

Reduce chargeback rates up to 20%

Fraud is a reality for all merchants, and those with higher chargeback rates see substantial impact to revenue, brand, and financial performance with card networks and issuing banks. Just a few bps increase in fraud rates can make a significant difference. Leverage Whitepages Pro's Identity Check, a global identity data API, to write new accept rules and modify existing review rules right inside Decision Manager and existing workflows to uncover fraud and reduce chargebacks. Identity Check is one search that queries FIVE key data fields to verify the identity on a transaction.



Name



Email



Address



Phone



IP Address

Just one query returns the IDC Confidence Score and match statuses between all five key data fields:



Name to email



Name to phone



Name to address



Phone to address

In addition, the details behind each of the data elements, such as address deliverability status, email first seen date, non-fixed VOIP line-type, IP proxy, and IP distance calculations are provided.

Suggested rules

Start catching fraud before it becomes a chargeback. Write new review rules to push potential chargeback orders into the manual review queue.

1. Email review rule

- Email first seen date <= 15 days AND
- Domain is on a "Free Domain List"

2. IP review rule

- IP distance from closest input address > 100 miles
- IP Proxy Flag = True

3. IP and Email review rule

- IP Proxy = True AND Email first seen date < 90 days

4. Phone (Non-fixed VOIP) review rule

- Line type = Non-fixed VOIP (temporary phone numbers - i.e. Skype, Burner app, etc.) AND
- Phone to name match = "Match"

5. Phone (Prepaid) review rule

- Prepaid Flag = True AND
- Phone to name match = "Match"

6. Profile Score review rule

- Profile Score = 0 or 1

7. Identity Check Confidence Score Review Rule

- Identity Check Confidence Score >= 480

8. Identity Check Confidence Score & Profile Score Review Rule

- Identity Check Confidence Score >= 480
- Profile Score <= 1

No smoke and mirrors

Chargebacks cut by

13%

Backcountry

Chargebacks cut by

41%

Top home retailer

Chargebacks cut by

10+%

Lenovo

Return on investment

How does it pencil out? Here's an example monthly ROI calculation.*

Average number of orders	20,000
Average dollar amount per order	\$100.00
Total monthly revenue	\$2,000,000.00
Average chargeback rate	1.00%
Dollar amount of chargebacks	\$20,000.00
Average chargeback reduction with WPP data	20%
New chargeback rate with WPP data	0.800%
Total dollar amount of chargebacks saved with WPP data	\$4,000.00
Cost per WPP Identity Check Query	\$0.06
Total cost to run WPP Identity Check	\$1,200.00

* Assumes that all rejected reviews that are moved into auto accept will become chargebacks and that all chargebacks that are moved into manual review will be caught for fraud.

**Monthly ROI = Total cost of Whitepages Pro + (Chargebacks Caught – Rejected Reviews Pushed Into Auto Accept) + Total Savings in Reducing Manual Review.

It's easy to get started.

No development resources needed and no term commitment required, just ask your Customer Success Manager.