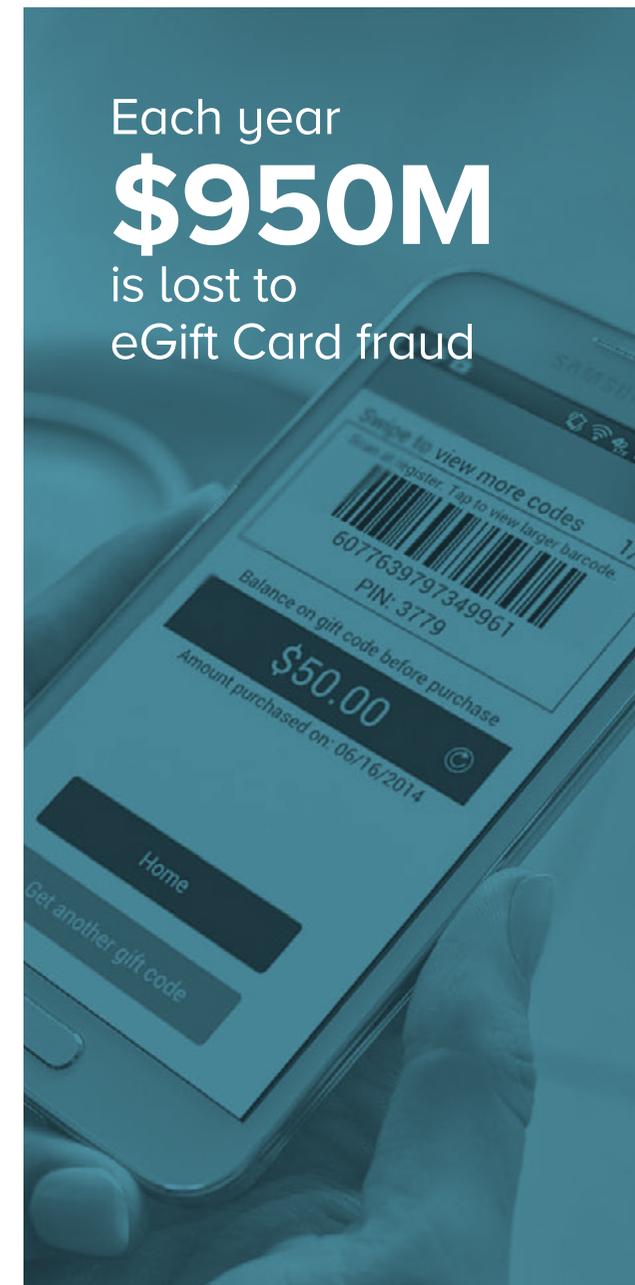
Risk #2: Compromised New Channels

BOPIS Fraud

- **What Happens:** BOPIS shopping helps to drive online traffic to brick-and-mortar locations where consumers may purchase additional goods. Because BOPIS pickups typically require only minimal proof of purchase, bad actors can easily use stolen credit cards or account credentials to purchase goods in order to keep or resell them.
- **The Damage:** Without protection, this type of fraud can result in substantial product and chargeback losses. And because of its potential to increase revenue and provide a convenient shopping experience for customers, the absence of a BOPIS option can cut off a critical path to growth.

eGift Cards

- **What Happens:** eGift cards offer quick revenue and contact-free gift options for buyers. However, eGift cards can be obtained through stolen credit cards, account takeover, or triangulation fraud. Stolen eGift cards can then be used to purchase goods or resold on marketplaces.
- **The Damage:** eGift card fraud is difficult to trace after the fact and often results in immediate losses. And when a recipient of an eGift card finds that the balance has been drained, the brand risks losing business from both the card purchaser and the recipient.



Risk #2: Compromised New Channels, Continued

Lengthy Manual Reviews

- **What Happens:** Untested channels demand more attention from fraud teams. Without automation, rapid spikes in volume push more transactions into manual review. And higher volumes compounded by fraudulent transactions can overwhelm operations.
- **The Damage:** The manual review process is costly, difficult to scale, and depends on employee time. When the process fails, businesses are forced to delay orders or permit more fraudulent orders. Delayed or canceled orders can insult good customers, while fraudulent orders undercut revenue and increase chargebacks.

Shipping & Delivery

- **What Happens:** Amazon has set a high bar for shipping and delivery expectations among consumers. Accurate windows are especially important during the holidays, and a higher volume of last-minute shoppers will rely on next-day or same-day shipping for gifts.
- **The Damage:** The ability to meet high-volume shipping demands depends on managing inventory and focusing energy only on good orders. Companies that can't ship quickly risk losing the sale, or incurring a chargeback and fees for items delivered too late.



