

How Rue du Commerce is optimizing its path to purchase and reducing fraud, thanks to CyberSource?



- **1999:**
Founded in France
- **2016:**
Carrefour group integration
- **10M**
products /
+ **1 300** retailers
- **10M** monthly visits
+ **3M** products
shipped each years

“ For anyone in the e-commerce sector, the fight against fraud is crucial: payment fraud is a reality faced by all retailers. For us, our fraud management solution is as important as our payment solution.

Julien Lepeut,
Responsable Sécurité Prévention
des Fraudes de Rue du Commerce

The Fraud Management Balancing Act

When it comes to effective fraud management, retailers must constantly strive to find a happy medium between detecting attempted fraud, reducing false positives (real customers rejected by mistake) and delivering as smooth an experience as possible for their customers.

Solution



Until now, Rue du Commerce's fraud management strategy consisted of a tool developed in house, based on past outstanding debts and on orders deemed high risk. As its activity expanded, the fraud team at Rue du Commerce started to look for a more sophisticated, efficient, and easily configurable option.

They turned to CyberSource's solution: Decision Manager. It offered them the advanced technology they needed, thanks to its rules and analysis engine. Plus, its ease of administration, granularity, and pricing model were exactly what Rue du Commerce was looking for.

Artificial intelligence powered by 68 billion transactions each year

Decision Manager has the ability to integrate the Rue du Commerce team's knowledge of their customers into building the right rules for their business. This combination of data and knowledge is what makes its fraud management strategy so effective.

"With this tool, we can model our fraud rules however we want, as well as relying on CyberSource's scoring and intelligence", explains Julien Lepeut.

Decision Manager also offers the ability to passively test fraud rules. This means the Rue du Commerce team can test a new rule to assess whether it is effective, without

affecting ongoing orders on the website. And there's another huge benefit: the tool works in real time. When an attack is discovered, multiple rules can be tested and the most appropriate put into action immediately.

As well as the solution itself, Julien has praised the help provided by CyberSource: a dedicated fraud expert constantly analyzes the account to monitor the solution's performance and proposes new rules. Such rules can be adapted to changes in consumer behaviors and the fraud landscape, to help ensure they can accept more good orders—and reject of fraudulent ones.

Reducing the gray area to reduce costs

For accuracy, Rue du Commerce has chosen to review all high-risk orders manually. These orders, which have been reduced to just 10% of the total thanks to CyberSource, are passed on to an in-house team of analysts. They work around the clock to assess these orders and make a final decision. Ultimately, the team accepts the majority of orders.

The CyberSource solution is a key part of the order acceptance process, according to Julien: "The order cannot be released without confirmation from the CyberSource solution. This is the last link in the computerized order management chain, which makes it as important as our payment platform."

Looking forward, Julien plans to make further improvements to the company's fraud management strategy, but is highly satisfied with the current system: "We have a very low fraud rate and quite a low review rate, which means we can concentrate on other issues like increasing our conversion rate or managing peaks in activity, especially the Black Friday period."

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