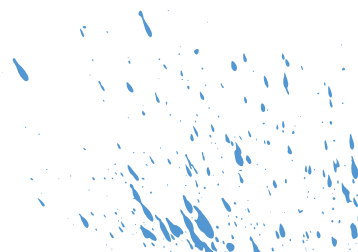




Buy Online Pick Up In Store (BOPIS)





Walk into most any Internet Retailer top 50 store and you'll see the place where the buzzwords of retail – omnichannel, customer experience, last mile, digital transformation – meet retail's physical reality. You'll see a sign hanging from the ceiling or painted on the wall reading: "Pickup Here." The spot marks the intersection of online and offline, the place where buy-online-pick-up-in-store (BOPIS) happens.

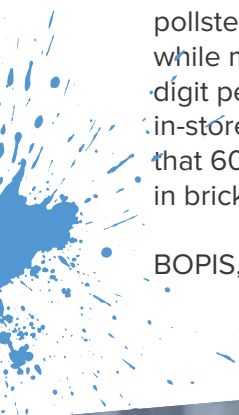
While primitive versions of the service have been around for decades (think Sears in-store counters for catalog pick up), changes in technology, competitive strategies, consumer habits and customer expectations have lead to a BOPIS boom.

Half of U.S. shoppers surveyed are telling pollsters that they've used BOPIS in the past year, while major retailers are reporting that double digit percentages of their online orders are filled in-store. That includes Lowe's, which announced that 60 percent of its online orders are collected in brick-and-mortar locations.

BOPIS, it seems, is here to stay.

In this report we will take a deep dive into the boom, the reasons for it, the challenges that BOPIS presents and the best practices adopted by successful retailers. We'll also share the results of Signifyd's survey of 250 decision-makers representing BOPIS retailers with annual revenue of at least \$100 million.

The survey, conducted by market-research firm Survata, paints a picture of large retailers who see in-store-pickup as a must-have in 2018, but who also, in significant numbers, say they are confronting logistical challenges and added fraud risk by providing the service.



How Did We Get Here Anyway?

Like most retail innovations in the digital era, the BOPIS boom has been driven by consumers.

JDA Software's finding that half of shoppers had used pick-up-in-store services, represented a 43 percent increase over 2015, according to the JDA-produced "The 2017 Consumer Survey."

Similar numbers were reported by NTT Data. Moreover, Forrester Research in its "Omnichannel Mastery: Optimize Fulfillment and Engagement," published in February 2018, found that 77 percent of consumers were interested in picking up online orders in the store or at the store's curbside.

"You're seeing the store really become this epicenter for customer experience," says Matt Leach, a vice president at NTT Data Services. "And retailers are shifting away from, 'We're just going to give you a product,' to, 'We're going to give you a product and provide you with a service.'"

Consumers turn to BOPIS to avoid delivery charges (40 percent), to get their items quickly (33 percent), for convenience (12 percent), because they want to see their merchandise while still in the store (8 percent) and because they're more confident their items will end up in their hands if they pick it up themselves (7 percent), according to the JDA survey.

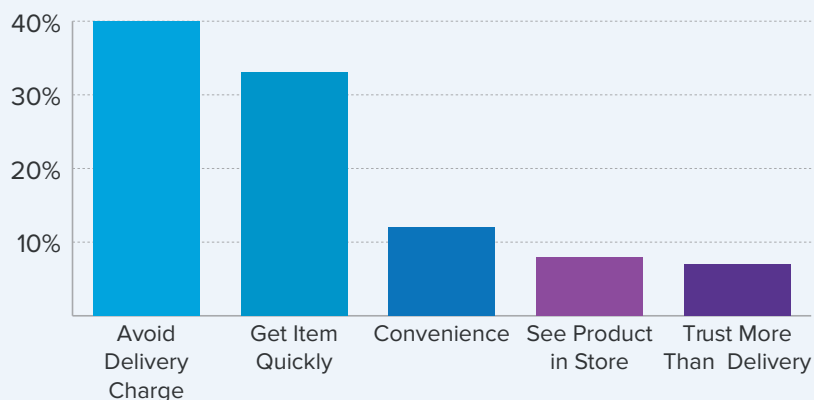
Whatever their reasons for turning to BOPIS, consumers appear to be racing ahead of retailers when it comes to the trend. Research firm L2 reported in 2017 that only 47 percent of retailers in the United States and United Kingdom offered pickup of online orders in stores, according to eMarketer.

OrderDynamics, which sells order management systems, found even less enthusiasm in its 2017 survey of U.S. merchants. Only 29.1 percent of retailers in the OrderDynamics survey said customers could pick up online order in their stores.

And the retailers that did offer the service were shy about it, with only 38.5 percent of them advertising the service on their home pages, OrderDynamics found. Moreover, even some the biggest retailers providing BOPIS aren't terribly good at it, according to NTT.



Why Consumers Pick Up in Store



Source: JDA Software

What Makes BOPIS So Hard?

It turns out that BOPIS is one of those things that is much easier to talk about than it is to actually do. It's not the sort of innovation that retailers can adopt overnight. Forrester Research, in its report, "Paving the Path to Omnichannel Fulfillment," published in November 2017, explained the time that it takes to institute buy-online-pick-up-in-store differs:

"Project timelines can vary significantly: We spoke to one retailer that launched 'reserve-online/pick-up-in-store' service in a matter of months, while others we spoke with, that launched more complex capabilities, took up to three years."



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The difference often has to do with the amount of work a retailer needs to do revamping and creating the policies it needs to run the program. Reserve-online-pick-up-in-store, for instance, involves paying in the store, making it a credit-card-present-transaction, in which the fraud risk is shifted to the card issuer.

Buy-online-pick-up-in-store requires additional procedures because it is a card-not-present transaction in which the retailer or its fraud-protection vendor shoulders the fraud-risk burden.

