

The logo for EKATO, featuring the word 'EKATO' in a bold, white, sans-serif font. The letter 'O' is stylized with a white circle inside it. The background of the entire page is a photograph of a person's hands using a laptop, with a credit card held in the left hand. A network diagram with colorful nodes and connecting lines is overlaid in the bottom left corner.

EKATO

TOP FIVE TIPS FOR MANUAL REVIEW TEAMS

Introduction

As online spending continues to surge in reaction to a global pandemic and country-wide lockdowns, it's clear that eCommerce is here to stay. This means that the industry must consistently stay one step ahead, as fraud techniques evolve, evading detection from even the most sophisticated software.

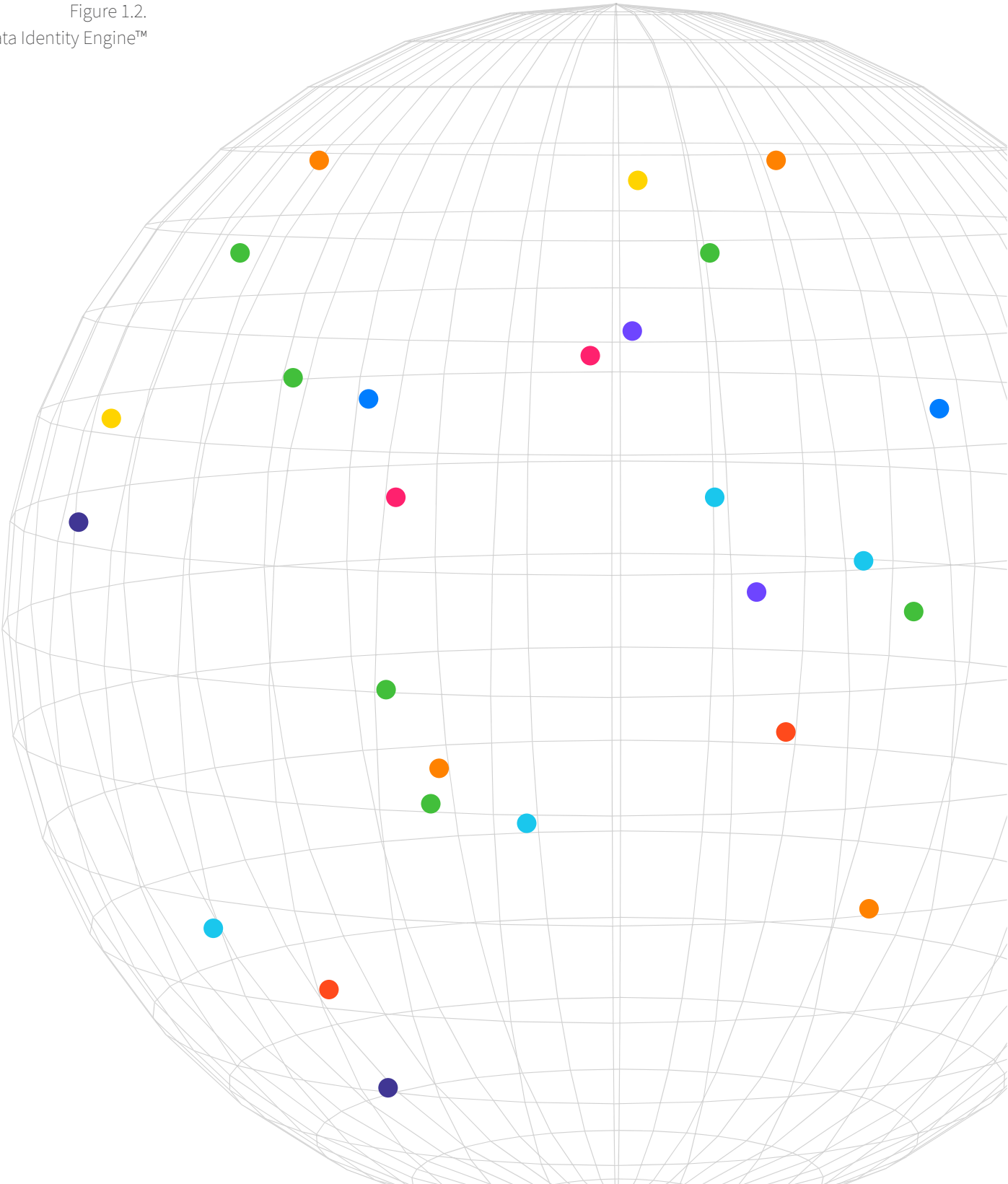
Figure 1.2.
The Ekata Identity Engine™



Ekata teamed up with **The Hut Group** (THG), a global, direct-to-consumer e-commerce solution and end-to-end technology platform for beauty, nutrition and technology brands. Operating over 100 international websites, with sales across 169 countries, in nearly 40 different currencies, THG is uniquely positioned to understand the multiple-faceted threat of fraud and, indeed, the various context-specific trends, complexities and nuances that drive the future of fraud mitigation.