Risk #3: Chargebacks

Chargebacks are one of the primary risks to digital sellers, and not just during the holidays. To control chargebacks effectively, companies need to reduce false positives—too much friction may prevent chargebacks, but it will also turn away good customers.

Payments Fraud & Friendly Fraud

- What Happens in Payments Fraud:**
 Stolen credit card numbers are used to fraudulently obtain physical goods, digital goods, or services. This type of fraud is increasing twice as quickly as eCommerce sales and accounts for approximately two out of three chargebacks.
- What Happens in Friendly Fraud:**
 A consumer makes a legitimate purchase with their credit card and then enters a dispute with the issuing bank rather than requesting exchanges or refunds from the business. It can be malicious but more often arises from a misunderstanding.
- The Damage:** Every type of payment-related fraud can result in a chargeback. The direct and hidden costs of chargebacks are extensive, from financial losses to operational costs to brand damage.

14 Direct and Hidden Costs of Chargebacks

Direct Costs

Lost Merchandise
 Chargeback Fees
 Shipping Costs
 Potential Credit Card Penalties
 High Transaction Fees
 Network Termination
 Operational Costs



Hidden Costs

Manual Reviews
 Wasted Labor
 Lowered Bank Authorization Rates
 Opportunity Costs
 Customer Acquisition Costs
 Brand Loyalty
 Customer Friction

Read More: ***The Comprehensive Guide to Chargeback Prevention***

DOWNLOAD THE GUIDE

Risk #4: Account Takeover Fraud

Loyalty Points

- **What Happens:** Loyalty point programs are intended to, unsurprisingly, build loyalty. Customers can earn valuable rewards from repeat purchases to spend on additional goods and services. Fraud targets these customer accounts, often protected by insecure credentials, to steal the value of the points for immediate use or resale.
- **The Damage:** As powerful as loyalty programs can be in keeping customers, lost rewards can just as quickly drive customers away. One incident can erode their hard-won trust, sending them to competitors.

Account Information

- **What Happens:** Malicious bots use a variety of methods including credential stuffing and brute force attacks to crack a customer's account and steal their information. The perpetrators then use the customer's information to access additional accounts or sell it on a market.
- **The Damage:** Stolen customer information can open a company up to direct liability from the consumer in addition to damaging their trust in the brand.

Brand Damage

- **What Happens:** Large account takeover attacks make the news, and even smaller attacks may need to be disclosed to customers.
- **The Damage:** The holiday season is short and damage to a brand, even if ultimately repaired, can dry up profits at a critical time. Prospective customers will often avoid a brand that has recently fallen victim to an attack, and existing customers victimized by the attack may not return.



6 out of every 10 consumers say they are most concerned about the credibility of an online retailer or data breaches to their personal information when online shopping

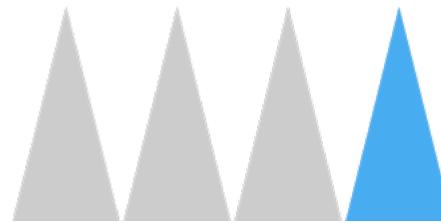
Risk #5: Friction

Account Creation & Login

- **What Happens:** When online businesses are competing for limited customer time, fast account creation and login interactions help provide the exceptional experiences that customers expect. Easy, quick interactions also enable customers to make purchases without irritating distractions. However, many systems designed to catch fraud slow down the process (e.g., CAPTCHAs, manual review) to minimize account takeover and fraud.
- **The Damage:** Friction at any point in the customer journey is a potential loyalty and revenue leak. Customers pressed for time during the holidays may switch apps and stores in order to complete their purchase more quickly. And by irritating customers with a complex or slow process, businesses can negatively impact brand loyalty.

Payments & Disputes

- **What Happens:** Unsophisticated methods to stop fraud at the point of payment introduce various forms of friction designed to confirm a customer's identity. These techniques, including manual review, can extend the time that it takes to make a purchase, which can result in cart abandonment and loss of customer loyalty.
- **The Damage:** Friction causes frustration, which leads to cart abandonment, loss of sales, and customer insult and may drive a customer to a competitor.