While the many news stories about the trend often refer to in-store-pickup as a win-win for consumers and retailers, BOPIS is, in fact, more of a win-lose: Consumers get convenience and fulfillment options, while retailers get logistical headaches and a new avenue for fraud losses, because the online shopper no longer gives a delivery address, which provides valuable data to confirm a shopper's identity.

The logistical struggles start with the fact that retailers have traditionally run their brick-and-mortar worlds and their online worlds as separate channels. Each of those sales channels is complicated enough on its own,



but unifying them and adding in other siloed operations, such as catalog sales and customer call centers adds to the complexity.

“Buy-online-pick-up-in-store is a challenge for many retailers, because it forces them to break down those silos and start to collaborate across channels,” NTT’s Leach says. “It’s one thing to have a strategy to do so; it’s another thing to be able to turn that into a well-functioning reality.”

As a measure of just how tough BOPIS is, Leach offers a statistic from NTT’s study: 50 percent of the retailers tested could not fulfill a BOPIS order on the same day it was placed. And remember, these were some of the biggest enterprises in retail.

The demand for efficient pick-up-in-store programs is all part of a bigger transformation in retail of the sort that rolls around once a generation — this one being the swift shift of everyday life to the digital world. Nearly 25 years after Jeff Bezos founded Amazon and 11 years after the release of the first iPhone, the chaotic sprint continues for retailers trying to catch up with — or ideally get ahead of — empowered consumers.

As is always the case, each new innovation-inspired opportunity comes laden with pitfalls, trade-offs and a constant dance between satisfying customers and keeping the business secure and solvent.

No doubt BOPIS confronts that familiar balancing act in retail: Protecting the business against fraud while ensuring that the customer experience is not cluttered with barriers to making a purchase. The idea, as insiders say, is to keep the customer experience “frictionless.”



You Can't Compete Without BOPIS

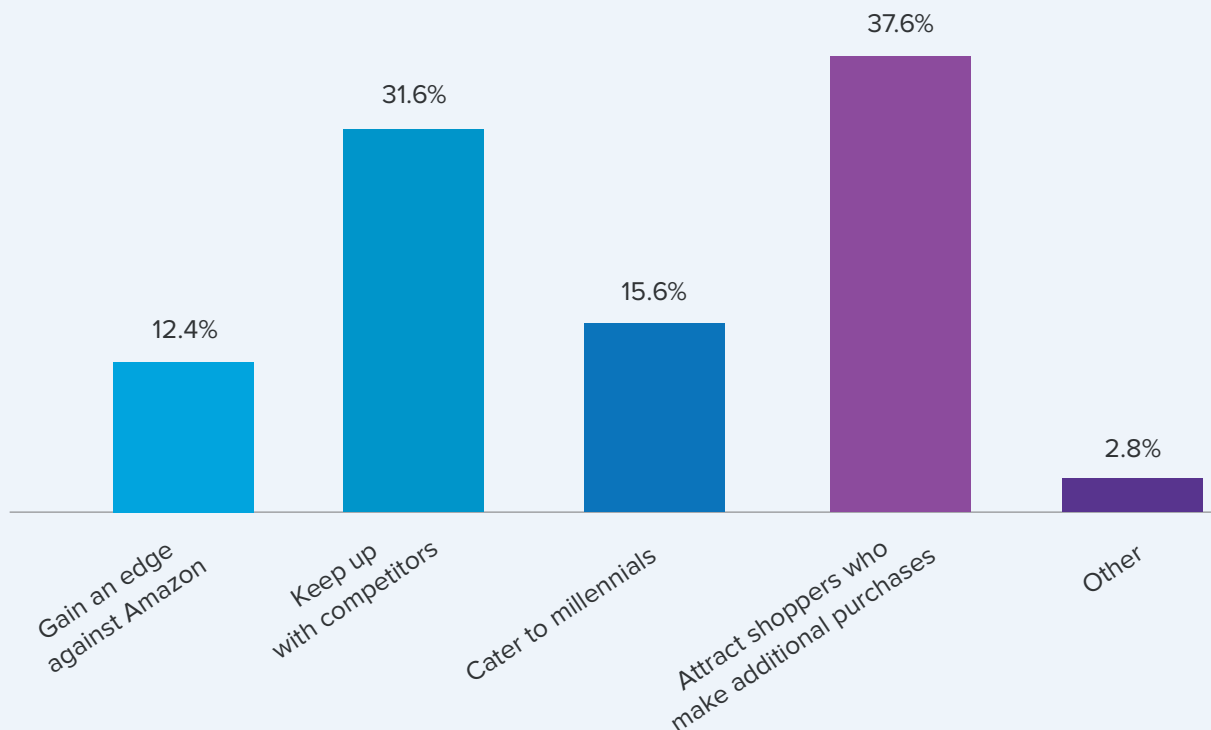
Whatever the challenges, it seems that today, more than two decades into the ecommerce era, providing pick-up-in-store is not simply a nice-to-have from a retailer's perspective. It's a must-have — and right now.

"If you can't do this, then you shouldn't be in ecommerce," says Carl Boutet, a Montreal-based retail strategist. "And if you're not in ecommerce, you shouldn't be in retail. If they're in 2018 and they still haven't wrapped their head around it, then, I don't know if the words 'uphill battle' are big enough for them."

That said, Boutet added that he didn't know of many retailers who don't understand the value of pick-up-in-store.

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What is your main business reason for offering buy-online-pick-up-in-store?



Source: Signifyd Survey



But knowing that something is valuable, and doing that something successfully, are two different things.

Retailers who have launched BOPIS appear to be confident in their ability to deliver — or in this case to not deliver — according to Signifyd's survey of retail enterprises. But that isn't to say there aren't significant concerns among respondents, according to the survey of 250 decision-makers conducted by Survata.

The retailers in the survey, all of which had annual revenues of at least \$100 million, were split on the key business benefit of offering buy-online-pick-up-in-store.

Forty-four percent said that providing the service was a competitive imperative, including 12.4 percent who said BOPIS gives them a competitive advantage against Amazon.

