



 **Accertify**

FNAC DARTY

Fnac Darty has reduced their card chargeback rate by more than 30%*, while reducing manual review. Their chargeback rate allows them to benefit from the best PSD2 TRA exemption thresholds.

Accertify provides a scalable solution giving Fnac Darty a flexible fraud solution aligned with the group's commercial objectives and customer satisfaction.

*Based on 2022 client data.



Case Study

Fnac Darty

Customer Overview

Fnac Darty is an omnichannel distribution in Europe specialising in the distribution of technical products, household appliances and cultural and leisure goods.

Fnac Darty is a leader in after-sales service and have 988 stores worldwide, 24 million unique visitors accumulated per month on their merchant sites and over 25,000 employees.

The Situation

The merger of the Fnac and Darty brands in 2016 created significant opportunities for the group to make logistical and commercial synergies.

“With our multi-brand and multi-country organisation, we needed to streamline solutions while optimising production planning.”

MICKAËL BELEC Director of Internal Control

The Fnac Darty Group sought a common solution for the entire organisation, making it possible to reduce loss and fraud and achieve synergies in terms of operating costs.

The Solution

After a phase of analysis and preparation to clearly define the group's long-term objectives and strategy, Fnac Darty launched a call for tenders in 2018. Five possible solutions were pre-selected, including the two solutions already in place. Following this call for tenders, Accertify's solution was selected.

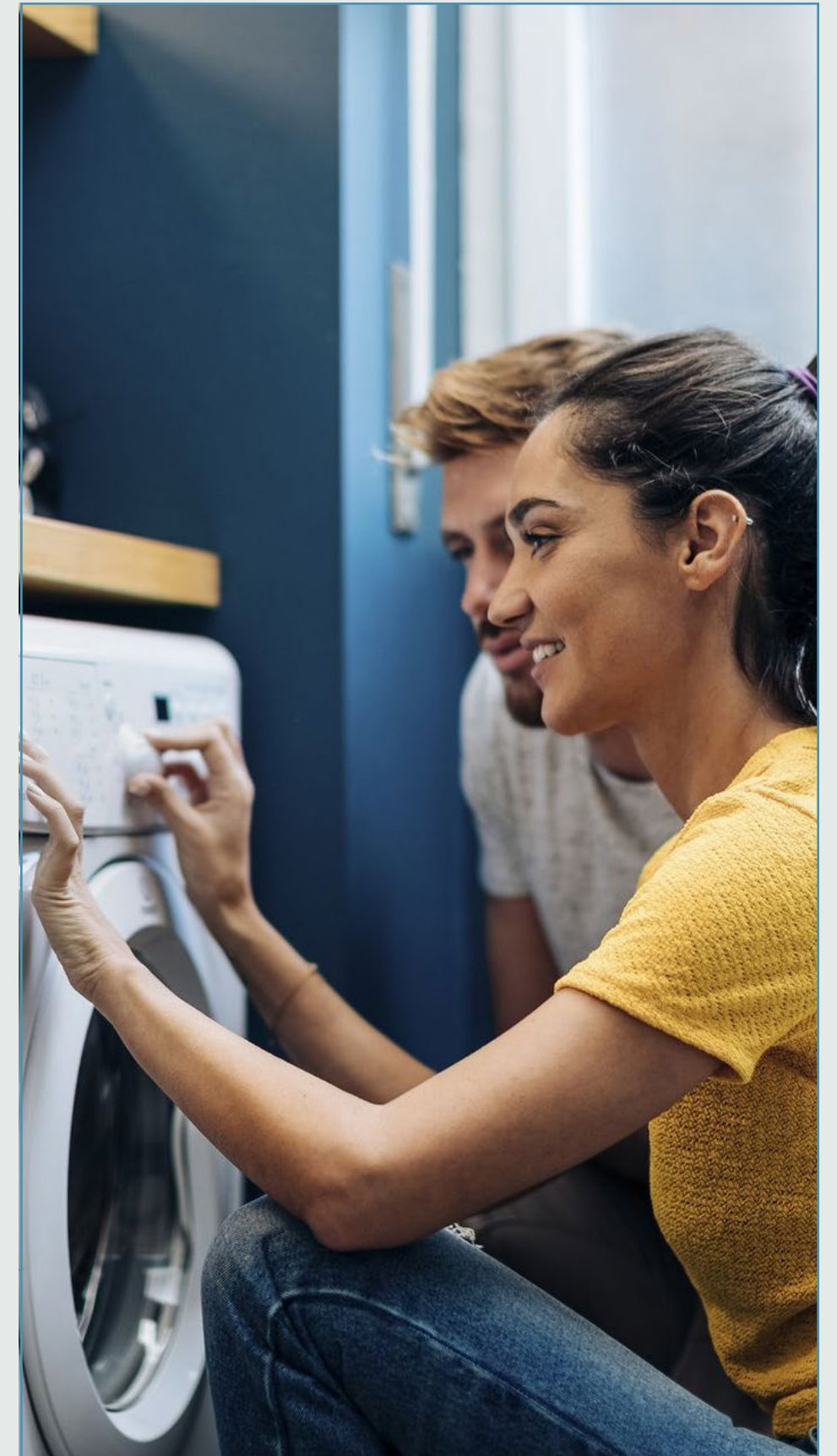
“Accertify's Interceptas solution was really the best suited to our needs, allowing us to adapt in full autonomy a complete and flexible solution, evolving with support from expert and French-speaking teams!”

