oneytrust
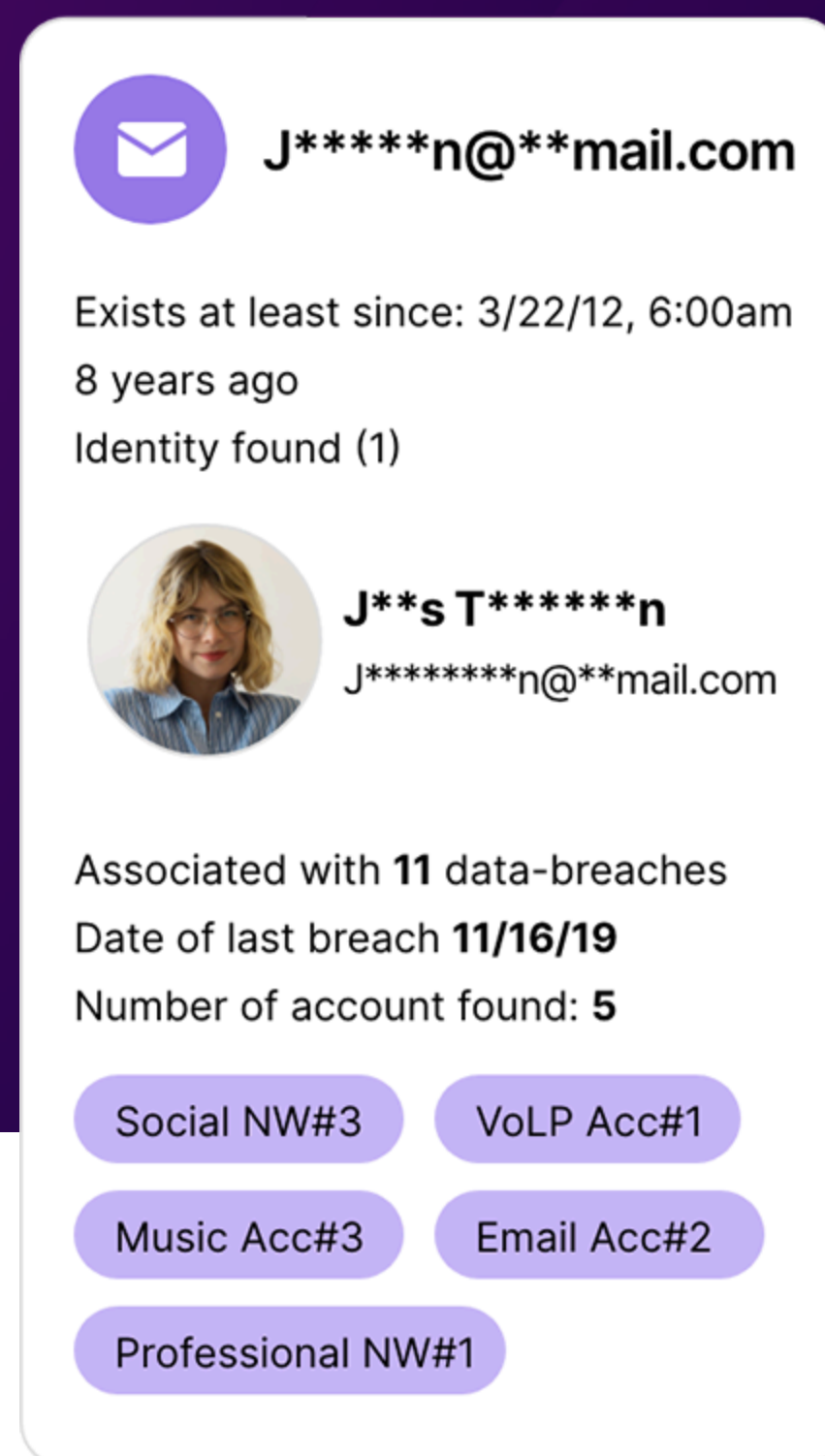
Case Study:

How **vertbaudet** used Oneytrust to track and stop coordinated fraud attacks.