Another 37.6 percent of respondents, said the biggest boost from BOPIS was the additional purchases consumers make when they show up to pick up their orders.

Not a surprising finding, Boutet says. After all, retailers are constantly working to get customers into their stores.

"They're always looking to increase their traffic," Boutet says, "and hoping that people that come in to pick up a product will be tempted to buy other things while they're there. They've been pretty transparent about that aim."

eMarketer, in fact, published research that found that a majority of shoppers in all age groups said they made additional purchases when picking up online orders in stores.

Specifically, 75 percent of millennials and 79 percent of baby boomers told pollsters in a ChargeItSpot-commissioned survey that they had made additional purchases on their BOPIS runs. For the 35 to 49 year olds, the figure was 63 percent.

And so why aren't retailers crazy about BOPIS? Pull up a chair.

Doing BOPIS right requires a near-perfect insight into inventory across the in-store and online channels. And not just a general idea, but a knowledge of where each individual piece of inventory is at any time and where it needs to go in order to meet the needs of a buy-online-pick-up-in-store customer.

"Think of a retailer," says Dean Frew, chief technical officer of SML RFID, which supplies radio frequency chips and systems. "If you have an inventory accuracy in your store of 65, 70 percent, what's the probability that if I go to order something and go into the store, that it's going to be there? And what's the cost of that, if it's not in the store when I show up?"

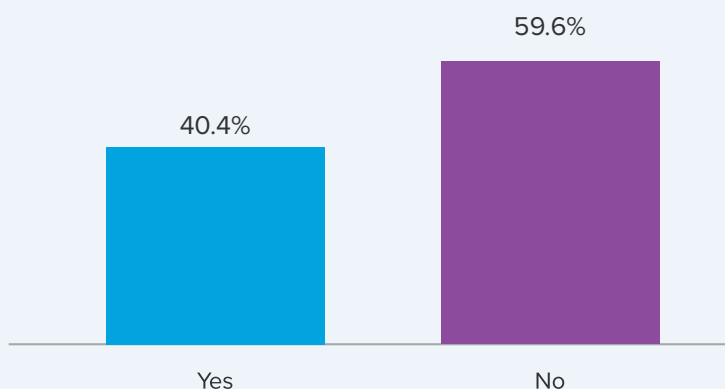
The cost? A customer for life, would be a good guess.

BOPIS Changes Everything for Store Associates

Offering BOPIS means retailers need to train store associates to pick and pack orders from store shelves or backrooms. It means employees need to be ready to serve customers quickly when they arrive at the store or risk defeating the whole purpose of BOPIS.

And it means that associates need to understand the unique fraud vulnerabilities that BOPIS exposes a retailer to. It means the associate needs to know how to determine that the credit card account used to pay for the order actually belongs to the customer standing in front of him or her.

Does buy-online-pick-up-in-store introduce more fraud concerns to your operation?



Source: Signifyd Survey

Among the large retailers surveyed by Signifyd, 40.4 percent acknowledged that offering a pick-up-in-store option created increased fraud concerns.

In particular, 25.2 percent put their fraud losses from BOPIS in the 3 to 10 percent of revenue range, a staggering percentage by fraud standards. (Specifically, 14 percent put their losses between 3 to 5 percent and 11.2 percent said they were 5 to 10 percent).

Another 42.8 percent said BOPIS fraud losses represented between 0 to 1 percent of revenue.

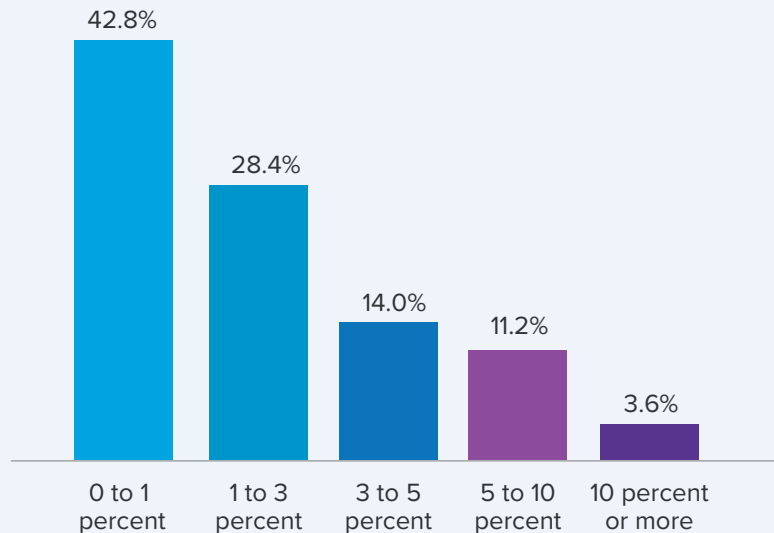
It's practically inevitable that when there is a new way to purchase something, new ways to cheat the system will follow. Fraudsters are constantly tailoring their tactics to new opportunities.

"It is a job," says Stephen O'Keefe, a retail consultant who worked for 15 years as Walmart Canada's vice president of loss prevention. "They work hard at it."

In the case of BOPIS, the fraud play isn't very complicated. The fundamentals are the same as with more traditional ecommerce fraud. A fraudster, or more likely a fraud ring, using stolen identities, makes an online purchase. Or perhaps the fraudster or ring makes the purchase from a legitimate online account that they have infiltrated.

While the best fraud-protection systems look at a host of outside data to determine whether an order is legitimate or fraudulent, one extremely valuable piece of information is the delivery address in the order.

What percentage of your buy-online-pick-up-in-store sales (by revenue) turn out to be fraudulent orders?



Source: Signifyd Survey

Does it match the credit card billing address?
Does its location make sense given the location from which the order was placed and so on.
When a customer picks up in store, of course, no delivery address is entered with the order.