“We constantly have to keep up,” explains Kristy Edge, Deputy Head of Fraud, who has been with THG for 11 years. “We know which regions are higher risk for us and we employ the appropriate tactics for each country-specific transaction.”

We spoke with Kristy and THG in a webinar specifically about the need for manual review in partnership with fraud detection software to mitigate cross border risk. Below are some top tips for manual review teams.



A decorative graphic on the left side of the page, consisting of a network of interconnected nodes and lines. The nodes are colored in various shades including blue, yellow, orange, and red, and are connected by thin grey lines, creating a complex web-like structure.

1. UNDERSTAND THE LIMITATIONS OF RULES AND MODELS

Rules and models are designed to make the best decision possible. Often, a decision is not as clear upfront, and when models cannot make an accurate decision, this can result in a false decline (also known as a false positive). With a manual review process in place, there is a safeguard against these difficult decisions. A manual review agent is tasked with investigating the transaction and the identity data behind it, allowing for those difficult decisions to be made confidently.

2. ONBOARD A TRAINER

Bring in a dedicated fraud trainer who could own the manual review onboarding process from start to finish. Hired as a coach, this trainer should be responsible for agent development. Such a move has proven a huge success with multiple merchants, resulting in less agent turnover, higher engagement, and better still, better chargeback and false-positive rates!

3. UTILISE ENGAGEMENT INCENTIVES

To maintain those killer rates, make sure you keep things fun and competitive; going beyond the day-to-day fraud focus and ensuring morale stays high. A bonus scheme based on rates is an incentive in and of itself, but you could also engage your agents with a monthly raffle ticket initiative and prize draw, as well as cute programs such as Work Out Wednesdays, Friday Quizzes, or even a wellbeing challenge.





4. APPRECIATE CURRENT CHALLENGES

It goes without saying, the key challenge faced by online merchants big and small, has been COVID-19. The increase in online spending and changes in consumer behaviour has presented a variety of challenges for both inhouse and outhouse manual review teams.

For many merchants, while fraud has stayed steady, if not slightly declined, there has been a significant increase in first-party fraud and refund abuse - everything from items not received to damaged goods and abusing the refund process. We recommend allowing agents the time to investigate particularly suspect transactions and working with couriers to document delivery, feeding that data back through the platform to pick up on patterns and trends.