J***n@**mail.com**

Exists at least since: 3/22/12, 6:00am
8 years ago
Identity found (1)

Js T******n**
J********n@**mail.com

Associated with **11** data-breaches
Date of last breach **11/16/19**
Number of account found: **5**

Social NW#3   VoLP Acc#1

Music Acc#3   Email Acc#2
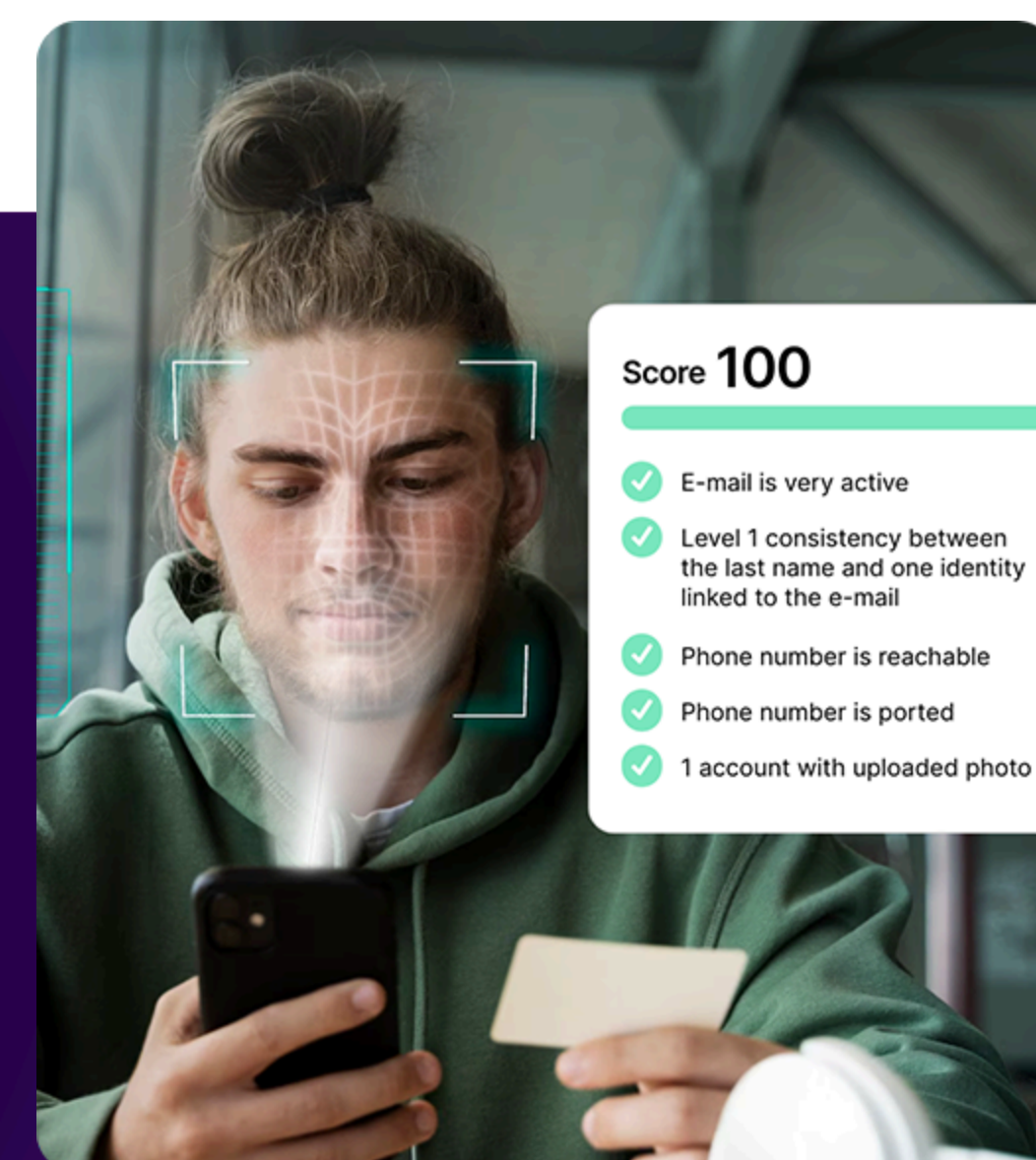
Professional NW#1

The Challenge

Vertbaudet, a leading French retailer of children's clothing and products, faced significant challenges with fraud detection and prevention as it expanded its operations across multiple European countries, including France. Their existing anti-fraud solution was outdated and not suited to handle the evolving nature of fraud, particularly in the context of digital expansion.

