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Apruvd. SEE THE GOOD

Apruvd Sees the Good by Focusing on Trust

Automated Decisioning Reduces Customer Friction and Captures More Revenue While Accelerating Manual Review

Challenge

Apruvd needed to scale its automation vs. manual reviews to balance customer demands and approve more orders, while also thwarting sophisticated new fraud methods.

Solution

Apruvd uses Pipl Trust to automate decisioning on orders from trusted identities and to enhance the speed and accuracy of its manual review process.

"By finding and approving good orders, we help clients avoid friction with customers and reclaim revenue that would otherwise be lost."

– Corwin Cole, Chief Technology Officer for Apruvd

Results

54,000+
projected additional automated approvals per year

1%
additional lift in automated orders

20%
reduction in manual reviews

7%
savings in manual review staffing costs

About Apruvd

Apruvd provides comprehensive fraud protection for ecommerce businesses. As a pioneer in the use of analytics and technology, the company's expert decisioning solutions help ecommerce businesses find good orders and trusted customers while avoiding chargebacks and false declines. Apruvd's mission is to See the Good™. As a result, it guarantees its decisions and does not charge for true declines, helping clients grow faster and build stronger connections with customers.

How Apruvd Increased Automated Order Approval With Pipl Trust

Apruvd receives upwards of 30,000 orders per day from its clients to review. Its sophisticated review systems have been built with rule sets continuously tuned to keep pace with changing ecommerce purchasing and fraud patterns. Human teams manually review roughly 1,500 orders per day that the automated tools cannot confidently pass.

"Based on our experience, at least 70% of orders flagged by fraud-prevention systems are actually good orders from trustworthy customers," said Corwin Cole, Chief Technology Officer for Apruvd. "By finding and approving good orders, we help clients avoid friction with customers and reclaim revenue that would otherwise be lost."

Apruvd had been benefiting from Pipl Search as part of its technology stack for years and now relies on the Pipl Trust Solution to both automate more orders and more effectively review manual investigations. Pipl Trust leverages a data index of more than 5 billion trusted identities to enable organizations to automatically screen for trustworthy interactions throughout the consumer journey.

By utilizing the decisioning models, Pipl Trust allows you to fine-tune your thresholds at every endpoint to approve, reject or review any interaction. It also provides fraud investigators a complete view through Trust Insights to see at a glance whether the identity information is valid and how data points are connected.

"Having more automation means you need fewer humans to make up the difference (in capacity to handle order volumes)," Cole said. He noted how Apruvd could now support more customers without further investment in investigator headcount and the review team could now spend more time on demanding cases.

Adapting to Changing Patterns

Triangulation and similar methods of complex fraud attacks had recently caused a spike in manual reviews for Apruvd. In one instance, a sporting goods client experienced numerous attacks from one specific fraud ring that involved a fake eBay store, stolen credit cards and a legitimate business email address. Over the past year, Apruvd saw a significant reduction in automated order approvals because of sophisticated tactics like this.

But now with Pipl Trust in place, Apruvd can better identify and prevent specific fraud methods such as triangulation.

"We had to adjust (to rapidly changing fraud patterns) and we didn't have data like what's available with Pipl Trust. We went from having to review 1,500 orders a day to 2,500 all of a sudden," Cole said. "It's really nice to have Pipl Trust which enables us to make little adjustments and not hurt automation so much."

See the Good with Pipl Trust

As Apruvd looks for reasons to approve more good orders, Pipl Trust aids in their mission by providing the ability to fast-track trustworthy orders at scale while offering more granular insights to drill down deeper to see connections that are not obvious to make decisions faster and more confidently. By helping reduce the friction and increasing the accuracy of the outcomes, it's a win for Apruvd, their clients and the customer.

"We want to see the good orders—our goal is to find out how an order is legitimate. Pipl Trust gives us a much easier way to do that so we can help our clients do the right thing for their good customers," Cole said. "We've been waiting a long time for a solution like this!"

ABOUT PIPL

Pipl is the identity trust company. We make sure no one pretends to be you. We use multivariate linking to establish deep connections among more than 330 billion trust signals—email, mobile phone and social media data that spans the globe—and then look at the big picture to derive identity trust. Our solutions allow organizations to provide frictionless customer experiences and approve more transactions with greater confidence and speed. **Learn more at pipl.com.**