MICKAËL BELEC Director of Internal Control

Fnac Darty offers its customers a wide choice of flexibility in the purchasing process, for example: 15 different delivery methods and multiple payment options. Accertify's anti-fraud solution manages this range of options and absorbs the full range of data models from both brands.

“Accertify's solution is able to absorb Fnac Darty data as is, without having to map or modify, and imposes no restrictions on the type or amount of data to be processed in the context of anti-fraud. This flexibility has a real advantage for us, especially in an increasingly changing environment.”

MICKAËL BELEC Director of Internal Control





Implementation

Accertify's platform combines different technologies and functionalities natively, which are adapted to the specificities of the Fnac Darty group for the detection, prevention and management of eCommerce fraud. In addition, the platform integrates many third-party data validation parties that can be deployed without additional integration.

This complete solution allows Fnac Darty to centralise and take control of all anti-fraud activities from its intuitive interface – configuration, manual review, configurable reports, functional and team performance management, audit, autonomy, control and efficiency.

The solution is available in several languages for the Fnac Darty group. It is deployed in French and configured with the group's own terminologies. Technical, functional, and commercial support is provided by Accertify's specialised and French-speaking teams. It was put into production in time for Black Friday's peak loads and the holiday period. The Fnac Darty Group has been able to gradually adapt the solution according to the deployment of new customer journeys and new risks identified.

*Based on 2022 Client Data.

Additional Benefits

“With Accertify we have been able to demonstrate real gains in addition to productivity improvements and operational gains.”

MICKAËL BELEC Director of Internal Control

Reduction of fraud losses

Fnac Darty group has reduced losses related to unpaid credit cards by 30%* and more generally, has significantly improved its fraud rates related to the various payment methods offered on their sites.

Reduction of false positives

In addition to reducing losses, the solution has helped to better recognise legitimate orders and reduce the error rate. Fnac Darty found a reduction in false positives of 50%* and thus a corresponding increase in the volume of orders accepted.

Improved productivity

The centralisation, automation and simplification of procedures have made it possible to speed up order processing and increase team productivity, but also to address new risks associated with the eCommerce activity.





Results

Manual reviews

Visibility and centralised access to order data from the interface helped speed up the manual review process and reduce team error rates.