Add to that, that one of the big selling points of BOPIS is the speed with which a customer can have an order in their hands. Some big retailers promise the order within an hour or two, almost all of them promise it the same day. That reduces the amount of time a fraud team, for instance, has to review an order.

Typically a fraud ring will take advantage of the lack of information and the need for speed. To work their scams at scale they take advantage of common store policies that let a friend or associate pick up an order on behalf of the original customer.

Fraud rings then recruit mules, people who for a fee agree to pick up the orders and ship them to a specified address where the fraud ring takes delivery. The same mule might drive a route of different BOPIS stores in and around the same city. Multiply that by many mules and you have a criminal enterprise.

Nearly two-thirds of the large retailers in Signifyd's survey said they allow a designated person to pick up an order that was purchased online by someone else.

Yes, there are common procedures to reduce the risk, but none of them eliminate it. If someone other than the person who placed the order is going to pick it up, retailers typically require that that person be named when the order is placed, though many allow the name to be added or changed later.

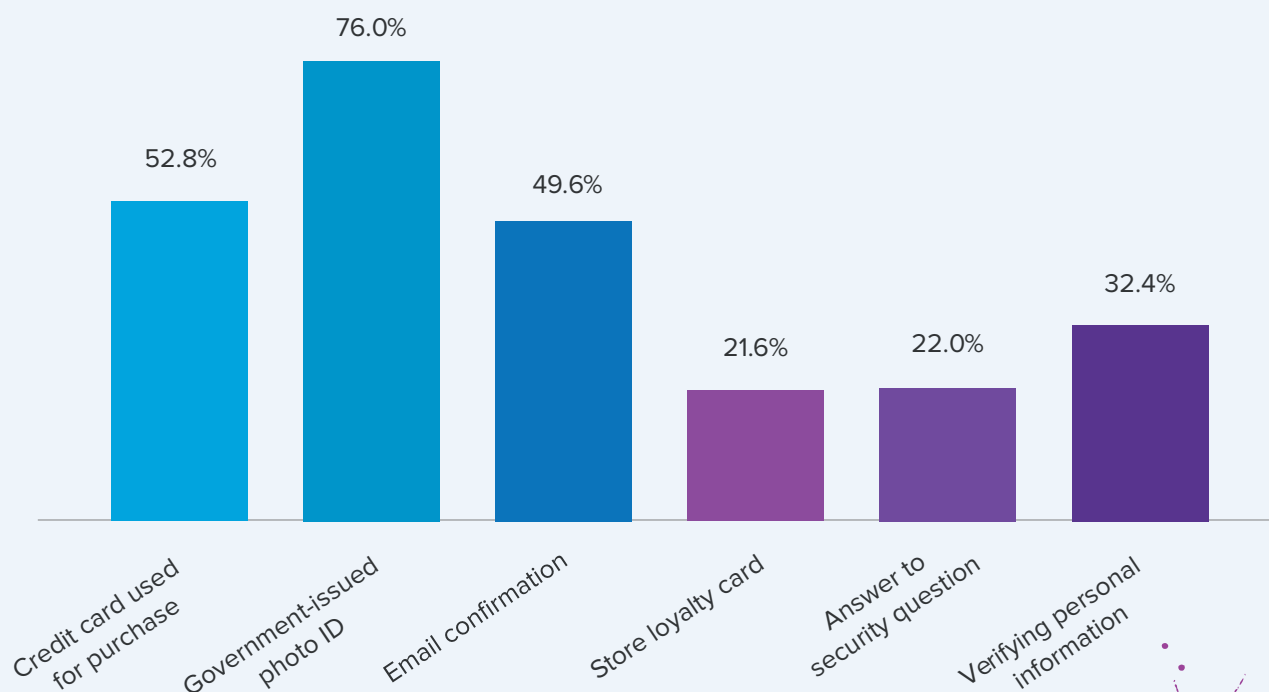
Virtually every retailer requires some sort of identity verification at pickup. Many require a customer to show a government-issued ID or the credit card used for the purchase or both. Or they require an ID and the emailed "your order is ready" confirmation with order number.

Some retailers, particularly those that sell high-value items, like jewelry, require more than one form of identification and some don't allow a designated second party to pick up the order under any circumstances.

Photo IDs and Signatures are Tools of Choice to Protect Retailers

A government-issued ID was the most popular form of identity verification among the retailers Signifyd surveyed, with 76 percent of them saying it was sufficient to pick up a package. Next came the credit card with which the merchandise was purchased, which was considered sufficient by 52.8 percent of those surveyed. (Respondents could select more than one choice.)

With which of the following forms of identity verification would a customer be allowed to collect a buy-online-pick-up-in-store order in your physical store?



Source: Signifyd Survey

And 82 percent of retailers said they require a signature before a customer can leave with an order. While it's a common sense requirement, it's only of value if an associate has an established signature with which to compare it.

An overwhelming majority of retailers surveyed believe they have sufficient procedures and technology in place to protect themselves from fraud attempts in buy-online-pick-up-in-store transactions — 91.2 percent said their procedures and technology were up to the BOPIS fraud task.

