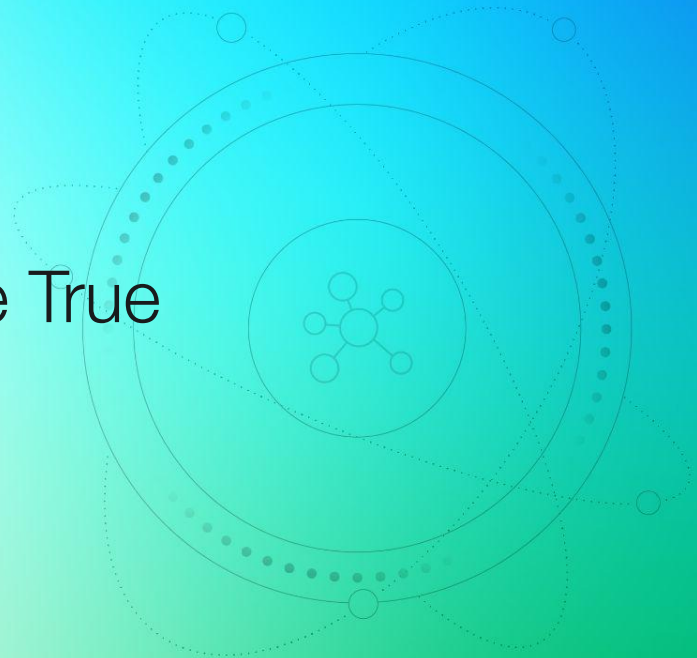




Fraud Fighters: Measuring the True Impact of Your Fraud Team

Oct. 2021





Alan Moss

Managing Director for Western Europe



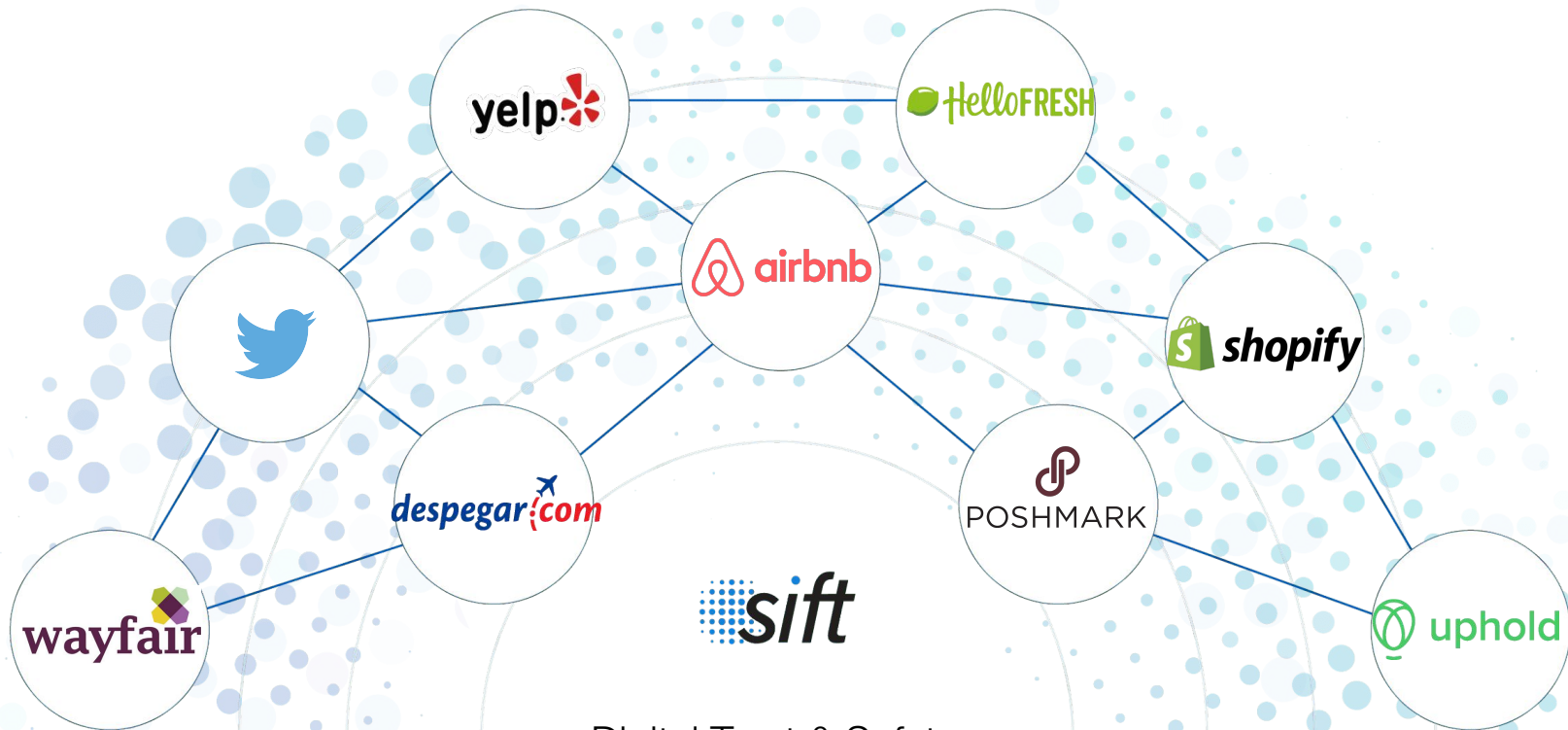


Kevin Lee
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Agenda

1. The basics
2. Metric segments
3. Team vs Analyst Performance
4. Questions

How many customers am I insulting?

Who is the most accurate analyst?

Who is my most productive analyst?

What is the ROI of each person on the team?

Who are my top performers?

How effective is my ops team?

How much is each analyst losing? ... saving?

Why:

- Health of the business
- Headcount allocation
- Performance management
- Eng resources
- Budgeting



Chargebacks

Metric Segments

Executive



Organizational



Operations



Executive PAYMENT PROTECTION

How many total orders do I have?

How many rejected orders do I have?

What is my blocked order rate?

How many decisions are being made manually versus automatically?

Orders Report

Download

Time Range

June 1st 2018 to July 1st 2018

Daily Totals

Decision Abuse Type

Payment Abuse

Decision Display

Decision Category

Orders Created

Orders created with order block rate by volume

Orders % Orders blocked



132,355

ORDERS CREATED

6,940

ORDERS BLOCKED

5.2%

PERCENTAGE BLOCKED

\$529,779

VALUE OF ORDERS BLOCKED

5.4%

PERCENTAGE OF ORDER VALUE
BLOCKED

Date	Total Orders Created	Total Order Value	Total Orders with Block Decisions	Value of Total Orders with Block Decisions	Orders with Manual Block Decisions	Value of Orders with Manual Block Decisions	Orders with Automated Block Decisions	Value of Orders with Automated Block Decisions
Fri, Jun 1	2,785	\$206,981	142	\$11,006	1	\$113	141	\$10,893
Sat, Jun 2	2,966	\$223,446	152	\$11,934	3	\$141	149	\$11,793
Sun, Jun 3	3,011	\$222,877	150	\$10,616	1	\$7	149	\$10,609



Executive PAYMENT PROTECTION

How many total orders do I have?

How many rejected orders do I have?

What is my blocked order rate?

How many decisions are being made manually versus automatically?

