

HIGHLIGHTS

THE CHALLENGE

- Increasing importance of eCommerce channel
- Broad mixture of fraud issues

THE SOLUTION

- Partnership with ACI to reduce risk and support expansion
- Global fraud management capabilities delivered by dedicated risk analyst team

THE RESULTS

- Unleashed revenue growth while maintaining low fraud levels
- Boosted acceptance rates to 97%
- Supported safe launch into new high-risk eCommerce geographies

MANGO AND ACI WORLDWIDE INCREASE ACCEPTANCE, REDUCE RISK AND EXPAND eCOMMERCE REACH

Fashion retail is fiercely competitive, especially online where merchants have to compete with an ever-growing number of agile, international businesses. eCommerce is a focus for fraudsters, too, and merchants must ensure their online channels block fraud while enabling a positive, seamless experience for genuine customers.

Five years ago, global fashion retailer Mango was experiencing a typically broad mixture of eCommerce fraud issues that it wanted to address. The company's main aim, however, was to expand the online business safely, without increasing its fraud exposure.



A MULTI-LAYERED SOLUTION

After a thorough assessment of ACI's fraud management capabilities, Mango felt that ACI's global fraud solution, coupled with the deep expertise of the company's risk analysts, would make the perfect partnership in helping Mango meet its goals.

From the start, ACI's team worked closely with Mango to analyze the retailer's historic confirmed fraud and chargeback data, tailoring the fraud strategy to ensure that the solution met Mango's unique needs.

In the early days of implementation, ACI analysts worked the ruleset on a daily basis to tackle pre-existing fraud issues and enable expansion. Mango was adding new countries to its eCommerce site at a fast pace, meaning new rules and exceptions were continually being introduced to ensure the fraud strategy was optimized for each market.

Additionally, ACI's stream analytics engine has allowed Mango to meet ambitious KPIs around fraud and eCommerce growth. Capabilities such as "time on file" have helped Mango recognize and serve genuine customers, as well as more accurately block fraud. This has been supported by a dynamic 3D Secure implementation that enables Mango to avoid adding friction to the customer experience for trusted customers.

Mango also opted to use ACI's self-service business intelligence portal to help monitor transactions, produce comprehensive reports and evaluate the effectiveness of its fraud prevention strategy. With close support from ACI's fraud analysts, this tool gave the in-house team at Mango the ability to spot and interpret fraud trends quickly, and adapt accordingly.

ACI analysts used their international experience and global consortium data to guide the retailer on the best solution configurations for each region as the company expanded across Europe and into the U.S., Asia, Africa, South America and Oceania.





DRIVING SUCCESS

Following rapid eCommerce growth during the 2020 COVID-19 pandemic, Mango now has around 6 million active eCommerce customers. The company has maintained a consistently **low confirmed fraud rate of 0.32% and a high acceptance rate of 97%**.

Increased accuracy in fraud detection and the tailored strategies introduced for each market and channel have enabled a significant uplift in acceptance levels.

Tailored rules and strategies for the U.S. market saw **acceptance rates increase by 7% to 95%**, despite the high risk and volatile nature of this market for new eCommerce entrants.

ACI has worked closely with Mango over the past five years to establish what additional tools and capabilities would benefit their evolving business strategy. By integrating partner capabilities into the ACI solution, Mango has benefitted from specialist value-added services such as device ID, resulting in improved accuracy.

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 presentment 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.

“MANGO ENDED 2019 WITH 26.7% GROWTH IN ONLINE SALES, TOTALING 564 MILLION EUROS AND REPRESENTING 24% OF TOTAL GROUP TURNOVER. THE COMPANY GAINED ALMOST 900,000 NEW ONLINE CUSTOMERS DURING THE COVID-19 LOCKDOWN IN 2020.”*

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**Mango Gains Almost 900,000 New Online Customers During the Lockdown, June 30, 2020*