

CASE STUDY

B&H Photo

Photography supplier known for its outstanding customer service, an early adopter of online-based orders



95%

B&H experienced a 95% reduction in its fraud rate after using TruValidate.

“We know that TruValidate will alert us to fraudulent orders. Thanks to our higher tolerance level, our customers have an easier shopping experience.”

– Barry Goldstein



SCENARIO

B&H Photo is one of the leading Internet retailers in the world, but believes in mom-and-pop-style customer service. That includes verifying orders suspected of fraud rather than simply canceling them and asking customers to reorder, because it wants legitimate customers to have the smoothest ordering experience possible. That commitment to customer service attracted reshipping scams from all over the world, as fraudsters tried to evade B&H's in-house fraud detection techniques.

STRATEGY

B&H selected a combination of TruValidate™ and ACI Worldwide, a real-time payment systems company, to address the problem. TruValidate technology is created with the customer in mind, so B&H could maintain the elegant experience its customers had come to expect, while TruValidate™ Device Risk greatly cuts manual review time and expedites order fulfillment. Real-time business rule customization, coupled with ACI's fraud-prevention solution, deliver dynamic protection for B&H's timely fraud-management needs.

RESULTS

B&H's fraud catch tripled, thousands of shipments go out to good customers every day and fraud rates remain at an enviable level – all with zero impact on customer experience. Daily website visits have climbed. With the assurance of TruValidate, B&H was able to broaden its auto-acceptance of orders and expand its mobile presence with confidence.

“More and more purchases occur on mobile apps. If that’s where our customers want to shop, we’ll be there for them. And if fraudsters want to try to exploit the channel, we’ll be there to stop them.”
– Barry Goldstein

Working in tandem with the ACI fraud-prevention solution, TruValidate exposes subtle indicators of fraud, such as:

- Multiple orders originating from the same devices that use varying combinations of billing, shipping and credit card information
- Details of how the consumer connected to the B&H website – whether by mobile phone, tablet or desktop – browser type and proxy services

Improving the experience for customers

B&H's confidence in the TruValidate–ACI Worldwide combination has emboldened the retailer to streamline its fulfillment process: B&H has doubled the order size it automatically accepts from US-based IP addresses. Even if some of these higher-value transactions show signs of risky behavior, the web's largest photography retailer will tolerate them as long as they aren't flagged by TruValidate Device Risk.

“Throughout this transition to an external fraud-detection platform, one thing never changed: We don't deny any transactions automatically,” says Barry Goldstein, Fraud Manager for B&H. “Our customers' experience is the highest priority, even if it means maintaining a larger verification team than other companies our size. We'll challenge everything we have to.”

Learn more about our identity insights, digital insights, omnichannel authentication and fraud analytics. Contact your TransUnion representative or visit:

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