Team management

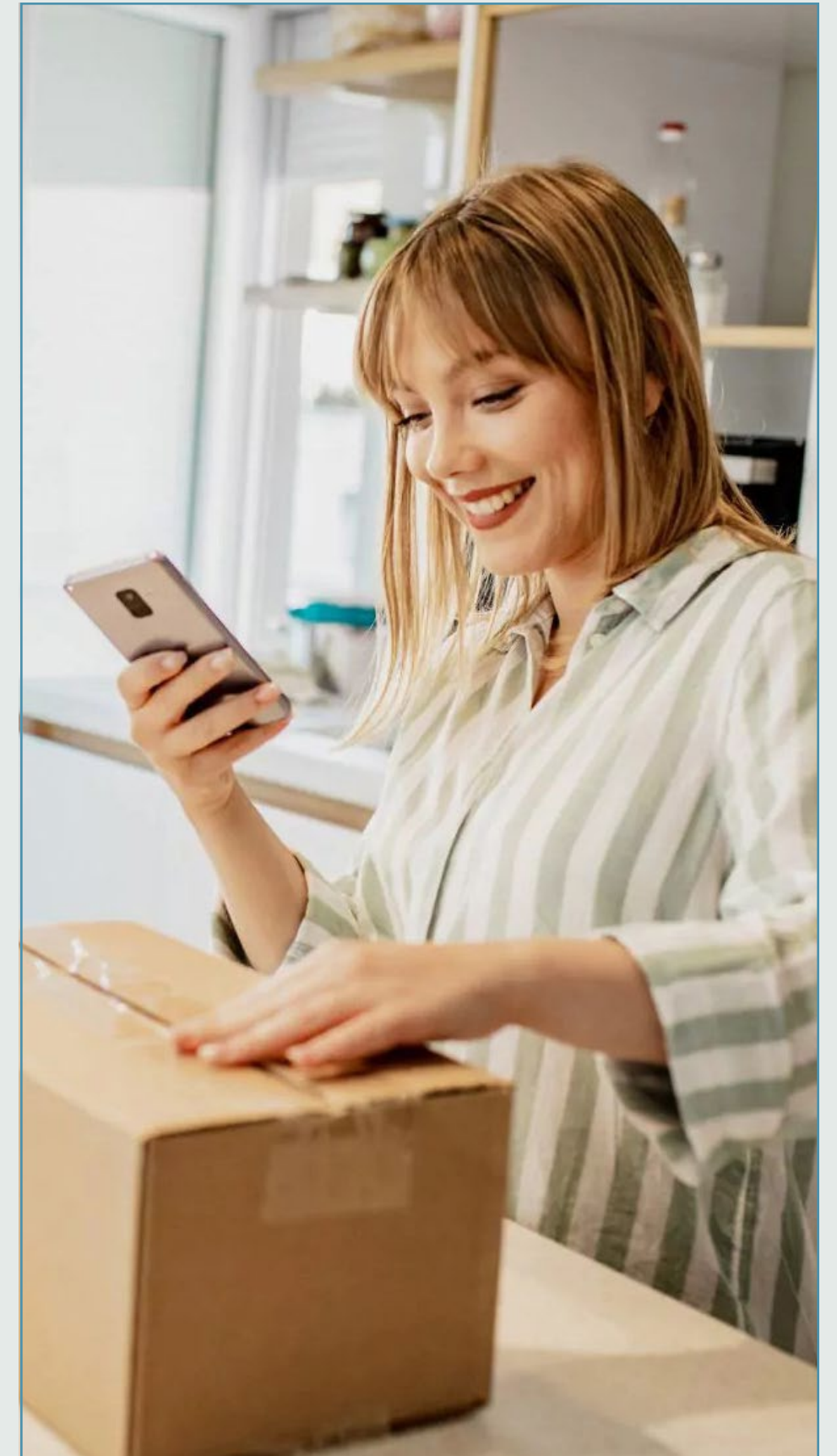
The platform allows a complete monitoring of team activities. This vision has increased efficiency in team management, performance, and coaching.

Targeting of activities

The reporting available in Accertify's platform has made it possible to have global indicators to identify the most fragile sales paths, and therefore to focus on these vulnerabilities, in full knowledge of the facts and adapting the payment strategy accordingly.

“We are delighted with the collaboration with Accertify, a company that listens to our needs, which has allowed us to achieve synergies and concrete gains, and to protect the trust of our customers in their purchasing journey with us.”

MR. BELEC Director of Internal Control





[accertify.com](https://www.accertify.com)

Accertify, Inc. is a leading provider of fraud prevention, digital identity, device intelligence, chargeback management, and payment gateway solutions to customers spanning diverse industries worldwide.

Accertify's suite of products and services help companies grow their business by driving down the total cost of fraud, simplifying business processes, and ultimately increasing revenue. For more information, please visit www.accertify.com

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