1 in 4 shoppers say they would not return to a site that turned them away from a legitimate transaction

Disputes

- **What Happens:** In cases of confirmed or suspected fraud, the dispute process allows customers to initiate a chargeback to recover funds. The process can be difficult to manage as companies need to quickly confirm that the dispute is legitimate and issue a refund in order to avoid a chargeback.
- **The Damage:** A slow dispute process can cause lasting damage to customer loyalty. In addition, tight dispute timeframes mean that any missed deadline can result in a chargeback and an increase in a business's chargeback rate. If that rate gets too high, businesses can be placed in a chargeback monitoring program or lose their processing capabilities.

Checklist for Holiday eCommerce Success

Secure & Control Inventory

Secure & Control Inventory

Protect New & Existing eCommerce Channels

Protect Existing eCommerce Channels

Roll Out & Secure New eCommerce Channels

Eliminate Chargebacks & Manual Reviews

Identify & Reduce Fraud-related Chargebacks

Automate Decisions & Reduce Manual Reviews

Identify & Prevent Friendly Fraud

Prepare for Dispute Resolution & Management

Protect Digital Accounts

Protect Digital Accounts

Protect Account Creation

Detect & Stop Account Takeover

Detect & Protect Against Malicious Bots

Identify & Manage Useful Bots

Reduce Friction

Reduce Friction for Legitimate Customers

Reduce False Positives

Increase Approval Rates for Good Orders

Identify & Eliminate Operational Inefficiencies & Bottlenecks

Analyze Customer Base to Identify Upsell and Cross-sell Opportunities

Holiday Fraud Protection Best Practices

This season, speed and scale are the key ingredients in a successful strategy. To meet each potential risk, the best practices listed below must adjust to dramatic spikes in eCommerce volume in real time.

Secure & Control Inventory

Challenge

Secure & Control Inventory

Best Practices

Use a fraud prevention platform to identify and control the purchasing behaviors of bots and individuals that target popular and hard-to-find items.

Adjust policies to manage the flow and quantity of inventory available to unique customers.

How Kount Can Help

The Fraud Prevention & Identity Trust platform helps to identify fraudulent transactions and identities and allows businesses to configure policies in order to stop inventory abuse before checkout and in real time.

Advanced Bot Detection uncovers and stops bot-driven inventory depletion and inventory denial to free up inventory for legitimate customers.

Holiday Fraud Protection Best Practices

Protect New & Existing eCommerce Channels

Challenge

Protect Existing eCommerce Channels

Best Practices

Deploy and fine-tune a fraud protection platform to identify and stop fraudulent transactions and identities before they turn into chargebacks.

Add the ability to identify friendly fraud in real time.

Protect reward accounts and redemptions along with monetary transactions.

Apply artificial intelligence & machine learning (ML) to increase approval rates for good orders and reduce false positives.

Protect digital accounts at both creation and login from takeover attacks.

Roll Out & Secure New eCommerce Channels

Deploy a new fraud prevention platform or extend your existing solution to prepare for unique fraud tactics and risks that appear when entering new channels such as BOPIS, new industry verticals, and new geographies.

Protect new accounts from attacks that could cause brand damage and limit or shut down critical new channel revenues.

Reduce friction in account creation to improve the customer experience and to quickly capture digital revenue.

How Kount Can Help

The industry-leading fraud prevention and digital identity platform uses AI and various forms of ML built on the richest fraud and trust data set to accurately identify and stop fraudulent transactions.

Kount helps businesses to stop chargebacks, reduce manual reviews and false positives, and increase approval rates. And through its partnership with Visa, Kount enables businesses to effectively stop friendly fraud.

Kount's platform also protects the complete digital journey—from account creation to login through purchase and dispute—to help businesses generate and keep more revenue, enhance promotional strategies, and avoid brand damage.

While some eCommerce channels may be new for some industries, they are not new for others. Kount's Fraud Prevention & Identity Trust platform has experience with more than 9,000 leading brands across more than 250 countries and territories and 75 industries. Its AI and ML are already trained to detect fraud in those new eCommerce channels and regions, reducing risk in any digital expansion.

The Identity Trust global network also includes data from thousands of fraud analysts and more than 50 payment processors and card networks to immediately drive accurate fraud and trust decisions in any channel.

Holiday Fraud Protection Best Practices

Eliminate Chargebacks & Manual Reviews

Challenge

Identify & Reduce Fraud-related Chargebacks

Best Practices

Implement tools to identify and stop high-risk transactions in advance.

Manage chargebacks in flight to prevent, stop, or deflect chargebacks and avoid monitoring.

Use data and analytics to fine-tune protection and to identify and stop repeat abusers.

Use chargeback alerts and automated tools to resolve open disputes in real time before they become chargebacks.

