pipl | Trusted Intelligence

Delivering Trusted Approvals Through Identity Data Connections

As digital transactions increase, the prevalence of attempted fraud increases. So does the volume of false declines, and with that comes the need for increased manual review. How do organizations find and deliver trusted approvals and better experiences for their customers?
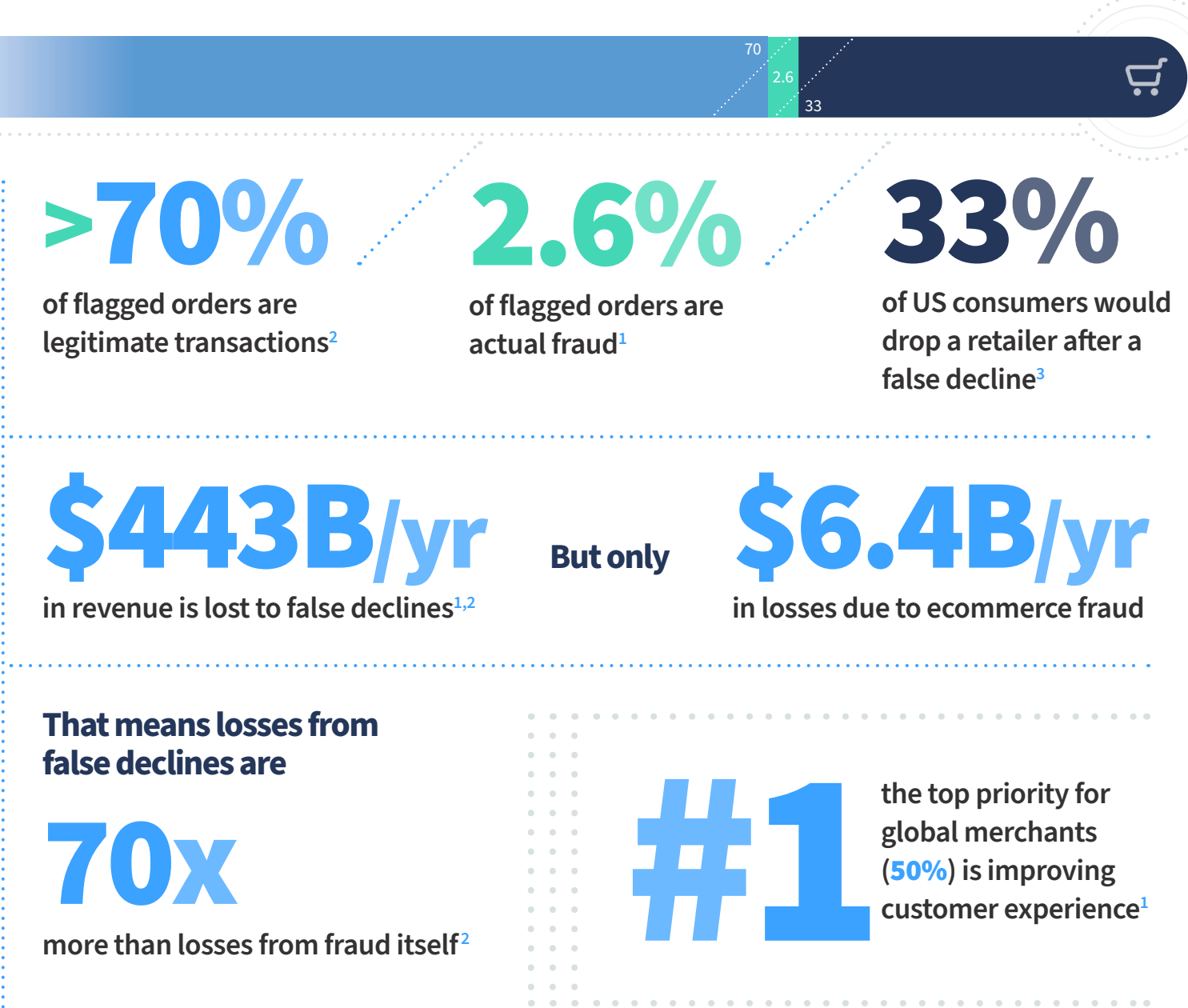
More Transactions = ↑ Fraud ↑ False Declines ↑ Manual Review

= ↑ **NEED TO APPROVE MORE ORDERS WITH GREATER CONFIDENCE**

THE FRAUD MANAGEMENT LANDSCAPE

89% of global merchants report ecommerce fraud management as VERY or EXTREMELY important[1]

75% of global merchants report increased fraud attempts since the onset of COVID[1]

THE COST OF FALSE DECLINES

70 2.6 33

>70% of flagged orders are legitimate transactions[2]

2.6% of flagged orders are actual fraud[1]

33% of US consumers would drop a retailer after a false decline[3]

$443B/yr in revenue is lost to false declines[1,2]

But only

$6.4B/yr in losses due to ecommerce fraud

That means losses from false declines are

70x more than losses from fraud itself[2]

#1 the top priority for global merchants (**50%**) is improving customer experience[1]

