



Woolworths work with The 3rd Man

the 3RD man

Profile:

Celebrating its centenary year in 2009, Woolworths is one of the most famous UK retail brands, synonymous with great value for money products for adults and children alike. With 820 stores across the UK, it provides a range of products which include entertainment, children's toys and clothing, confectionery and products for the home. In 2006, the company established an online presence which has expanded rapidly.

Challenge:

Woolworths had an in-house team which was doing a good job - keeping fraud to just 0.1% of overall online and catalogue revenues - but it was clear that a more sophisticated approach was required to make Woolworths' business even safer.

"We looked at several potential suppliers and narrowed it down to two, but it was clear to us that The 3rd Man were the best option. Fighting credit card fraudsters is what they do and they shared with us a passion for beating Internet theft and protecting genuine customers. We were impressed with the work and the results they'd achieved for other retailers."

- Andy Partridge, Loss Prevention Manager, Woolworths

Solution:

"We looked carefully at the two alternative approaches," says Partridge. "As well as looking at it from an overall cost perspective, we wanted to see what other value we could derive from working with a specialist fraud company, including keeping up with fraudsters who can change like chameleons.

Woolworths appointed the 3rd Man, which provides a range of fraud monitoring and protection services, including GateKeeper and SuperSearch.

Launched:

October 2007



WOOLWORTHS

Product:

Entertainment, Children's toys and clothing, Confectionary and Products for the home.

Challenge:

Finding a specialist fraud screening company to prevent as much fraudulent activity as possible.

Solution:

The 3rd Man who provide a range of fraud monitoring and protection services, including GateKeeper and SuperSearch.

Results:

The introduction of a specialist has made a very big difference to Woolworths ability to fight fraud. The service provides the company with peace of mind.



Find out more about The 3rd Man—call us on 01276 856 444 or visit www.the3rdman.co.uk



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WOOLWORTHS

“The introduction of a specialist has made a very big difference to our ability to fight fraud,” says Andrew Partridge. “More importantly, the sophistication of The 3rd Man’s fraud-busting capabilities means that we’re allowing more genuine transactions to occur because we can be confident of the information.

“So if a transaction looks suspicious for any reason, but actually it’s genuine, The 3rd Man will let it through. Likewise if The 3rd Man is able to determine that a transaction is likely to be fraudulent, they will stop it from passing through. And with fraudsters constantly changing their habits to steal from retailers, The 3rd Man is also one step ahead with its products and services because buying patterns and behaviour are continually being checked.”

Moving forward, Woolworths is keen to ensure that its focus on protecting itself and its own customers from fraud is shared with other retailers. “We can all work together to beat the criminals,” says Partridge.

Given that most transactions on the web or by phone involve credit cards, ‘card not present’ fraud is a factor faced by Woolworths as well as every other retailer trading in this way.

GateKeeper is a secure web-based service which provides data screening, detailing key ‘rules’ which are applied to each and every order, e.g. multiple different delivery addresses associated with this billing address.

Email addresses, billing and delivery addresses, card numbers, IP addresses and phone numbers may be securely searched to determine if any fraud patterns exist by linked transactions. Card numbers are referenced in many ways, including a look-up of bank and nationality. Details on electoral roll matching and postcode address look-up are available, providing details of the registered addressee.

SuperSearch is a UK and international online ‘neighbourhood watch’ service that enables retailers to protect themselves and each other from credit card fraudsters. The service works by enabling retailers to share information about fraudulent activity.

SuperSearch is based on The 3rd Man’s sophisticated and highly secure fraud screening services which work by providing retailers and banks in any location with a reciprocal connection to these fraud screening services. When a transaction is rejected or when a chargeback is received, this information is made available anonymously to all users of SuperSearch.



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