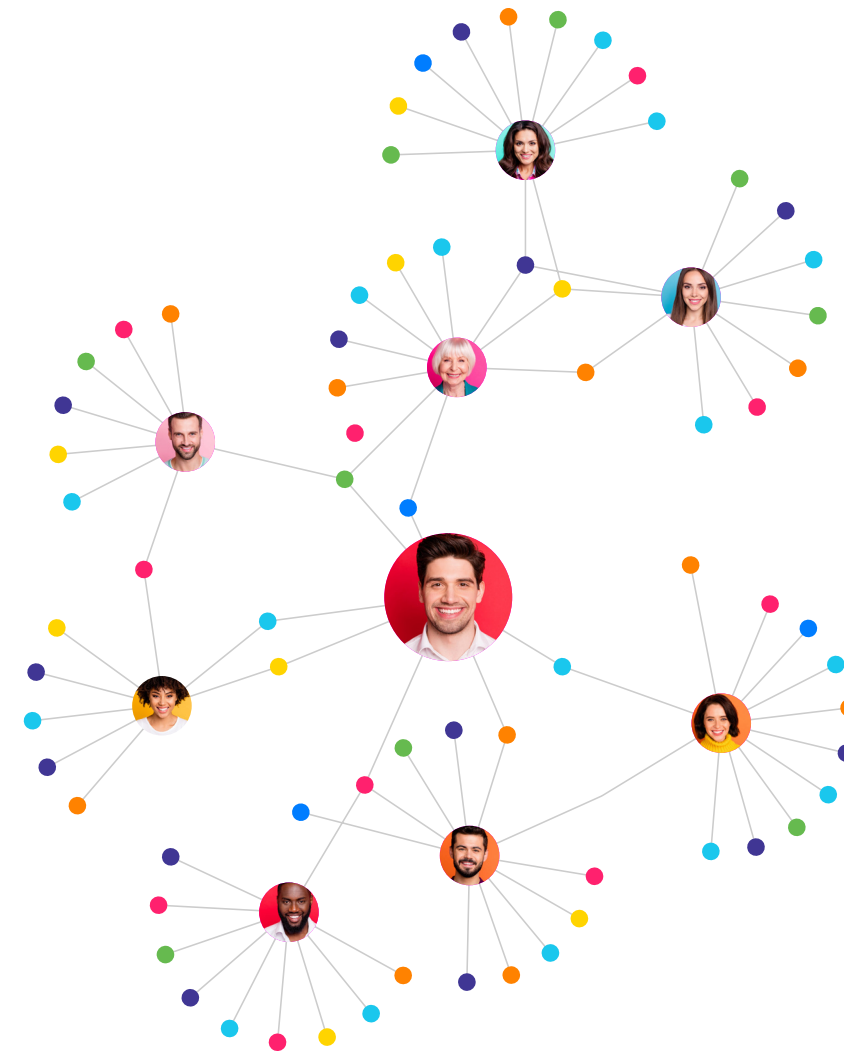
5. PARTNER WITH THE RIGHT SOLUTION

When models and machines aren't enough, human interaction is required to assess risk and investigate fraudulent activity. Ekata's Pro Insight is a manual review solution that helps risk management teams of all sizes verify identities on a global scale.

Since they first integrated with Ekata's Pro Insight in June 2018, gaining access to our global Identity Risk Score, powered by real-time data, machine learning and Network signals, the THG Fraud Team has seen around a 6% fraud reduction on orders referred to the manual review agents.

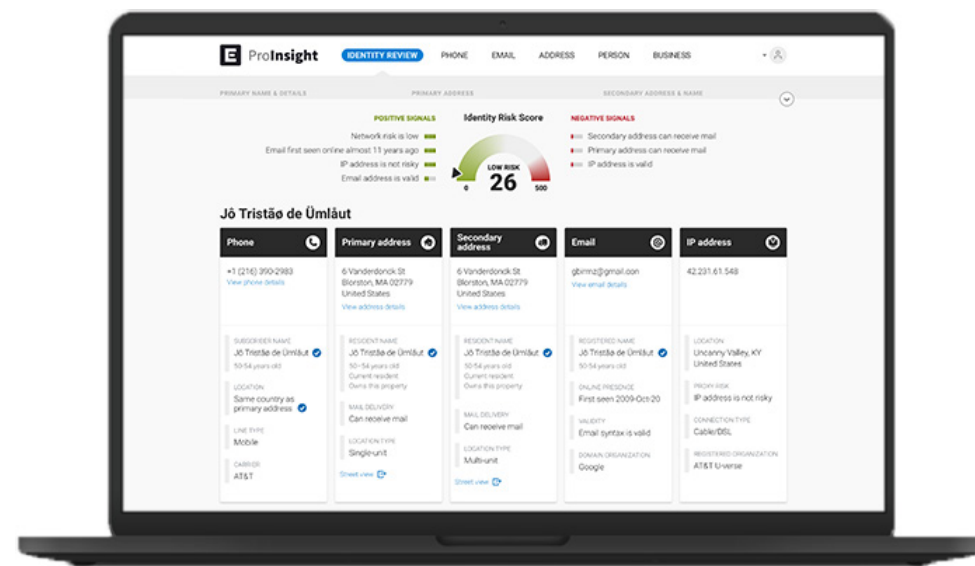
At the end of the day, while machine learning and algorithms are fast-tracking approvals and making the day-today workloads lighter for all of us, manual review is here to stay.

“That human element that cannot be automated is necessary,” emphasises Kristy. “Our agents catch machine errors often and we save money because of it. We have a large (fraud detection review) team but it pays for itself. It is worth the investment.”



To hear more about how Kristy and the THG group mitigate cross-border risk, continue to employ the latest in best practices for manual review, and how they have prepared (and continue to adapt) to PSD2, please listen to our latest webinar: [Manual Review is Here to Stay](#)

To learn about how Ekata's Pro Insight could help supercharge your manual review practices, [contact Ekata today](#).



WHAT'S NEXT?

Making the Change

About Ekata

Ekata provides global identity verification solutions via enterprise-grade APIs for automated decisioning, and Pro Insight, a SaaS solution for manual review for cross-border businesses to grow revenue by maximising their predictability of good transactions. Our product suite is powered by the Ekata Identity Engine (EIE), the first and only cross-border identity verification engine of its kind. It uses complex machine learning algorithms across the five core consumer attributes of email, phone, name (person or business), physical address, and IP, to derive unique data links and features from billions of real-time transactions within our proprietary network and the data we license from a broad spectrum of global providers.

Businesses around the world including checkout.com, Klarna, Airbnb and booking.com leverage our product suite to increase approvals of more good transactions, reduce customer friction at account opening, and find fraud.

Contact us to learn more. <https://ekata.com> | 1.888.308.2549