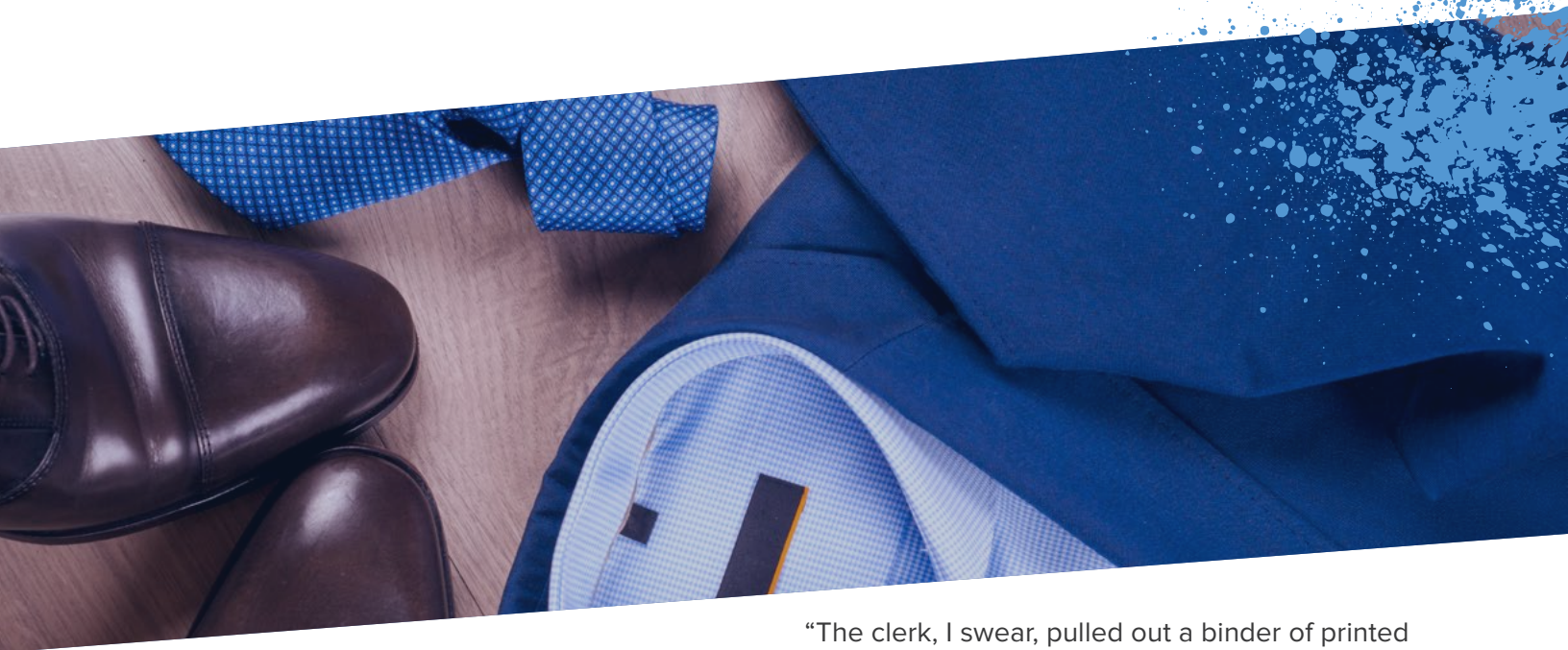
But procedures are one thing. In order for them to be effective, they need to be followed by humans — store associates in particular. In fact, 31.2 percent of retailers surveyed were only somewhat, slightly or not-at-all confident that store employees properly followed the procedures they'd laid out for buy-online-pick-up-in-store transactions.

The NTT study, which tested BOPIS at 15 of the largest U.S. retailers, found that policies and procedures in general might not be followed as closely as decision-makers think.

"In about one-quarter of the stores that we assessed there were significant process

inconsistencies, when we got to the physical store, for how you pick up the product," Leach says. "It could be anything from, you go to a different place in the store, to now there's this automated kiosk that you're supposed to use that may or may not function properly, to the store clerk himself has a different process that may or may not be more time consuming."

It's possible there are unintended disincentives for store employees to exercise the necessary diligence when conducting pick-up-in-store handoffs. Some retailers are still struggling with how to account for BOPIS orders. Does the store get credit for the sale? Or does the credit go to the retailer's online operation?



"There's a challenge with aligning the incentives," Boutet says. "For instance, store managers who don't get incentivized on sales for pick-up-in-store might not be so eager to support it. You show up there and you want to pick your thing up and you get run around in circles. They almost purposely make it complicated."

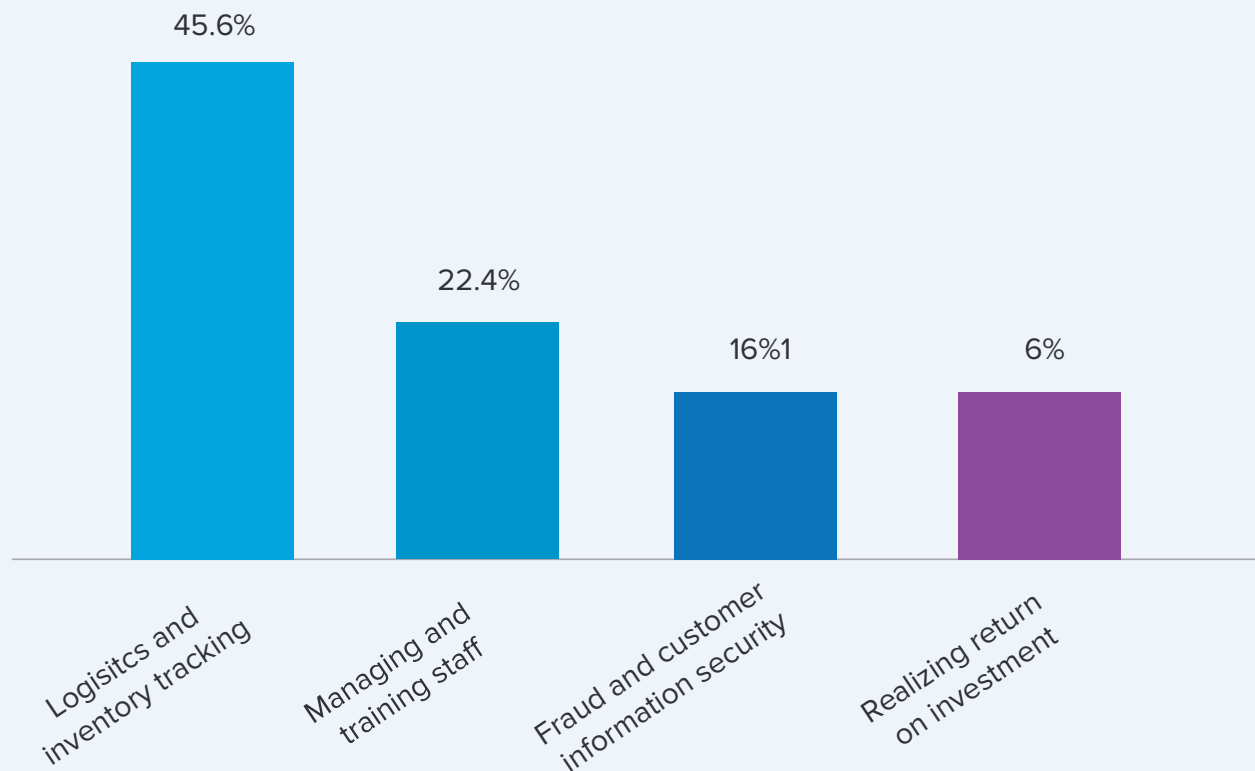
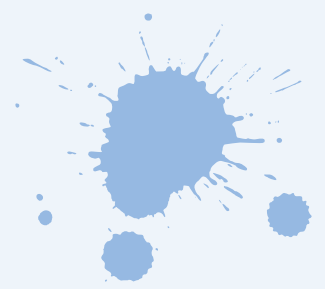
Leach knows about the inconsistencies from personal experience. He tells of heading to a store at the local mall during the holiday season to pick up a BOPIS order.