How Kount Can Help

Kount's Fraud Prevention & Identity Trust platform stops both criminal and friendly fraud chargebacks. With AI trained on both supervised and unsupervised ML, a customizable policy engine, and reporting, it's the most sophisticated solution for mid and enterprise companies to stop both standard fraud and identify and prevent sophisticated fraud. The customizable policy engine also allows businesses to fine-tune protection against hard-to-detect and emerging types of fraud.

In addition, Kount's platform and partnerships with Visa enables companies to identify and stop friendly fraud that results in chargebacks.

Automate Decisions & Reduce Manual Reviews

Use AI and ML to determine risk levels, automate fraud decisioning, and reduce false positives.

Apply adaptive decisioning to accept, challenge, or deny a transaction without resorting to lengthy manual reviews.

Use a transaction management system to view comprehensive transaction information and accelerate necessary manual reviews.

The Fraud Prevention & Identity Trust platform automates decisions with unparalleled accuracy. Using advanced AI, and both supervised and unsupervised ML, the platform reduces manual reviews to cut operating costs and accurately approve more orders.

Kount enables adaptive decisioning that can be adjusted through policies that allow businesses to set their own risk tolerances.

By delivering a comprehensive view of transaction details, which includes Omniscore, Kount's actionable transaction safety rating, businesses can further accelerate reviews and improve policies.

Holiday Fraud Protection Best Practices

Eliminate Chargebacks & Manual Reviews

Challenge

Identify & Prevent Friendly Fraud

Best Practices

Integrate real-time fraud prevention and chargeback management tools to identify friendly fraud, such as policy abuse, shared card fraud, and more.

Use data and analytics to identify repeat abusers and refine policies to prevent repeat losses and chargebacks.

How Kount Can Help

The Near Real-time Chargeback Prevention Solution provides built-in integrations with Visa and Verifi to help businesses intercept and stop friendly fraud and to recover critical revenue. The solution allows businesses to quickly spot identities behind policy abuse, shared card fraud, and more to prevent or deflect both intentional and accidental friendly fraud chargebacks.

Data and analytics from both Kount and Visa allow businesses to customize policies in order to improve protection against friendly fraud abuse and chargebacks.

Prepare for Dispute Resolution & Management

Deploy real-time alerts and tools to identify and manage disputes.

Communicate purchase data to issuers and customers in real time to save the sale and recover revenue.

Automate or manually issue refunds for legitimate disputes to reduce chargebacks and customer insult.

The Near Real-time Chargeback Prevention Solution, in partnership with Visa, can instantly notify businesses of pending disputes, allowing them to intercept, stop, and resolve chargebacks. The system automates an exchange of data with issuers to remind customers of purchases and enables automated refunds to resolve legitimate disputes. Together, the solution can save the sale and improve customer experiences.

Holiday Fraud Protection Best Practices

Protect Digital Accounts

Challenge

Protect Digital Accounts

Best Practices

Implement a fraud prevention solution that protects digital accounts from account creation to login and checkout.

Detect and stop attacks by malicious bots that crack customer accounts and steal information.

Protect account-based loyalty points, award programs, and gift card balances to encourage customer loyalty and increase spending.

Prevent large-scale account takeovers to prevent brand damage during a critical season.

How Kount Can Help

Kount's platform protects the complete customer journey, from account creation through login and checkout. Businesses can successfully protect against both fraudulent new account creations and account takeover in order to protect customer information, payments, loyalty programs, gift card balances, and more.

Protect Account Creation

Use a fraud protection solution to both streamline account creation and acquire legitimate customers without risk.

Identify risky bot or human activity that abuses multiple new accounts to manipulate inventory.

Identify and stop fraudulent accounts from abusing promotional offers that generate new customers.

The Fraud Prevention & Identity Trust platform accurately establishes risk levels in every interaction to intelligently challenge or block unknown and malicious users while providing a low-friction user experience for good customers.

Holiday Fraud Protection Best Practices

Protect Digital Accounts

Challenge

Detect & Stop Account Takeover

Best Practices

Implement account takeover protection to detect and stop account takeover attacks that increase with holiday eCommerce activity.

Protect customer information to avoid brand and operational damage.

How Kount Can Help

Kount Control combines three key layers to deliver adaptive protection against the latest account takeover attacks, policy customization to fine-tune protection, and reporting/data presentation to uncover trends. It reduces false positives, enables customized user experiences, and reveals trends that enrich custom data to inform future policies.