Orders By Transaction Status

Download

Time Range

June 12th 2018 to July 10th 2018

Daily Totals

Transactions

Transactions by status, displayed by volume

Successful captures, sales, auths Failed captures, sales, auths Refunds and voids



\$11,591,296

ORDERS CREATED

\$11,506,422

ORDERS WITH TRANSACTIONS

\$10,939,478

SUCCESSFUL CAPTURES AND SALES

\$567,083

FAILED CAPTURES, SALES, OR AUTHS

\$0

REFUNDS AND VOIDS

Date	Total Orders Created	Total Value of Orders Created	Orders with Transactions	Value of Orders with Transactions	Successful Captures and Sales	Value of Successful Captures and Sales	Failed Captures and Sales	Orders with Transaction
Tue, Jun 12	3,901	\$288,613	3,885	\$286,752	3,694	\$273,461	191	1
Wed, Jun 13	3,822	\$282,349	3,811	\$281,339	3,625	\$265,156	186	1
Thu, Jun 14	3,988	\$292,804	3,968	\$289,935	3,791	\$277,785	177	2



Organizational

PAYMENT PROTECTION

Chargebacks By Order Date

Download

Time Range

June 1st 2018 to July 1st 2018

Daily Totals

Orders with Chargebacks

Orders that have received any chargebacks and Chargeback rate, by volume

Orders with Chargebacks % Orders with a CB



123,973

SUCCESSFUL CREDIT CARD ORDERS PROCESSED

652

ORDERS WITH CHARGEBACKS

0.5%

PERCENTAGE OF SUCCESSFUL CREDIT CARD ORDERS WITH CHARGEBACKS

652

ORDERS WITH FRAUDULENT CHARGEBACKS

0.5%

PERCENTAGE OF SUCCESSFUL CREDIT CARD ORDERS WITH FRAUDULENT CHARGEBACKS

Date	Total Orders Created	Value of Total Orders Created	Successful, Credit Card Orders	Value of Successful, Credit Card Orders	Orders with any Chargeback Type	Percentage of Successful Credit Card Orders with any Chargeback Type	Value of Orders with any Chargeback Type	Percentage of Successful Credit Card Orders with any Chargeback Type, by Value
Fri, Jun 1	2,785	\$206,981	2,589	\$194,494	8	0.3%	\$844	0.4%
Sat, Jun 2	2,966	\$223,446	2,778	\$210,606	10	0.4%	\$1,303	0.6%
Sun, Jun 3	3,011	\$222,877	2,794	\$208,778	23	0.8%	\$2,363	1.1%

What is the amount and volume of chargebacks I've received?

How good did we do in Q4?

What was our worst chargeback day?



