### PULSE COMMERCE

# Kount<sup>®</sup> case study



# ..PULSE commerce

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Manish Chowdhary, Founder and CEO

## Pulse Commerce Generates Success for Merchants with Kount Central

Kount Central<sup>™</sup> is a comprehensive fraud prevention suite for online payment processors, payment gateways, hosted payment pages, and eCommerce platforms that delivers Artificial Intelligence (AI), Machine Learning, and a rules engine to provide deep insight on the risk of any given transaction. Further, Kount Central allows processors to offer their merchant customers "Instant-on/zero Integration" fraud prevention as a value-added service.

#### SITUATION

Pulse Commerce helps midmarket retailers optimize inventory management and fulfillment so that they can ship profitably. In addition to delivering built-in support for eCommerce platforms like Magento, BigCommerce, Shopify, and Net Suite, Pulse also offers its own native eCommerce storefront. With online fraud becoming more pervasive and sophisticated, Pulse Commerce wanted to enhance its platform to further protect customers. Manish Chowdhary, Founder and CEO of Pulse Commerce explains: "We are not fraud specialists, so we needed a partner that could deliver anti-fraud expertise. In addition, we wanted a partner with great infrastructure that could meet our high performance standards. Of course, it also had to support our omni-channel order capabilities, including telephone order entry."

Pulse Commerce chose Kount, because it met all those requirements. "Kount delivers comprehensive, proven technology and a highly robust platform that is affordable. Our mission is to make merchants more profitable. We don't want to compromise that core requirement for fraud prevention."

### SOLUTION

Since implementing Kount, fraud has gone down and merchant satisfaction has gone up. "Our merchants have seen doubledigit improvements in all areas," notes Manish. "There are fewer chargebacks, fewer manual reviews, and most importantly, fewer false positives. Kount handles malicious users gracefully. Fraud attacks or attempted takeovers do not cripple other orders. Kount isolates and blocks the fraud while still allowing legitimate users through."

Pulse Commerce sets basic built-in rules, but merchants can customize them. "We want fraud prevention to be easy and turnkey, so it doesn't require a lot of time and effort," says Manish. "Our merchants can easily modify rules to support their seasonal and vertical strategies. For example, during the holidays, retailers often experience a high number of fraud attacks on days like Black Friday or Cyber Monday."

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"Instead of overloading their fraud analysts with too many reviews and possibly losing sales, Kount lets merchants adjust thresholds and take advantage of Kount automation. This reduces the number of manual reviews while still holding down fraud losses to meet their objectives."

Manish appreciates Kount's unique mobile commerce capabilities: "Mobile is 50% of online traffic and we must help our merchants adapt to this changing behavior. Mobile orders tend to come in at odd times. When a high-dollar mobile order comes in near midnight, we want to be careful not to mischaracterize it as fraud by default or automatically escalate for manual review. Kount has special technology to screen mobile orders which is very useful in avoiding false positives."

Kount's unique model also gives Pulse Commerce's merchants the flexibility to use any payment provider they choose. "Kount scores transactions for risk in just milliseconds before sending them to the merchant's payment gateway, or escalating for review or declining them."

#### OUTCOME

- Double-digit reductions in chargebacks, manual reviews and false positives.
- Powerful mobile commerce fraud prevention.
- Flexibility for merchants to modify rules in support of seasonal and vertical strategies.

Manish adds these final comments: "Fraud is a reality in the mid-market, but Kount puts our customers at ease. They feel confident that it has been proven in the marketplace. We both work with growth-focused merchants who want easy-touse and affordable solutions that deliver the quality of Tier 1 providers but without the high cost or long implementation cycles. We employ technologies like site acceleration and caching to improve performance, which can cause problems when integrating a partner solution. But I can't think of a time when Kount was down or slowed our performance. Overall, Kount is a very good value that allows merchants with low volume to scale up affordably."



#### PROTECT MERCHANTS. PROTECT PROFITS.

Developed for online payment service providers, Kount Central<sup>™</sup> protects payment processors, payment gateways, acquiring banks, eCommerce platforms, hosted pay (shopping cart) pages, and the merchants they serve from fraud, while delivering new revenue opportunities. Kount Central includes several modes of operation that help merchants increase order acceptance rates, reduce chargebacks and minimize manual reviews. For more information about Kount, please visit www.kount.com