1. 2021 Merchant Risk Council Global Fraud Survey.
2. The E-Commerce Conundrum: Balancing False Declines and Fraud Prevention, Aite Group, commissioned by ClearSale, 2021.
3. 33% of US consumers drop retailers after a false decline. Here's how to prevent those losses.
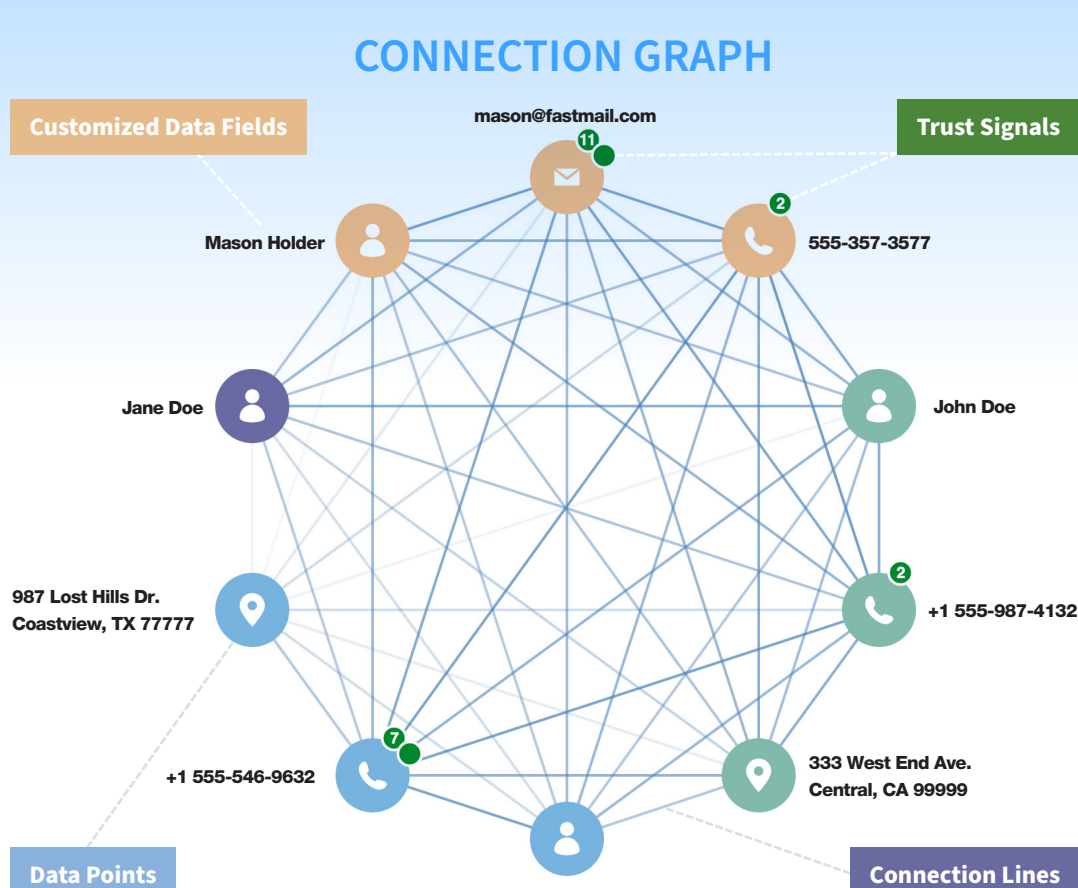
THE ANATOMY OF A FALSE DECLINE

Unusual Purchase

Multiple Identities Involved

Mismatched Shipping and Billing Addresses
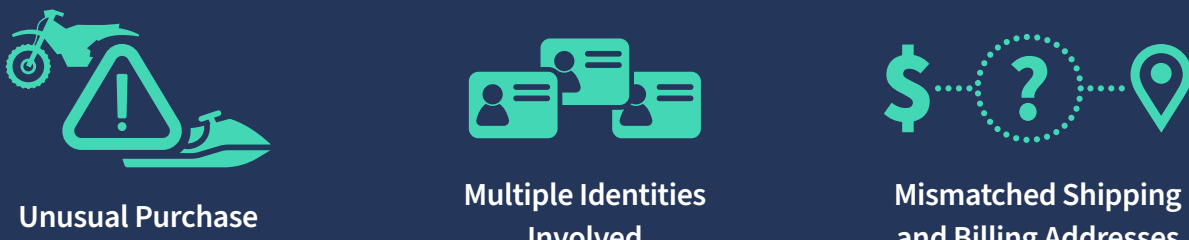
None of these are true indicators of fraud. In the real world these scenarios occur every day, and fraud rarely happens between individuals who know each other. **IT'S THE MISSING CONNECTIONS BETWEEN CUSTOMER TRANSACTION INPUTS THAT INDICATE FRAUD.**

FINDING TRUST THROUGH IDENTITY CONNECTIONS WITH PIPL

Now, reviewers can uncover trusted transactions **instantly**. Data from your transaction or order management system is automatically passed to Trusted Intelligence. In milliseconds, Trusted Intelligence searches each identity fragment against Pipl's billions of global identity profiles to find all relevant connections. Those connections are then corroborated over multiple data sources. Our unique statistical models allow Pipl to reveal the deep connections, delivering trusted approvals—fast.

CONNECTION GRAPH

Customized Data Fields

Trust Signals

mason@fastmail.com

Mason Holder

555-357-3577

Jane Doe

John Doe

987 Lost Hills Dr. Coastview, TX 77777

+1 555-987-4132

+1 555-546-9632

333 West End Ave. Central, CA 99999

Pat Lane

Data Points

Connection Lines

Pipl customers have reduced false declines by **30%***

Pipl customers have reduced manual review times by **50-60%**

Pipl customers have reduced customer insult by **57%**

*These results are based on Pipl customers in a controlled environment.

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