



Reduce False Declines and Say *Yes* to More Trusted Customers

Losses are Large...and Growing

Although e-commerce fraud steals headlines, the truth is that losses from false declines are higher. In fact, they are 70 times higher—\$443 billion in 2021. Explosive growth in e-commerce is one reason. However, several factors can trigger false declines.

Orders coming from overseas IP addresses are often viewed suspiciously. Work-from-home employees using employers' VPNs, which mask IP addresses, can appear to come from a foreign country. Identity elements from breached data records found on blacklists can trigger a decline, even though the transaction might be the legitimate owner trying to make a purchase. Finally, shoppers opening new accounts are up to seven times more likely to have their purchases declined.

Stop the Losses and Preserve Customer Satisfaction

When a purchase is declined, retailers lose immediate revenue—as well as their investments in attracting, converting, and retaining customers. Immediate revenue losses range from almost \$800 per customer for home and garden purchases to \$1,062 for food and beverage sales.

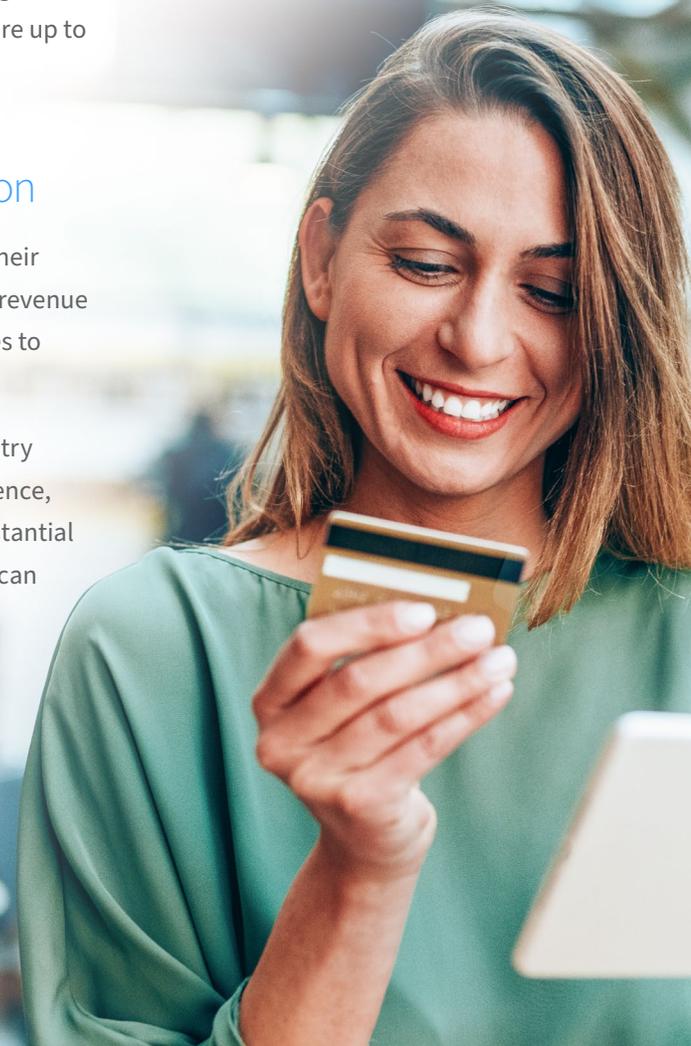
Declined customers are unhappy customers. Once declined, 40% will never try that merchant site again. Unhappy customers tell others about their experience, too. If they vent on social media, the bad reviews and fallout can cause substantial brand damage for the retailer. In addition, data generated by false declines can corrupt retailers' automated decision-support systems and compromise their accuracy.

Big Picture View of Customers

Detect Synthetic Identities

Increase Accuracy with 2+2 Verification

Accelerate Decision Speed



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.

Gain a big-picture view of customers

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.

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.

Increase accuracy with 2+2 verification

With global reach and data from hundreds of public data sources, 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 needed.

Accelerate decision speed

Visual representation of identity elements, connections, and confidence levels between them provides at-a-glance insight. Trusted, relevant data enables you to trust what you see. Many e-commerce customers have reduced manual review times by up to 50%.

Results for Edward J. Donovan

29 years old
Male, Speaks English
29 years old (born May 7, 1991)
From the California and Colorado Map View

Emails

edjdonovan123@gmail.com Personal
edward.donovan@viacom.com Work
edjdonovan@grtcotnam.com
edonovan@fsu.edu

Phones

415-223-4298 Mobile
408-659-5298 Work
719-655-5990

Places

94 Battery Ln, San Jose, CA Personal
720-44th Ave N, San Jose, CA Personal
2606 Highwater St, Mountain View, CA Personal
1080 N Castle Heights Ave, Boulder, Colorado Personal
4217 N Pimonia Ave, Boulder, Colorado

Career

Telecommunications Associate at Viacom
Bartender at Colossal - 2019-2017
Retail Associate at Cabello's - 2014-2015
Shift Manager at JP Spoons

Education

Florida State University - 2007-2012
Stanford - 2019-2020

Usernames

eddy.donaur Twitter
edwarddonovan12 Facebook

Additional Names

Ed Donovan

Associated with

Samuel Donovan Family
Erika Donovan Family
Sarah Culver Family

Car information

Toyota Camry- 2015- VIN 5T9B95M0V127000
Toyota Tacoma- 2007- VIN 1F9P78R0U78320951
Subaru Outback- 2001- VIN 1FSAF6W0T5338911

Skills

Communications
Bartending
Retail
Sales

Pages

Personal Web Profile - Twitter - twitter.com
Personal Web Profile - Facebook - facebook.com
Professional Profile & Networking - LinkedIn - linkedin.com
Phone Lookup - YellowPages - people.yellowpages.com

415-223-4298

Timestamp
First Seen: 12 years ago (Jan 1, 2008) Google+
Last Seen: 7 years ago (Apr 22, 2013) Google+

Carrier
First Seen: 7 years ago (Jan 1, 2008) Google+
Last Seen: 7 years ago (Apr 22, 2013) Google+

Type
First Seen: 12 years ago (Jan 1, 2008) Google+
Last Seen: 7 years ago (Apr 22, 2013) Google+

Sources
Yahoo!BOSS - Email
Google+ [2/3]

94 Battery Ln, San Jose, CA 95034

Timestamp
First Seen: 12 years ago (Jan 1, 2008) Google+
Last Seen: 7 years ago (Apr 22, 2013) Google+

Sources
Yahoo!BOSS - Email [5]
Google+ [2/3]

Telecommunications Associate at Viacom

Timestamp
First Seen: 12 years ago (Jan 1, 2008) Google+
Last Seen: 7 years ago (Apr 22, 2013) Google+

Company
Pipl Inc.

Founded
2014

Industry
Information Services

ABOUT PIPL [↗](#)

Our clients include the top retailers who generate more than 60% of U.S. e-commerce sales. We also serve PCI and PSD2-compliant third-party payment processors and support numerous know-your-customer (KYC) applications for online and app-based banking, lending, investing, and regulated new account opening processes. [Learn more here.](#)