

ACCOUNT PROTECTION

Defend account integrity, inspire customer loyalty

Identity-centric commerce protection reveals the true 'who' behind account activity

From expedited checkout to special offers and rewards, customer accounts are a major driver of loyalty and retention. In fact, the benefits of account creation are so compelling that the average consumer has over 150 online accounts in their name.¹

Unfortunately, such widespread consumer data has created the perfect storm for account fraud. By leveraging automated bots and stolen credentials, fraudsters can easily launch large scale account takeover (ATO) attacks across thousands of merchants – matching credentials with accounts and accessing stored financial information to either make fraudulent purchases on your site or to continue scheming efforts across additional merchants.

And because many of the attributes of an ATO transaction appear to be from the cardholder themselves, it is incredibly difficult to detect. Without insight into who's behind account-driven purchases, there's little you can do to stop from rolling out the red carpet for customers and fraudsters alike.

79%

Increase
in ATO²

\$16B

Annual cost
of ATO³

22%

Of consumers have been
the victim of ATO fraud⁴

Solution overview

With insight into transactional data across thousands of global merchants, Signifyd's Account Protection monitors consumer behavior over time to build a constantly evolving profile of each shopper within our network. This allows Signifyd to accurately detect anomalies in shopper behavior and stop fraudulent activity on accounts in real-time.



Order FJ291837

ATO Blocked

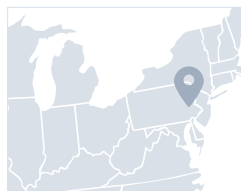
Dom Filapio

USD 12,396.89

Case ID 039248203

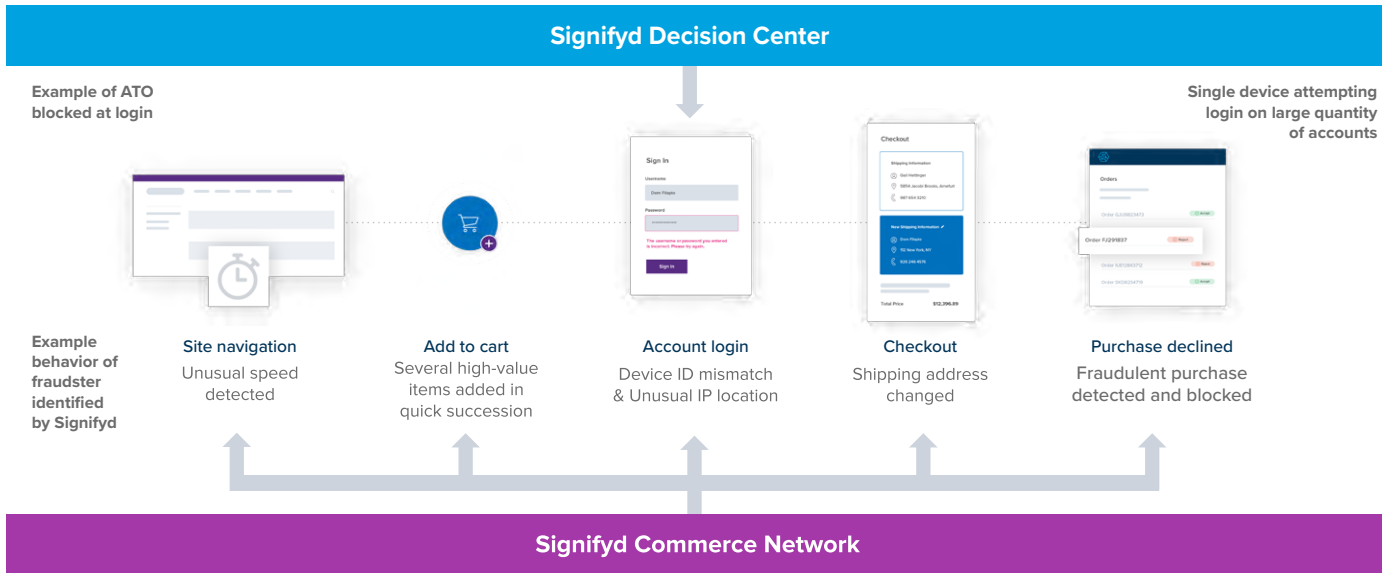
Billing Address

⚠ Address updated*



How it works

Merchants customize protection at login while fraudulent orders are blocked at checkout



It all starts with the world's largest **Commerce Network**. With insight into the consumer behavior across thousands of global merchants, Signifyd monitors ATO trends across our network to safeguard merchants from emerging attacks.

Network data is combined with behavior and device data to get the bigger picture. Throughout the login to checkout process, Signifyd collects valuable device & behavior datapoints such as device ID, IP address, speed of checkout, time of day, successive purchase patterns and order value, and compares this data to the consumer's digital footprint across the network to detect anomalies.

ATO attempts are blocked instantly. By analyzing how a transaction moves from login to checkout, Signifyd can accurately distinguish between a fraudster and the true account holder, blocking the transaction before the purchase can be completed.

Key benefits



Streamline the login-to-checkout experience

Signifyd's ability to identify the 'who' behind every transaction allows you to expedite good customers through checkout without letting fraud slip through the cracks.



Uncover More Good Orders

Restrictive login barriers fail to see the bigger picture. Signifyd monitors a transaction throughout its maturation so you don't throw out the good with the bad.



Eliminate ATO losses

With every approved order backed by a 100% financial guarantee, you'll never pay another ATO chargeback again.



“Fraudsters know you are looking for specific behaviors and what they do is increasingly resemble legitimate clients. If you only know what a shopper does within your business you are missing a part of the movie. And to see the full movie, machine learning tools and agile providers like Signifyd constantly monitoring this data is key.”

— CARLOS MADRONA, MANAGING PAYMENTS METHOD AND FRAUD DIRECTOR

MANGO

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