

Customer Case Study

Background

M and M Direct were started back in 1994 as a mail order catalogue selling discount designer ware. After the dot.com boom they soon realised the importance of the internet for increasing their sales and revenue and have been operating online for the last 15 years.

Despite the current economic situation, their business is booming with revenues in excess of £95 million taken in last year over the internet and call centre.



The challenge



With the advent of chip and pin, fraud moved online and M and M needed to ensure their business wasn't being hit for thousands of pounds worth of costly chargebacks.

Historically the business had relied on manual AVS checks which at £2.50 a pop were proving expensive and the turn around time of 4 hours was wasting time when trying to get customer orders out quickly.

They needed a solution that would quickly and easily find the individuals they were looking for and confirm their identities which is why they signed up with 192.com for their identity verification needs.

The solution

192business have a wide range of solutions that M and M utilise to check an individual's identity.

Check-ID

M and M used to use People Finder for all their identity checking needs but since the introduction of 192business' Check-ID solution they have found that Check-ID is more than able to serve their needs due to its superior searching technologies and archiving of all searches.

Fraud-ID

This has proved to be a very useful tool as M and M share their fraudulent data and also have the opportunity to search against other retailers suspected and reported fraud data. They have matched quite a few individuals against this negative database and when they spot something then they set an alarm against those details to stop themselves getting caught out by the fraudster.

“
Check-ID has given us the confidence we need to confirm an individual. It's quick and very user friendly with a clear and concise results page”

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Prove-ID

If there are some issues with the order then a Prove-ID check will be undertaken. The website doesn't record date of birth so an email or text is sent to the individual asking for more information off them.

"We have found Prove-ID to be an excellent solution for alternative delivery addresses and also checking date of birth which is often an identity attribute that the fraudster will not have. The high match rates ensure we feel confident we are stopping fraudsters but not turning away valuable customers in the meantime"

"If I don't find the individual on the Electoral Roll or phone files then I can very easily click a button and do a Prove-ID search without having to re-enter all the information."

The future

M and M have found that the incorporation of 192business' global solutions into Check-ID very handy and ensured that identity checks are even easier to carry out.

M and M Direct are now moving into Europe, in particular France, Germany, Luxemburg, Holland and Southern Ireland. They will be using 192business' solutions for international validation and to feel comfortable they are stopping fraudsters from hitting their site.



"We have found the support that 192business offer their customers of a high quality. It's always easy to get hold of their product team and they are quick at answering and sorting out any questions we have"

To find out more

Call our team on **08000 192 044**

Learn more at **www.192business.com**

E-mail us your questions at **id@192.com**