

Identity Verification That Fits Like A Glove

With Ekata, Moosejaw Mountaineering got a cost-effective solution that was easy to implement and use, which gave it more time to devote to building 'the most fun outdoor retailer in the world.'

Moosejaw Mountaineering is an outdoor equipment store that knows how to have fun. It's billed itself as "The Most Fun Outdoor Retailer in the World According to Our Moms." Behind the playful approach, though, is a serious business based in Michigan with nine brick-and-mortar locations and a thriving online business through which it retails brands such as The North Face, Patagonia, Mountain Hardwear, Marmot and Suunto.

Kevin Horneffer, Fraud Prevention Manager, discusses what Moosejaw's core values mean for fraud prevention:

"As a company we're always looking to say yes. So when customers contact us, we want to move quickly and make things as frictionless as possible. Before Ekata, we were all over the Internet trying to verify identity. Windows were open everywhere. We wanted a reputable partner with highly reliable data. Ekata has helped us achieve quicker reviews and resolutions, higher acceptance rates without further customer verification, and lowered our labor costs. We've gotten insights into trends and other vulnerabilities and gained the time we needed to broaden the scope of our department and become more involved in other aspects of the business. The information is displayed in one place, which makes for quicker decision-making."



REVIEW RATES SHARPLY REDUCED

Before Ekata, review rates were in the 15 percent to 18 percent range. On the strength of the product's identity verification data, that rate was lowered to 6 percent.



CTR REDUCED AND STABILIZED

Chargeback-to-transaction ratios went from anywhere from 50 to 80 bps to about 20 bps.



SERVICE LEVELS VASTLY IMPROVED

Not only are service levels up to the point where there is more than 95 percent resolution in under a week, but that has been accomplished while greatly reducing customer friction.

Kevin Horneffer, Fraud Prevention Manager, Moosejaw Mountaineering:

"We maintain a high service level and a low fraud rate despite the fact that we sell many brands sought after by fraudsters. To accomplish this, we simply must make sure the person at the other end is who they say are, that they live where they say they do. Ekata helps us connect all the dots, and the access it gives us to up-to-date data is huge."