

Solution Brief

Zumigo DeRiskify Prevents Fraud, Improves Customer Experience for e-Commerce

Zumigo DeRiskify InstaAuth and OrderRisk solutions leverage mobile identity verification and payment card validation to prevent fraud at the transaction level. InstaAuth ensures rapid, reliable user authentication, while OrderRisk evaluates transaction risks in real time. Together, they enable businesses to reduce chargebacks, avoid lost revenue, and maintain a seamless customer experience.

In the era of digital commerce, fraud is a persistent threat to merchants' revenue and reputation. Zumigo DeRiskify suite of products – comprising InstaAuth and OrderRisk – empowers businesses to address these challenges head-on. Leveraging Zumigo's proprietary real-time Digital Identity Intelligence Network, Zumigo DeRiskify provides a robust layer of protection during account creation and access, as well as transaction and fulfillment. This solution enables merchants to validate customer identities, prevent fraudulent activities, and ensure smooth, secure shopping experiences.

Available as plug-and-play apps for Shopify or through direct API integration for custom e-commerce platforms, Zumigo DeRiskify is accessible to a wide range of merchants.

Zumigo's Digital Identity Intelligence Network: A Foundation of Trust

Zumigo's Digital Identity Intelligence Network utilizes real-time data from authoritative sources, such as mobile network operators and authoritative third-party data sources, to provide unparalleled insight into customers' identity. Zumigo's network covers over 800 mobile operators and supports global reach across 180+ countries.

The data-driven insights support identity verification and transaction security at a level of precision that traditional methods often lack. Unlike historical data or predictive models, Zumigo's approach uses current, actionable data to verify identity and assess risk, reducing false positives and negatives and helping merchants differentiate between legitimate and fraudulent interactions.

This seamless and reliable verification method forms the foundation of digital verifications for Zumigo DeRiskify, helping merchants safeguard accounts and transactions with minimal friction.

Product Overview

Zumigo DeRiskify InstaAuth: Secures the customers' account access points, including sign-up and sign-in, by validating identity in real-time. InstaAuth leverages Zumigo silent network authentication technology for a smooth yet secure experience. Customers' mobile identity are verified in the background so that they are protected from fraud without cumbersome steps.

Key Features:

- ❖ **Silent Network Authentication (SNA):** Real-time verification of mobile number ownership without disrupting the customer's experience.

- ❖ **Passwordless Login:** Access to accounts without using passwords to sign-in by installing device-based passkeys after the customer has completed onboarding verifications.
- ❖ **Pre-Filled Checkout Fields:** Automatically fills in shipping and billing details for faster checkout following enrollment.

Zumigo DeRiskify OrderRisk: Protects merchants from fraud at the transaction stage by authenticating shopper identity and payment credentials at checkout. This solution identifies high-risk transactions before they occur, leveraging real-time data to validate phone numbers, email addresses, IP addresses, and geolocation data, ensuring transactions are legitimate before fulfillment.

Key Features:

- ❖ **Risk-Based Order Verification:** Combines SMS and voice call verification with real-time data analysis to confirm payment details and customer location.
- ❖ **Geolocation and IP Validation:** Assesses geodesic distance between billing and shipping addresses, and IP locations; and verifies email and phone validity.
- ❖ **Trust Scoring:** Provides trust scores based on transaction risk factors, allowing merchants to make informed decisions on which orders to fulfill.

Key Benefits for e-Commerce Merchants

1. **Fraud Reduction and Chargeback Prevention:** Zumigo DeRiskify OrderRisk minimizes financial loss by flagging high-risk

transactions before they are fulfilled, helping merchants avoid chargebacks due to account takeover (ATO) and payment fraud.

2. **Enhanced Customer Experience:** Zumigo DeRiskify InstaAuth streamlines account creation and access with frictionless, password-free methods, reducing abandonment rates during onboarding while enhancing security.
3. **Regulatory Compliance:** By validating customer identity with authoritative sources, Zumigo DeRiskify helps businesses meet Know Your Customer (KYC) requirements essential for regulatory adherence.
4. **Simple Implementation via Plug-and-Play Apps:** Available on Shopify, Zumigo DeRiskify OrderRisk and InstaAuth apps simplify fraud protection for merchants of all sizes, making security accessible without complex setups.
5. **Tailored for Custom Platforms:** Zumigo DeRiskify is also available through an API for integration with any custom e-commerce setup. Merchants can seamlessly incorporate advanced verification features into their platforms, tailoring fraud protection to their unique needs.
6. **Provides Risk Insights for Further Personalization:** Through an easy-to-use dashboard, merchants gain valuable insights into transaction data, including high-risk customer profiles, fraud trends, and locations. Merchants can also monitor fraud patterns, customer login device and details, to better understand risks associated with specific customer demographics or locations.

Integration and Deployment Options

Apps for Shopify Stores

Zumigo DeRiskify InstaAuth and OrderRisk are available as plug-and-play apps for Shopify platform. Merchants can quickly activate the apps on their stores, providing instant fraud protection that scales with their business needs. The setup requires minimal technical knowledge.

- ❖ **Installation Process:** Simply download the apps from the Shopify marketplace and install them according to instructions. Upon installation, customize the settings to match risk preferences. Access the apps here:
 - ❖ Zumigo DeRiskify OrderRisk: <https://apps.shopify.com/deriskify>
 - ❖ Zumigo DeRiskify InstaAuth: <https://apps.shopify.com/deriskify-instaauth>
- ❖ **Continuous Updates:** Zumigo ensures that the apps remain up-to-date with evolving fraud and security requirements, providing merchants with reliable, ongoing protection.

API Integration for Custom e-Stores

For merchants with unique platforms or complex requirements, Zumigo DeRiskify can be integrated directly through API. This option offers greater flexibility, allowing businesses to integrate Zumigo capabilities into their e-commerce environment with customized configurations to suit their fraud protection requirements.

- ❖ **API Documentation and Support:** Detailed documentation is available to support seamless integration, and Zumigo offers technical assistance for setup and maintenance.

- ❖ **Flexible Use Cases:** Merchants can use Zumigo DeRiskify API for a wide range of applications, from verifying new sign-ups to validating payment information at checkout.

Why Choose Zumigo DeRiskify?

Zumigo DeRiskify suite of products goes beyond traditional fraud prevention by leveraging Zumigo's real-time Digital Identity Intelligence Network. Unlike static, historical data, Zumigo's precise, dynamic approach to verification adapts to evolving fraud threats. This approach ensures that fraud detection remains accurate, actionable, and user friendly, empowering merchants to protect revenue without compromising on the customer experience.

In addition, Zumigo DeRiskify is available as plug-and-play apps on Shopify, and as an API for custom e-commerce platforms, making it accessible to businesses of all sizes. Merchants benefit from Zumigo's continuous technical updates, high-touch support, and a solution designed to prevent today's e-commerce fraud.

About Zumigo

Zumigo is on the frontline of digital identity verification that helps the world's largest enterprises protect transactions, devices and accounts. With a multi-layer approach, Zumigo validates users against a unique identity intelligence network that spans global carrier providers, authoritative third-party data sources, and payment information. Learn more at www.zumigo.com.