Key issues included:

⚠ **Exposure to Sophisticated Fraud Networks:** Vertbaudet struggled with organised fraud networks that targeted the brand with increasing sophistication.

⚠ **Manual Processing Bottlenecks:** fraud investigations required heavy manual reprocessing, which was neither scalable nor efficient.

⚠ **Inefficient Fraud Detection:** the internal fraud detection module was purely statistical, lacking adaptability and real-time capabilities.

⚠ **Multi-site and Multi-country Operations:** the need for a robust, scalable fraud solution that could handle their operations across France and other European markets grew more pressing.

The Solution

In 2021, Vertbaudet initiated a tender process to find a fraud prevention provider that could address their diverse needs. Oneytrust was selected for its strong reputation, established trust, and deep identity capabilities. The partnership allowed Vertbaudet to overhaul its fraud management processes in several key areas:

Score 100

✓ E-mail is very active
✓ Level 1 consistency between the last name and one identity linked to the e-mail
✓ Phone number is reachable
✓ Phone number is ported
✓ 1 account with uploaded photo

1. Advanced Fraud Detection and Prevention:

Oneytrust's tools, including identity data, machine learning algorithms, real-time monitoring, and Darknet surveillance, empowered Vertbaudet to:

- Detect and disrupt fraud networks targeting the brand.
- Use advanced analytics and rules-based systems to monitor transactions and prevent fraud in real time.

2. Support for Market Expansion:

Oneytrust assisted Vertbaudet in expanding its operations into new countries, addressing fraud challenges specific to each market, such as:

Fraud Prevention in marketplace: Oneytrust was able to support Vertbaudet as they developed their global marketplace strategy by supporting each region's payment flows.

Scalability: Oneytrust's system was flexible enough to adapt to the specific needs of various regions, ensuring consistent fraud prevention across multiple sites.

3. Proactive Monitoring and Regular Updates:

Oneytrust provided ongoing support through regular follow-up meetings, where data and fraud trends were reviewed. This allowed for:

- continuous optimization of fraud rules and strategies.
- real-time insights into evolving fraud networks and emerging threats.

4. Reduction of Manual Investigations:

With Oneytrust's technology, manual fraud investigations dropped to just 1.9 % of cases, significantly reducing the need for human intervention and improving operational efficiency.

5. The Frictionless Payments boosted by Oneytrust's Consortia Data:

Vertbaudet can boast an 86% frictionless payment rate thanks to Oneytrust. Uniquely, we use out consortia data to boost confidence in requesting a friction-free payment. We can instantly verify the identities behind 74.2% of transactions on the Vertbaudet store and marketplace.