Detect & Protect Against Malicious Bots

Deploy bot protection that can prevent malicious bot attacks, such as credential stuffing, password spraying, or brute force to access customer information.

Control bots that manipulate inventory in undesirable ways.

Protect critical operational infrastructure to maintain accurate shipping and delivery windows.

Implement strategic velocity checks on order systems to prevent card testing and other malicious activity.

Kount's Advanced Bot Detection and Response solution combines network, device, and behavior signals with billions of identity trust signals to accurately identify and stop the most sophisticated malicious bots to protect inventory, operations, and customer accounts.

Identify & Manage Useful Bots

Identify and allow bots that increase operational efficiencies.

When desirable, permit bots that scrape or automate sales to increase revenue.

Kount's Advanced Bot Detection and Adaptive Response allows businesses to customize their response to bots in real-time based on the bot's behavior and the desired business outcomes.

Holiday Fraud Protection Best Practices

Reduce Friction

Challenge

Reduce Friction for Legitimate Customers

Best Practices

Implement a fraud prevention solution that uses AI, ML, and a global data network to recognize returning customers in order to deliver frictionless experiences.

Use a solution that evaluates user behavior and device and network anomalies to create a welcoming experience for known customers and protect against fraudulent account access.

Use real-time adaptive protection to reduce unnecessary authentication steps.

Deliver frictionless experiences for legitimate customers to increase brand loyalty and repeat business.

Reduce False Positives

Use a fraud prevention solution that has a large data network and provides insight into the shopper's digital identity to reduce false positives.

Access business intelligence to gain insights from transaction and chargeback data that are essential for improving risk assessment and reducing false positives.

Use data and analytics to track and reduce false positives to prevent customer insult and keep more revenue.

Increase Approval Rates for Good Orders

Implement a fraud prevention platform that uses AI and ML to identify and approve good transactions while weeding out potential chargebacks.

Automate the review process to increase approval rates and increase sales without increasing chargebacks.

How Kount Can Help

The unmatched accuracy and speed in Kount's Fraud Prevention & Identity Trust platform enables businesses to reduce friction at every point in the customer journey. The largest and richest set of risk and fraud signals, linked by AI, allows Kount to establish the identity trust level of each customer in real time. Businesses can confidently apply appropriate friction to deliver the desired experience—from frictionless shopping, to step-up authentication, to blocking fraud.

Through its AI, Kount's Identity Trust global network combines trust and fraud signals from 32 billion annual interactions, linking identifiers such as email address, shipping address, device ID, geolocation, and more. With Kount, businesses can accurately confirm identities in real-time in order to reduce false positives and increase order approval rates.

Holiday Fraud Protection Best Practices

Reduce Friction

Challenge

Identify & Eliminate Operational Inefficiencies & Bottlenecks

Best Practices

Use an all-in-one fraud prevention platform to automate approve and decline decisions, which will allow fraud teams to focus on more strategic initiatives.

Use collected fraud data to analyze operations and identify points of friction or revenue loss to increase efficiency.

Use advanced analytics to gain insights on the customer journey to identify bottlenecks areas to maximize sales.

How Kount Can Help

The Fraud Prevention & Identity Trust platform delivers insights and data related to its fraud prevention actions. Because Kount quickly detects and stops fraud-related chargebacks and friendly fraud and helps manage disputes, it collects unique chargeback-related data such as missing phone numbers, inaccurate descriptions, and more. With these data, businesses gain the ability to look beyond chargebacks and to pinpoint how to improve operational efficiencies, margins, revenue, and the customer experience.

Analyze Customer Base to Identify Upsell and Cross-sell Opportunities

Use a fraud prevention platform that provides data and analytics to assess the value associated to each customer.

Use advanced data analytics to identify the most profitable product lines and best customers for advanced targeting.

Use analytics to identify optimal customer segments for launching new products and new digital channels.

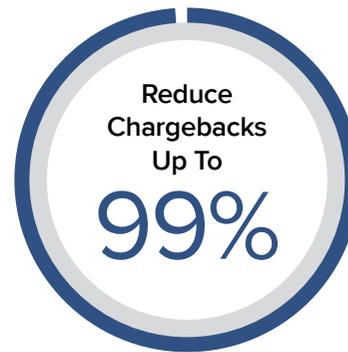
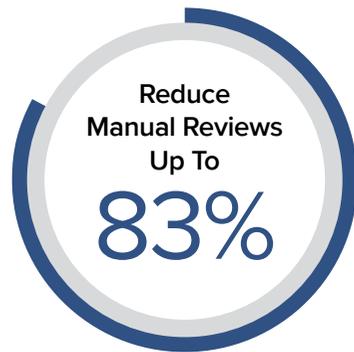
Track and use customer data and analytics to improve marketing and sales efficiencies and to improve margins quickly.