"The clerk, I swear, pulled out a binder of printed computer printouts they had created to try and track down my order," he says. "And lo and behold they had a great challenge trying to find it."

The line behind Leach grew as his confidence — and likelihood of another BOPIS excursion at that store — shrank.

Indeed, 45.6 percent of retailers in Signifyd's survey said that logistics and inventory tracking presented the biggest challenge to managing BOPIS. Another 22.4 percent said training and managing store workers was the biggest hurdle.

What has been the biggest challenge with instituting and managing buy-online-pick-up-in-store?



Source: Signifyd Survey

Spanish clothing retailer Zara recently said it would tackle the challenges by deploying robots to handle buy-online-pick-up-in-store orders, The Wall Street Journal reported. Long lines had started to form at some of its stores, given that 33 percent of online Zara orders are picked up in the store, the Journal said.

In fact, the news outlet quoted a former Euromonitor analyst who had an experience in a London Zara that makes Leach's experience look practically smooth by comparison. Pedro Aguilar told the Journal that he arrived at the Oxford Street store, but couldn't find any signs pointing to the order pickup area.

He was first told to stand in a checkout line with in-store customers. After a long wait, he was told to pick up his order upstairs, where he found another long line. There, a store associate wrote down each customer's order number and took off to find the orders in the store.

Whether it's enlisting robots or training associates, retailers struggling with pick-up-in-store would be wise to upgrade their offerings. There is big money in getting BOPIS right — both today and in the future.

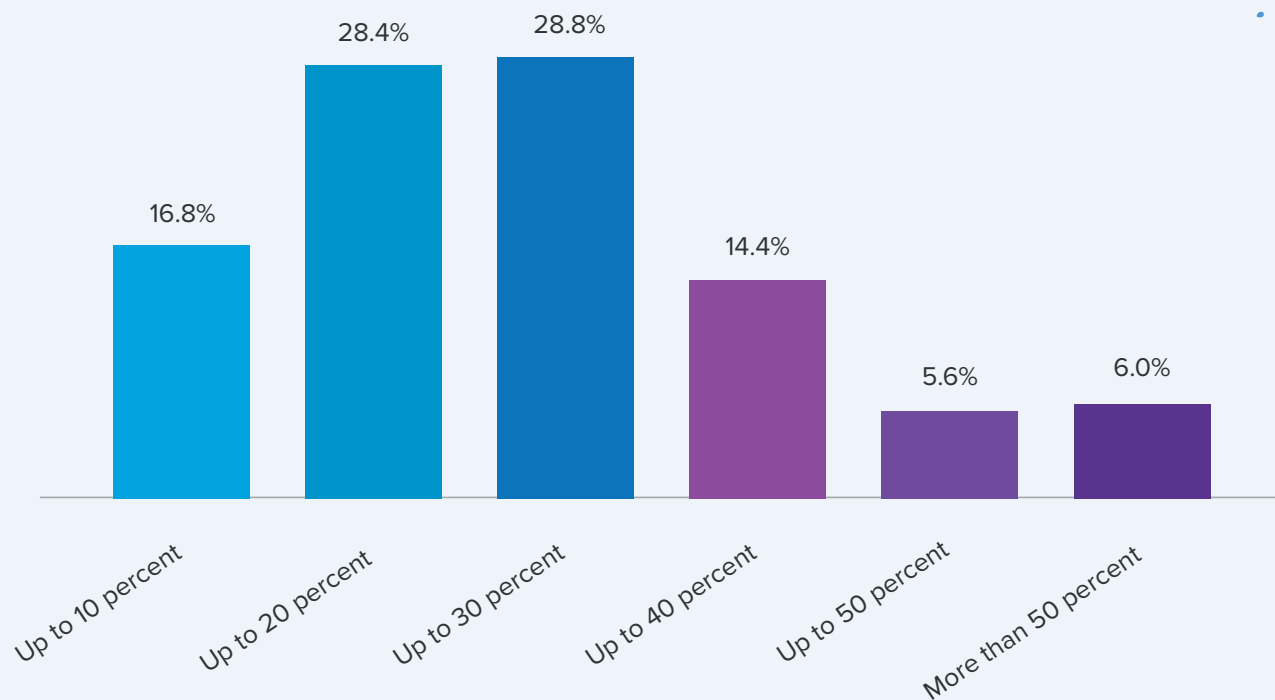
Think about it: U.S. consumers spent \$452 billion on ecommerce in 2017, according to the U.S. Department of Commerce, with ecommerce growth hitting 16.9 percent year-over-year in the fourth quarter. While projections vary, most predict growth will continue at about that same pace in 2018.



