pipl®

Gain Better Data for Reducing Chargebacks and Other Forms of Friendly Fraud

High Costs, More Channels, New Variations

Chargeback fraud is not new, but the Covid pandemic has driven a significant increase in the volume and types of it. Ecommerce merchants lost $125 billion to chargebacks in 2021[1]. For retailers, fraud by legitimate cardholders greatly increases business costs. They not only lose the value of stolen goods, they pay more in order fulfillment, shipping, payment processing and chargeback fees.

To make matters worse, organized networks of professional fraudsters are working full time—sometimes with legitimate cardholders—to bilk merchants, payment card companies, banks and consumers. They are attacking new channels (such as buy online, pick up in store orders and buy now, pay later offers) and targeting food and beverage companies. Whether chargeback, refund or return fraud—retailers need better ways of preventing fraud and identifying problematic transactions.

Need for Better Visibility and Less Friction

Retailers shouldn't have to sacrifice revenue for customer satisfaction—or vice versa. Better fraud prevention requires having better data. Customers only provide the information they want you to see when creating an account. In reality, there is much more you can know about them and their connections to help inform decisions. Additional phone numbers, email addresses and social media usernames yield additional data points.

At the same time, this information must be easy to find. Hours spent manually reviewing suspicious transactions take time away from approving good ones and making customers happy. Now you can have both.
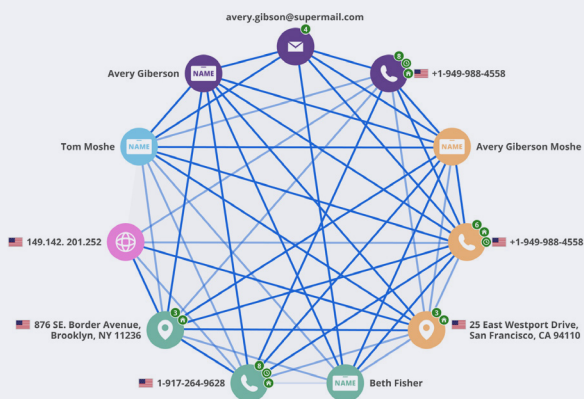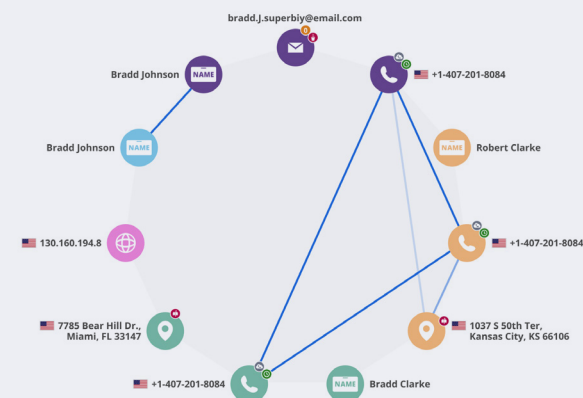
Trusted Identity

Synthetic Identity

The Pipl Trust Insights Connection Graph exposes all relevant information in a single view. It reveals deep connections among disparate identifiers ethically sourced from more than 300 online and offline data sources around the world to derive identity trust. This innovative manual review tool is powered by Pipl Trust Signals and enables fraud analysts to quickly and accurately determine trusted transactions. Looking for trust vs. focusing only on fraud allows organizations to approve more transactions with greater confidence and speed.

Pipl Trust for Ecommerce

Pipl is the identity trust company. Fraud and ecommerce professionals use Pipl identity trust solutions to fight fraud, reduce customer insult and confidently approve, deny or escalate transactions.

Our Pipl Trust product is as easy to use as a search engine. It collects, corroborates and connects online identifiers ethically sourced from over 300 online and offline data sources around the world. 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 Trust's graphic interface provides at-a-glance visibility into data points, their connections and level of confidence.

Verify Identities

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. Trust scores assign a level of statistical confidence, which is especially helpful for thin-file customers.

Reduce Manual Review Times

With visual representation of identity elements, connections and confidence levels, you gain a big-picture view of the person behind the transaction at a glance. Click on any element to drill down into deeper detail. Pipl Trust automatically connects and verifies multiple identity elements from multiple sources. Choose phone-to-physical address connections, phone-to-email connections or other combinations as decision-making rules require.

Identify Billing and Shipping Discrepancies

A map view provides rich data about locations of cardholders, billing addresses, and shipping addresses. Information that you would expect to see might not appear. Individuals might appear to be completely unrelated. Connections might appear random. You can quickly know if the connections make sense—or not.

Detect Synthetic Identities

With Pipl Trust, you can go beyond identity data to evaluate patterns, histories and connections. You might not find information 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 connections give you confidence in your decisions to correctly decline new fraudulent accounts or transactions.

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