pipl

Gain Better Data for Reducing Chargebacks and Other Forms of *Friendly* Fraud

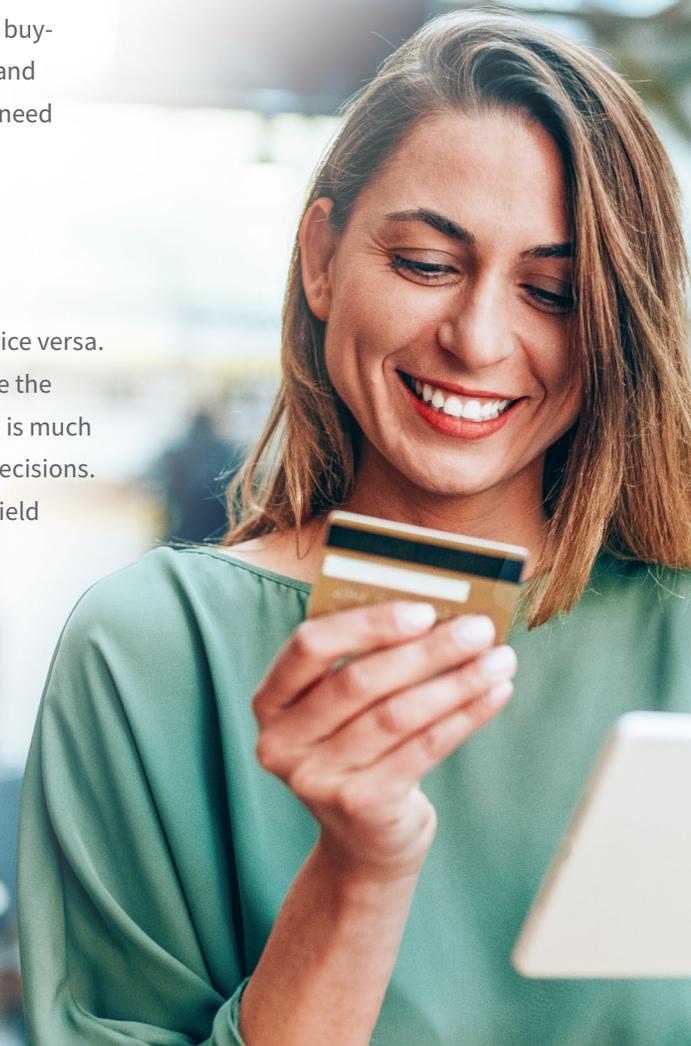## High Costs, More Channels, and New Variations

Chargeback fraud has been around awhile, but the pandemic spawned a significant increase in the volume and types of chargeback fraud. Losses are projected to total $7.9 billion in 2021. For retailers, fraud by legitimate cardholders greatly increases business costs. They not only lose the value of stolen goods, they pay more in order fulfillment, shipping, payment processing, and chargeback fees.

To make matters worse, organized networks of professional fraudsters are working full time—sometimes with legitimate cardholders—to bilk merchants, payment card companies, banks, and consumers. They are attacking new channels, such as buy-online-pick-up-in-store orders, buy-now-pay-later offers, and targeting food and beverage companies. Whether chargeback, refund, or return fraud—retailers need better ways of preventing fraud and identifying problematic transactions.

Need for Better Visibility and Less Friction

Retailers shouldn't have to sacrifice revenue for customer satisfaction—or vice versa. Better fraud prevention requires having better data. Customers only provide the information they want you to see when creating an account. In reality, there is much more that you can know about them and their connections to help inform decisions. Additional phone numbers, email addresses, and social media usernames yield additional data points.

At the same time, this information must be easy to find. Hours spent manually reviewing suspicious transactions take time away from approving transactions and making customers happy. Now you can have both.

Verify Identities

Reduce Manual Review Times

Identify Billing and Shipping Discrepancies

Detect Synthetic Identities

Pipl for E-commerce

Pipl is the world's leading provider of online identities. Fraud and e-commerce professionals use Pipl identity verification to fight fraud, reduce customer insult, and confidently approve, deny, or escalate transactions.

As a powerful search engine, Pipl collects, corroborates, and connects online identifiers from publicly available information sources across 150 countries. Individual identity records validate and display connections between people and data—giving reviewers an accurate picture of the person behind the transaction in seconds. Our search index includes more than 3 billion identities with email addresses, social media usernames, and mobile phone numbers.

Pipl's graphic interface provides at-a-glance visibility into data points, their connections, and level of confidence.

Verify identities

High-quality, relevant data goes beyond standard account information. See data that would otherwise remain unknown—additional phone numbers, email addresses, and social media usernames—to help verify a customer. Data from other countries provides additional insight. Integrity scores assign a level of statistical confidence, which is especially helpful for thin-file customers.

Reduce manual review times

With visual representation of identity elements, connections, and confidence levels, you gain a big-picture view of the person behind the transaction at a glance. Click on any element to drill down into deeper detail. Pipl automatically connects and verifies multiple identity elements from multiple sources. Choose phone-to-physical address connections; phone-to-email connections; or other combinations as decision-making rules require.

Identify billing and shipping discrepancies

A map view provides rich data about locations of cardholders, billing addresses, and shipping addresses. Information that you would expect to see might not appear. Individuals might appear to be completely unrelated. Connections might appear random. You can quickly know if the connections make sense—or not.

Detect synthetic identities

With Pipl, you can go beyond identity data to evaluate patterns, histories, and connections. You might not find information that you would expect to appear. Identity elements might have been created at the same time. You might see random connections that don't make sense. Deeper data gives you confidence in your decisions to correctly decline new fraudulent accounts or transactions.

pipl