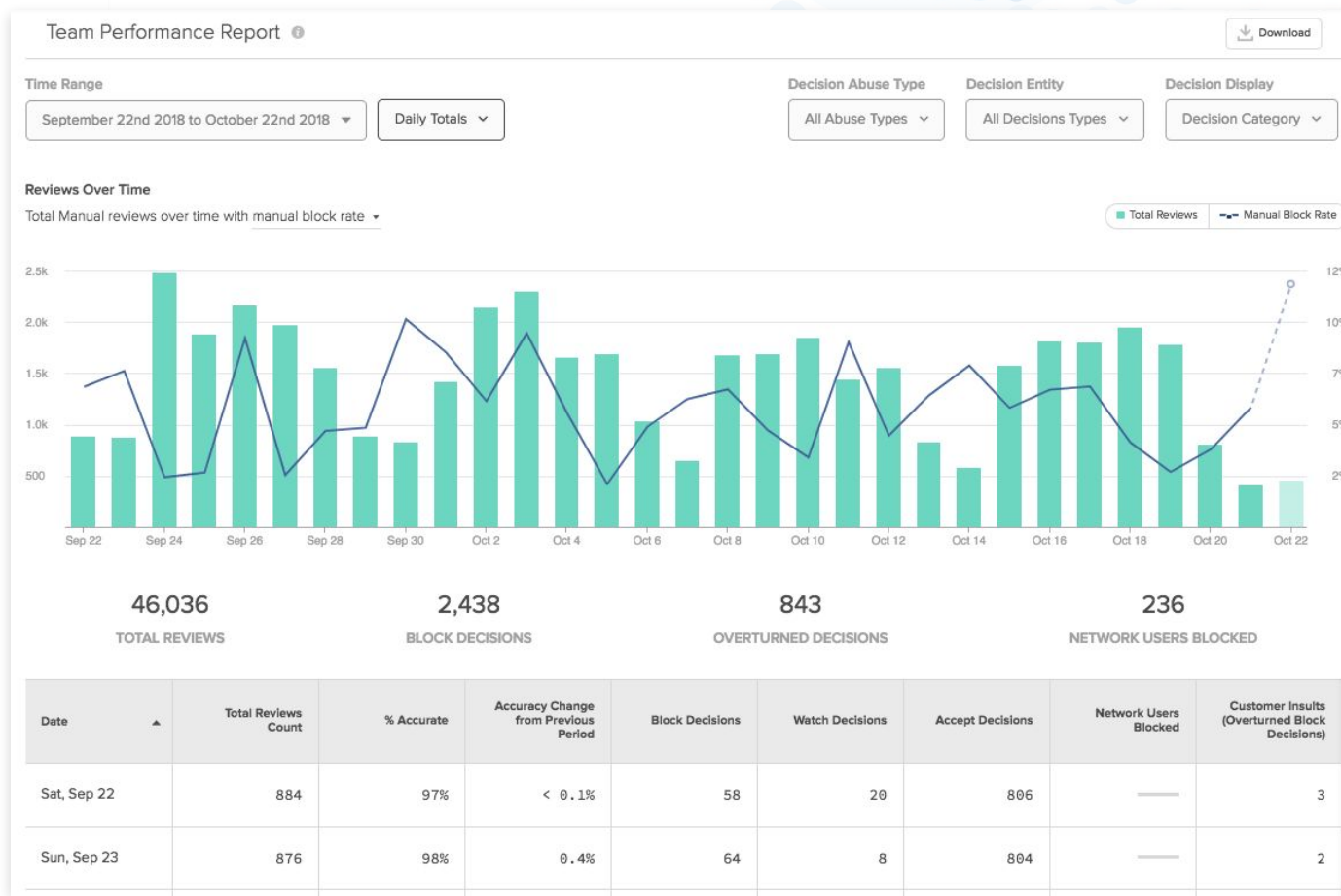
Operations

TEAM PERFORMANCE REPORT

How many transactions can my team review per day?

What is our historical review rate during busy holiday seasons?

How is our review rate changing over time?



