

NIPPING FRAUDS IN THE BUD


Intelligent investigation of data to prevent fraudulent returns.

The client is an American e-commerce company and among the biggest search engines in the world.



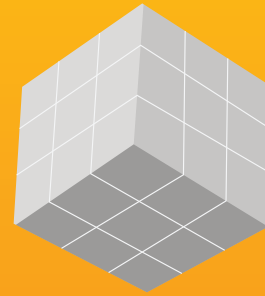
CHALLENGES

The client observed an 8x increase in sales and faced the following challenges during the start of the COVID-19 pandemic:



100x increase in chargebacks; chargeback benchmark was initially set to 0.4% of the fulfilled gross merchandise value (GMV)

Returned goods were not reaching the vendor



SOLUTIONS

The specialists' team at Infosys BPM did a thorough examination of multiple data sources and:

- ▶ Classified chargebacks (account take over, Service Issue, friendly fraud, return fraud, and stolen card)
- ▶ Identified customers that claimed a chargeback upon rejection of refund
- ▶ Categorized over 80% of the fraudulent returns to fall under:
 - Expensive purchases by first-time users
 - Tampered bar code resulting in the system tracking a different package address
 - Discrepancies in the returned package
 - Associated or parallel accounts displaying a similar behavior

BENEFITS

Infosys BPM helped the client with the following:



- ▶ Identified potential frauds that amounted to ~0.7% of fulfilled GMV
- ▶ Implemented order capping and auto cancellation of orders based on return history
- ▶ Modified the return process



\$0.5 Mn
Potential fraud identified



239
Customers de-listed

For more information, contact infosysbpm@infosys.com

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