

ENHANCING **SAFETY** AND BUILDING **TRUST** FOR ECOMMERCE PLATFORMS



“Retailers to Lose \$71 Billion in Card-not-Present Fraud Over the Next 5 Years”

– Juniper Research, 2018

“Total Account Takeover (ATO) Losses reached \$2.3 Billion in 2017, a Spike of 61%”

– Javelin Strategy & Research

Our Trust & Safety offerings:

Consumers use online platforms as they are perceived to be trustworthy and safe. However, platform owners face a constant challenge to keep them 100% secure. A minor missed detail can lead to a high customer-insult rate, eventually shrinking the customer base. Hence, Lumina Datamatics is constantly evolving its technology and processes to enable clients make their platforms safer.

Seller Investigation

- Seller Risk Investigation
- Seller Credit Review
- Performance Investigation
- Suspicious Activity Monitoring
- Know Your Customer
- Product Quality Investigation
- Seller Appeal Support

The presence of more sellers means a wider selection of services and products. However, with every new seller, there is an increased probability of risk and abuse -unauthorized sale, recopies, misleading, quick fraud, diverting sales, etc. Credit keeping of these sellers, on the basis of their performance and product qualities, is necessary to mitigate bad debts and reconcile account statements. Sellers' performance directly impacts consumer experience and has to be monitored continuously for Anti Money Laundering (AML) and Counter-Terrorist Financing (CTF). Hence, our seller solution services are designed to improve the seller performance and protect the marketplace from potential fraud and abuse.

Buyer Investigation

- Buyer Risk Investigation
- Abuse Risk Investigation
- Buyer Appeal Support

Marketplaces are continuously hit by buyer frauds—bank-account takeover, triangulation, hit and run, reshipment, etc. These patterns, although identifiable by fraud systems, are not 100% accurate. This results in customer insults, which can impact the brand and hence cause loss of transactional revenue, Life-Time Value (LTV), customer acquisition cost, referral business opportunity, etc. Furthermore, policy abuse results in direct loss of revenue and needs vigilant processes to identify abuse patterns. Our buyer solutions protect the marketplace against these behaviors.

Chargeback Investigation

- Chargeback Review Process
- Chargeback Presentation Process

The chargeback process is skewed towards the cardholder's safety and against the merchant. Owing to this bias, consumers may abuse it. It is imperative for platforms to review every chargeback claim and dispute irrelevant claims with evidence. Many chargeback claims originate in consumer ignorance. Lumina Datamatics has streamlined the review and the representation process.

Platform Monitoring

- Management / Executive Escalations
- User Generated Content (UGC) Review / Content Moderation
- Optimize Current Risk Solution
- Product Compliance Support

The growing digital revolution, clubbed with democratic usage rights, has led to platforms becoming unsafe without intervention. It may lead to content generation that can be against the policy of the platform or even local governance. Besides, platforms need to be compliant with the law. Platform solutions work against these practices to make platforms safe and trustworthy for use.

How does Lumina Datamatics help?

- Improve Customer Experience
- Improve Customer Loyalty
- Mitigate Financial Losses on Fraud
- Protect Brand Image
- Improve Seller Performance
- Reduce Chargeback Losses
- Better Product Compliance
- Make Platform Trustworthy & Safe for the Users

Why work with Lumina Datamatics?

- Trust & Safety domain experts
- Pre-defined precision processes to ensure consistent quality of output
- Automated tools and workflows for faster turnaround
- Experience of working with Fortune 500 Clients
- Offshore Delivery Centres for faster turnaround at optimized cost

Lumina Datamatics eCommerce offerings



Content Services

Taxonomy Services | Classification | Product Content | Item Setup | Content Audit



Analytical Solutions

Pricing Intelligence | Assortment Analysis | Seller Analysis | Dynamic Pricing



Rich Media

Image Processing | 2D-3D Rendering | Video Rendering | 360 Degree | Model Shots with Skin Tone

Lumina Datamatics is a strategic partner to global publishers and ecommerce retailers, providing content, analytics, and technology solutions. We assist global marketers and merchandisers to leverage the power of content, analytics solutions, and technology, to tell their brand stories and gain a competitive edge to drive growth. Lumina Datamatics's expert solutions are a combination of its various in-house platforms, partnerships with global technologies, and more than 2800 professionals spread across Germany, India, the US. This global footprint services our customers across four continents, Americas, Asia, Australia, and Europe. Visit luminadatamatics.com.