BOPIS Represents a Significant Portion of Online Sales

Now consider that the Signifyd survey found that BOPIS sales on average comprise up to 30 percent of online sales for nearly 28.8 percent of survey respondents. Another 28.4 percent said that BOPIS is responsible for up to 20 percent of online revenue. All of which begins to underscore the importance of pick-up-in-store orders for retailers.

On average, what percentage of your online revenue results from buy-online-pick-up-in-store orders?



Source: Signifyd Survey

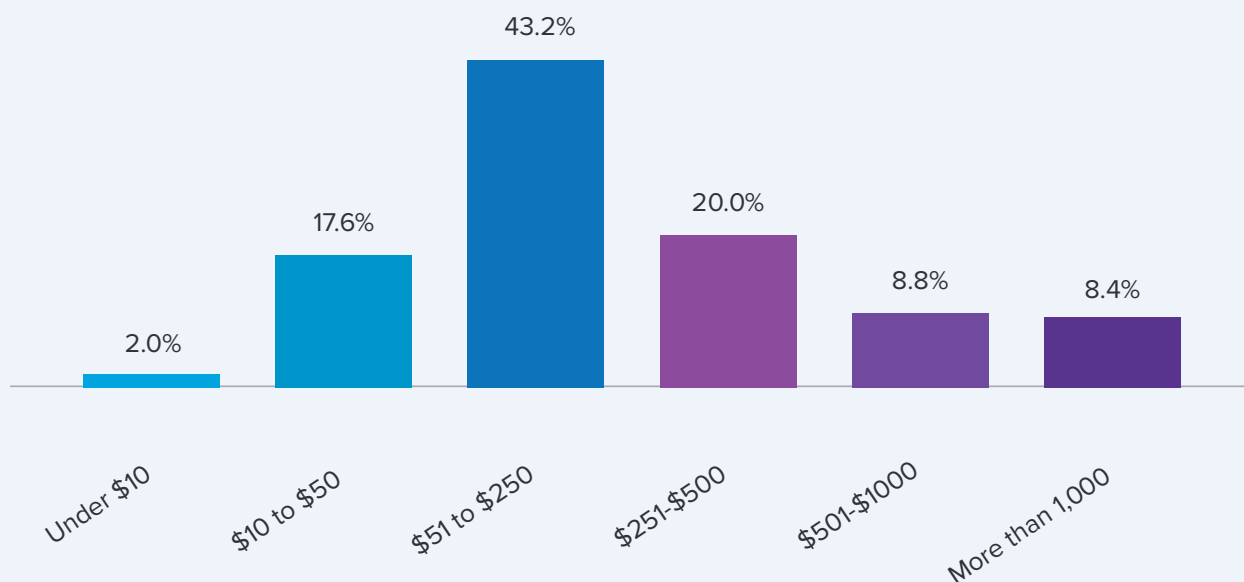
Some well-known retailers provide additional insights into the revenue potential of BOPIS. Lowe's competitor Home Depot says 43 percent of its online orders are picked up in store. Nordstrom's BOPIS sales grew 30 percent over the last year, while Kohl's saw 36 percent of its online sales picked up in store and 50 percent of AutoZone's online orders were fulfilled in its stores, Internet Retailer reports.

All of which makes it abundantly clear that as ecommerce in general grows, so too will the importance of BOPIS revenue on retailers'

balance sheets. Already, BOPIS customers are showing themselves to be a source of relatively high average order values.

The largest number of BOPIS orders, 43.2 percent, that digital consumers are picking up at a store are in the \$51 to \$250 range, according to the Signifyd survey. A nearly equal number, 37.2 percent, have an order value above \$250, which is significant given that fraudsters tend to focus on high-value items when taking advantage of BOPIS vulnerabilities.

What is your average estimated buy-online-pick-up-in-store basket size by order value?



Source: Signifyd Survey

The stakes are only going to go higher, as millennials and the digitally native generations increasingly dominate consumer spending. Millennials and their younger siblings are the iPhone, Uber and DoorDash generations. Consumption happens on their terms and their timetables.

"You've got the millennial demographic, which is more and more of the purchasing power today," Leach says. "They want to shop differently, and they also expect a certain degree of service and customer experience, which is what they have come to expect especially from digital interactions. That needs to translate into the physical world as well."

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The growing wave of high-touch consumers is not lost on retailers offering BOPIS today. While gaining a competitive advantage and getting shoppers into the store were the top two reasons retailers gave for launching BOPIS, 15.6 percent pointed to millennials and their trend-setting shopping habits as reason enough to offer the service.

Along with the opportunities millennials bring, come complications. Forrester Research, in its “Abolish Abandon Rates for In-Store Pickup,” published in May 2016, found that millennials are considerably more likely than other age groups to abandon their online shopping carts after placing a BOPIS order. (Most retailers cancel the order and provide refunds after a given period of time.)

In a survey of consumers who had used the buy-online-pick-up-in-store option in the previous three months, Forrester found that 25 to 34 year olds abandoned their carts 48 percent of the time. The figure was 38 percent for 18 to 24 year olds.

But 35 to 44 year olds and 45 to 54 year olds were much surer bets, abandoning their orders at rates of 27 percent and 26 percent respectively. The 55-to-64 set failed to pick up their orders 11 percent of the time and those 65 and older flaked in only 4 percent of cases.

Seven Steps Toward Better BOPIS

So given that the importance of BOPIS is growing and that all signs are that it is going to be an increasingly important channel in the future, what should retailers do to make sure they are providing the kind of ordering and collecting experience their customers demand? The following tips were assembled from a variety of retail experts:

1

Train your associates:

An obvious step, but an important one. Your associates are now inventory and fulfillment experts, fraud specialists and concierges. They need to juggle traditional shoppers and BOPIS customers. They need to understand pickup procedures and know how to spot the warning signs that something is not right. They need to be especially careful with orders picked up by someone other than the customer who placed the order. They need to be cautious with high-value orders — all without slowing down the process. Associates need to have your support. They need to learn how to stand firm when customers show up without proper identification, while at the same time avoiding insulting legitimate customers who simply forgot the documents they need.