6. Reduced Debt Collection Needs:

Vertbaudet achieved a very low rate of unpaid debts, allowing them to completely eliminate their reliance on debt collection agencies.
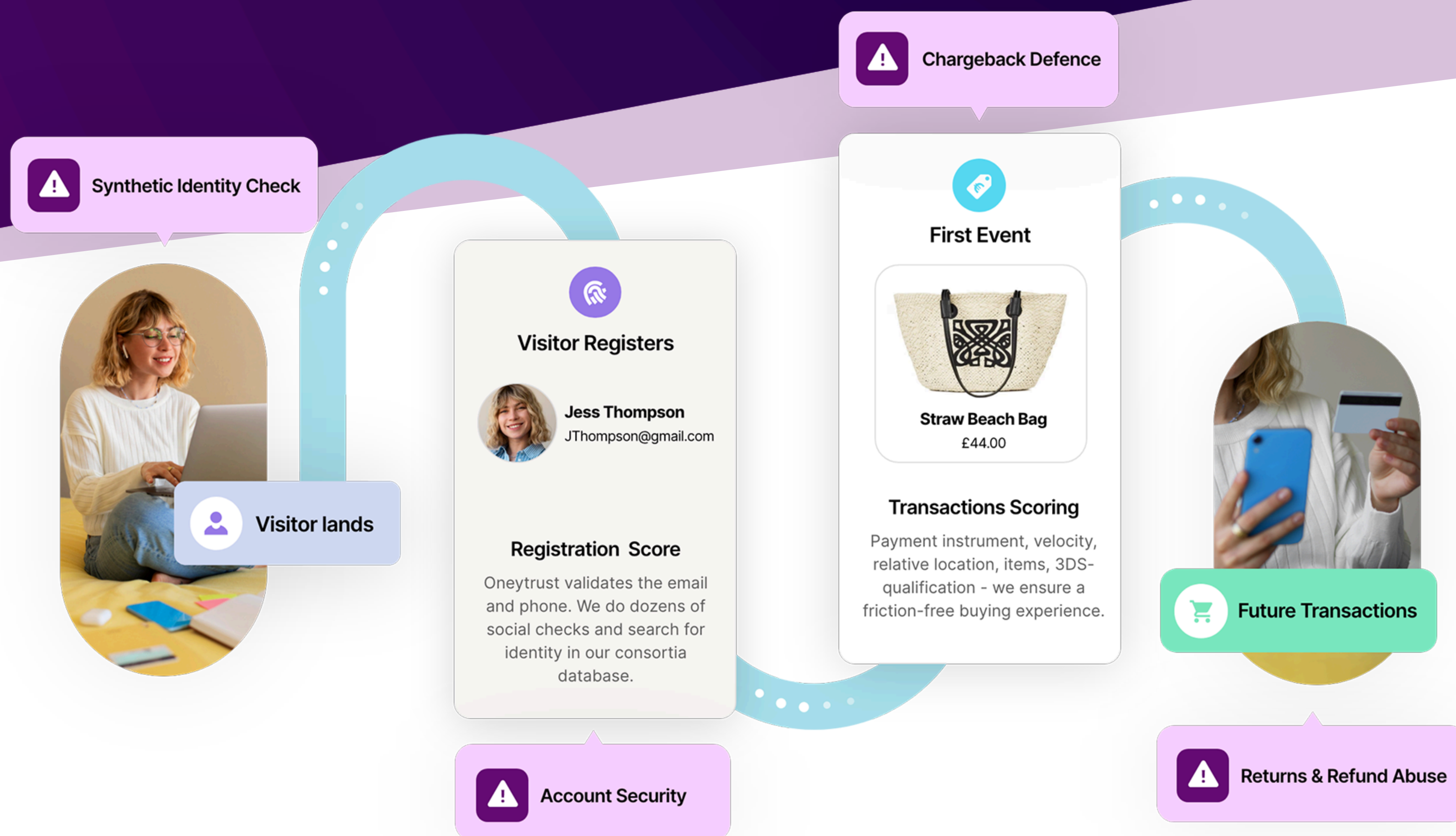
THE FUTURE

With Oneytrust, Vertbaudet is well-positioned for future growth, equipped with a scalable and efficient fraud prevention system that evolves with market trends and threats. Key expected outcomes include:

Expansion into New Markets: Vertbaudet is confident in its ability to continue growing across Europe, supported by Oneytrust's adaptable and region-specific fraud detection strategies.

Ongoing Optimization: The partnership with Oneytrust ensures that Vertbaudet will continue to receive cutting-edge fraud prevention tools, including further machine learning enhancements, real-time analytics, and global Darknet surveillance.

Improved Customer Experience: By maintaining a frictionless payment process and reducing fraud-related disruptions, Vertbaudet can enhance customer trust and loyalty, particularly in new markets.

⚠ Synthetic Identity Check

⚠ Chargeback Defence

Visitor lands

Visitor Registers

Jess Thompson
JThompson@gmail.com

Registration Score

Oneytrust validates the email and phone. We do dozens of social checks and search for identity in our consortia database.

First Event

Straw Beach Bag
£44.00

Transactions Scoring

Payment instrument, velocity, relative location, items, 3DS-qualification - we ensure a friction-free buying experience.

Future Transactions

⚠ Account Security

⚠ Returns & Refund Abuse

Key Metrics

O1.9 %
manual fraud investigation rate—dramatically lowering human intervention in fraud management.

74.2 %
of orders placed received a high level of confidence thanks to the Oneytrust Data Consortium, enabling more frictionless transactions.

86 %
frictionless payment recommendation rate for seamless customer transactions.

Oneytrust's integration has not only resolved Vertbaudet's fraud-related issues but has also provided the tools and infrastructure needed for long-term success in an increasingly digital and globalised market.