Operations

ANALYST PERFORMANCE REPORT

Analyst Performance Report

Download

Time Range

November 21st 2018 to December 21st 2018

Daily Totals

Decision Abuse Type

Payment Abuse

Decision Entity

All Decisions Types

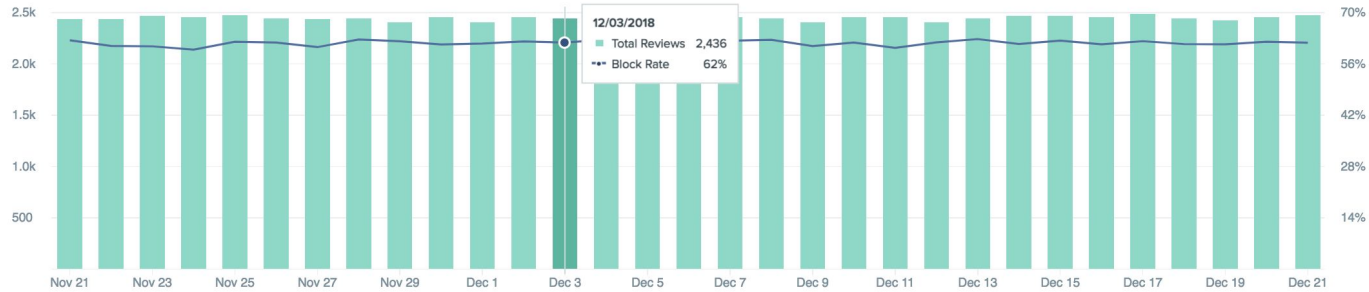
Decision Display

Decision Category

Reviews Over Time

Total Manual reviews over time with manual block rate

Total Reviews Block Rate



75,698

TOTAL REVIEWS

46,550

BLOCK DECISIONS

83%

MANUAL DECISION ACCURACY

120

NETWORK USERS BLOCKED

Analyst	Total Reviews	Decision Accuracy	Block Decisions	Watch Decisions	Accept Decisions	Network Users Blocked	Customer Insights (Overturned Block Decisions)	Customer Insight Rate (Overturned Block Decisions)	(Over or Wa
carlos@siftsales...	7,961	83%	4,666	—	3,295	—	639	14%	
james@siftsales...	6,796	83%	3,993	—	2,803	—	558	14%	
megan@siftsale...	8,080	83%	4,744	—	3,336	—	658	14%	

How many items does a specific analyst review per day?

What is a specific analyst's review accuracy and how does it compare to others?

Are certain analysts making more block/accept decisions than others?



Analyst ROI: Protect

\$ blocked - \$ lost in CBs - \$ lost in refunds

Cost of fully loaded agent

Analyst ROI: Protect

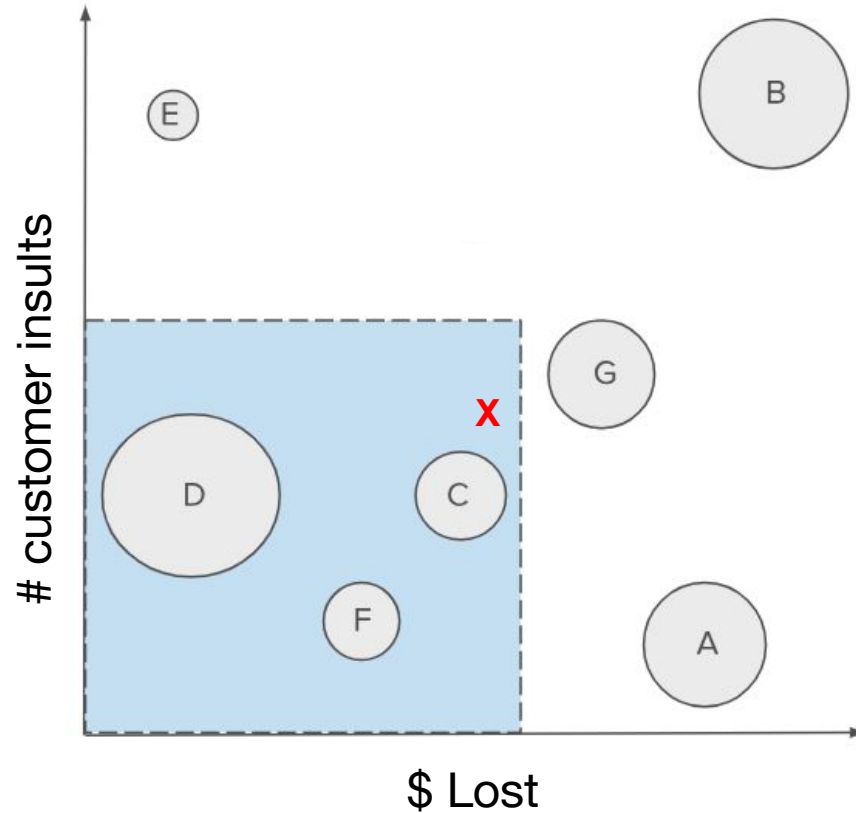
\$ blocked - \$ lost in CBs - \$ lost in refunds

Cost of fully loaded agent

Analyst ROI: Grow

insults * avg LTV per user = total LTV insulted

Deep Dive: Team vs Analyst Performance





Questions



Request a Digital Trust & Safety Assessment

sift.com/assessment



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