

“ACI’S EXPERIENCED TEAM WERE ABLE TO QUICKLY ADDRESS OUR NEEDS — USING THEIR KNOWLEDGE AND EXPERTISE TO DEPLOY AN EFFECTIVE FRAUD PREVENTION SOLUTION IN A VERY SHORT TIMESCALE. THE SERVICE WE HAVE RECEIVED FROM ACI — DURING THE IMPLEMENTATION PERIOD AND SINCE — HAS BEEN DILIGENT AND PROACTIVE, PROVIDING US WITH VALUABLE CONSULTANCY AND TAILORED TOOLS THAT SUCCESSFULLY SUPPORT OUR CORE BUSINESS EFFORTS.”

Crew Clothing

REDUCING RISK AND SUPPORTING CUSTOMER SERVICE AT CREW CLOTHING

To keep up with consumer demand and maintain competitive edge, retailers increasingly need to run service-led, multi-channel operations, offering their customers a range of convenient and secure purchasing and fulfillment options.



Crew Clothing, a luxury casual clothing brand, began trading in U.K. coastal towns and developed a strong following of mail-order customers on the back of their success in store.

The company has grown significantly and now operates 78 U.K. stores and a thriving online operation, as well as successful mCommerce and call center sales channels in the U.K. and EU.

As the company grew and opened up these new channels, Crew Clothing's exposure to risk also grew. They quickly recognized the need to engage with a specialist fraud prevention provider to help address high fraud levels and underpin customer service.

THE CHALLENGE

Before partnering with ACI Worldwide, Crew Clothing was reliant on an in-house fraud management system which provided them with limited fraud data, automation and rule flexibility. The company was experiencing high fraud rates and declines and a costly number of manual reviews.

In November 2012, with the all-important holiday sales season nearly upon them, Crew Clothing became increasingly concerned about potential losses and the impact on customer service. They turned to ACI for support, seeking a fast and effective solution that could help them through the busy sales period and beyond.



THE SOLUTION

ACI's global retail and multi-channel experience, coupled with the flexibility of ACI's market-leading ACI Fraud Management™ solution, including ACI ReD Shield®, positioned the company well to provide effective consultancy support to Crew Clothing. In a matter of weeks, an appropriately modeled rules engine was deployed, just in time for the start of the Christmas shopping period.

The implementation of ACI ReD Shield had an instant effect on both fraud and deny rates; immediately helping to enable genuine sales and protect against fraudulent orders.

Over the first few months, ACI's team of expert analysts worked closely with the Crew Clothing fraud team to conduct regular reviews of their processes and transactions, ensuring the new fraud prevention solution was optimized and adapted in line with changing trends and buying behaviors.

Development of a tailored set of detailed monthly reports, including items such as bespoke fraud heat maps, was critical to this process to ensure that Crew Clothing and ACI could thoroughly understand performance levels and areas for improvement.

A customer "whitelist" was developed by ACI utilizing Crew Clothing's customer data to ensure genuine, loyal customers received a fast and smooth order experience and did not have any transactions unnecessarily declined.

All of these practices have been continued and built on as the partnership between Crew Clothing and ACI has grown, to ensure that ACI ReD Shield continues to effectively support sales and protect the merchant against fraud.



ACI Worldwide powers digital payments for more than 6,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our electronic bill presentation and payment services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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THE BENEFITS

The strong collaborative relationship between ACI and Crew Clothing has meant that the merchant now has a clear and timely view of transactions and attempted fraud. By closely monitoring performance and trends, and adapting the fraud prevention solution accordingly, Crew Clothing now has a dramatically reduced chargeback rate of just 0.05%.

After only three months, the deny rate on transactions had been reduced down to 12% and, with further analysis and rules adaptation, this level has now been further reduced to just 3% — with no associated increase in fraud levels.

ACI's service has also helped enable genuine sales in other ways. Crew Clothing has found that their mobile channel is becoming increasingly popular and ACI has worked with the company to ensure that fraud through this channel stays very low, despite the increase in transaction volumes.

Additionally, the real-time nature and flexibility of ACI ReD Shield has supported Crew Clothing in the successful launch of a "Click and Collect" service, by enabling the creation of appropriately tailored rules and ensuring that these orders are prioritized in the fraud screening process.

ACI and Crew Clothing continue to build on their partnership, working on several developments which will further support Crew Clothing's sales growth and customer service options as the company expands its offering over the coming years. With further plans to expand internationally, Crew has found that ACI provides a reliable and tailored service which will allow the company to confidently grow in this direction.