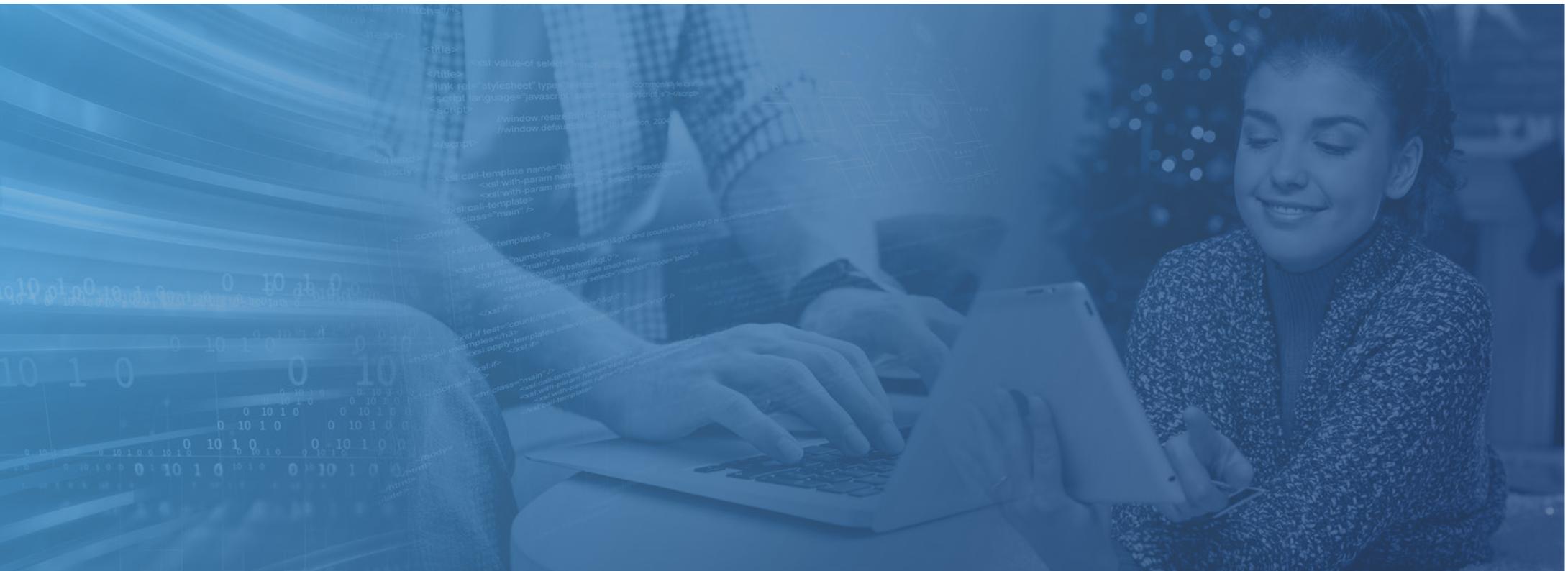
Through Datamart or Data on Demand, businesses can access multi-dimensional data that go beyond purchases to include device data, fraud and chargeback data, geographical data, and more.

Using collected data, an omnichannel view of customers and their activities across all physical and digital channels can be formed, revealing insights such as high-value customers, buying propensity, and more. These insights can also reveal cross-sell and upsell opportunities and enable worry-free expansion into new markets.

Top 5 Areas Where Technology Can Make a Difference

<p>eCommerce Fraud Prevention</p>  <p>Reduce Chargebacks Automate Decisions Lower Manual Reviews</p>	<p>Friendly Fraud Protection</p>  <p>Identify Friendly Fraud Save the Sale Reduce Dispute Time Frames</p>	<p>Account Takeover Protection</p>  <p>Protect Digital Accounts Stop Malicious Logins Reduce Friction</p>	<p>Advanced Data Analytics</p>  <p>Gain In-Depth Insights Identify Risky Accounts Increase Upsell Opportunities</p>	<p>Professional & Guarantee Services</p>  <p>Augment Fraud Expertise Stabilize Fraud Expenditures Fine-Tune Fraud Policies</p>
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Schedule a demo to get complete customer journey protection with Kount's Identity Trust Platform.

DEMO REQUEST

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