2

Communicate, communicate, communicate:

A BOPIS customer should never be wondering what is happening with his or her order. Start on your website and apps. Prominently and clearly explain that you offer BOPIS and how it works: How long before an order is typically ready? How long will an order be held before being cancelled? What forms of identification does a customer need to pick up an order? Can a friend pick up the order? How?

Send immediate confirmation when an order is placed, explaining that another email or text with all the details needed for pick up will arrive when the order is ready. When the order is ready, send another message that includes store directions, explains exactly where to go in the store, lists the identification needed to pick up the order, says how long the order will be held and offers a contact method for those with questions.

If anything goes wrong or any delays arise at any point during the process, send an email or text notifying the customer and explaining exactly what happens next and what the consumer's options are. Consider offering a future discount or free shipping on a future order to make up for the inconvenience.





3 Combine your online and in-store order management and inventory systems:

You need absolute insight into your inventory — what you have, where it is and how quickly it can get to the store where it needs to be for pick up. Moreover, some of this information — what items are available now at what stores — needs to be apparent to consumers shopping online.

4 Make sure your BOPIS is a thing:

Now that you've made an effort to merge your channels into one, make sure BOPIS is a distinct experience in your store. Don't have BOPIS customers line up with traditional customers. Create a dedicated space for in-store pickup staffed by associates who are BOPIS experts. Do have the order ready and waiting at the right place and at the right time.

5 Consider automation:

NTT's Leach says retailers should consider kiosks that can authenticate identity before the customer reaches an associate and an inventory control system that helps an associate know the exact location of an item needed for pickup. Think about GPS systems that, with a customer's consent, and through a customer's mobile app, alerts a store to the fact that a customer is arriving. The technology is ideal for curbside pickup, but can be used for in-store pickup, which if the point is to get customers in the store, might be the way to go.

6 Follow best practices when it comes to fraud protection:

Consider a customer's order history. Have you seen this customer before? Has he or she previously ordered online? Has he or she used BOPIS before? Have orders from the same customer come in unusually quickly or in unusually high numbers — even at other stores under your brand? Without a delivery address, turn to other data points, such as the device used for the order, the proximity of the IP address to the store, corroborating information on social media. Oh, and, speed matters when a customer is expecting the order filled in an hour or two. Design systems that can protect you from fraud while still delivering the customer experience your shoppers expect.

7

Test your BOPIS procedures with a secret shopper program:

It's not only an effective way to pressure-test your fraud protection strategy, it will give you insights into how customers can better be served by your BOPIS offering. Just over 63 percent of the retailers surveyed for Signifyd by Survata use secret shopper testing. Be sure to design the program as an educational tool, not a punitive program, to avoid demoralizing your associates.

BOPIS is still a relatively new flavor of the shopping experience. There is still time to get it right. The bad news? Getting it wrong is costly, both in terms of customer loyalty and lifetime value and in losses due to fraud. And time is running out to catch up with customers' expectations.

The good news? There are those who have figured out how to tap into the profit potential of BOPIS in both the short and long run. And there is help to be had in starting up or shoring up your buy-online-pick-up-in-store game.

The time to find yourself at the intersection of online and in-store is now.

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Retailers In-Store-Pick-Up Policies Vary

A look at what some major retailers require in order for a customer to pick up an online order in their stores.

Best Buy requires customers to bring a government-issued photo ID, the order number and the credit card used for the purchase. An acquaintance may pick up the order if the acquaintance's name, email and phone number was included on the original order. The acquaintance needs to bring the order number and a photo ID to the pickup counter.

Home Depot asks for a government-issued photo ID and order email confirmation or order number. An acquaintance can make the pickup, as long as his or her name was listed on original order. The acquaintance will receive an emailed order confirmation, which they need to bring to the store, along with a photo ID.

Kmart requires the "ready for pickup" email and a government-issued photo ID. An acquaintance can make the pickup, as long as his or her name and email address was listed on the original order. The acquaintance will receive a "ready for pickup" email, which he or she must bring to the store with a photo ID.

Kohl's requires a pickup notification email and government-issued photo ID. An acquaintance can pick up the order if he or she was designated in the order. The designated receiver can be changed right up until the pick up and including the acquaintance's email in the order is optional.

Macy's requires an order-is-ready email and government-issued photo ID. They say they might electronically scan the ID at the counter to verify information. An acquaintance can pick up the order as long as he or she has the ready for pickup confirmation email, with barcode, and a photo ID.

Staples requires the order-is-ready email and government-issued photo ID. If the customer has designated someone else to pick up the order, they must include that in the online order and forward the order-is-ready email to them. The alternate person then must present the email and a photo ID at the store in order to pick up the merchandise.

Target requires a government-issued photo ID. An acquaintance can pick up the item if they are designated on the order or by a phone call to customer service. The designee can be changed after the order is placed. The acquaintance needs to produce a photo ID when picking up the order.

Walmart requires a government issued ID and email or text alert with the order number. For faster service, they suggest that customers print out the email with order number, so an associate can scan it. An acquaintance may pick up the order if they are designated ahead of time. The designated person can be changed online, although Walmart says it might take as long as four hours for the change to be reflected on the order.

Source: Retailers' websites



Signifyd is the world's largest provider of guaranteed fraud protection and was founded on the belief that ecommerce businesses should be able to grow without the fear of fraud.

Signifyd solves the challenges that ecommerce businesses persistently face: billions of dollars lost in chargebacks, customer dissatisfaction from mistaken declines and operational costs due to tedious, manual transaction reviews.

Signifyd's 100 percent financial guarantee protects online retailers in the case of chargebacks and is supported by a full-service, machine-learning engine that automates fraud protection, allowing businesses to increase sales and open new markets while reducing risk.

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