



Accertify | M&S

Since the introduction of SCA regulations, M&S and Accertify have implemented a solution that provides a frictionless customer journey for **99.98%**¹ of M&S customers. As a result, M&S has seen a **55%**² reduction in its fraud rates.

1 & 2 Percentages based on M&S data taken in 2023



Customer Overview

Marks and Spencer Group plc (M&S) is a major British retailer that is headquartered in London, UK. It was founded in 1884 by Michael Marks and Thomas Spencer and specialised in selling clothes, including M&S own brand, home products and food items. M&S is listed on the London Stock Exchange and is a constituent of the FTSE 250 Index. It was previously listed on the FTSE 100 Index until 2019.

The Situation

The introductions of Strong Customer Authentication (SCA) regulations on 14th March 2024 presented new opportunities to work with Accertify on their fraud strategy. Under new SCA requirements, card issuers now decline all non-compliant transactions. This can cause significant disruption for merchants with the risk of customer purchases being rejected. There was potential for substantial cart abandonment and increased customer friction.

Accertify SCA Optimisation supports eCommerce merchants' SCA needs, detects and prevents payment fraud, and can authenticate legitimate account activities. M&S worked with Accertify to utilise Transaction Risk Analysis (TRA) exemptions and maximise a frictionless experience and a seamless checkout experience whilst mitigating fraud risk.

“Our goal is to manage the online customer journey from start to finish and our key objectives are to manage fraud without impacting the customer experience. This is why we chose to work with Accertify.”

SIMON WOOD Head of .com Operations





The Solution

Upon new SCA regulations, the M&S team chose to migrate some of its fraud prevention into a pre authentication environment so they can utilise Accertiy's new SCA model.

One of the key drivers for the M&S decision was to continue to use a flexible and complete solution. This was performed in their existing fraud product to minimise operational constraints and maximise the M&S customers frictionless experience.

Implementation

M&S added Accertify's Strong Customer Authentication (SCA) optimisation solution in 2020 to address the changing payment and fraud landscape. After an initial phase when the solution was implemented in silent mode (when the SCA decisions fire on live data but do not impact any live transactions) for 15 days and over one million transactions, this showed the scope and impact for M&S to use exemption management to provide a frictionless payment experience to most of their customers.

In addition to the SCA optimisation solution, M&S continues to utilise pre- and post-auth fraud screening ensuring protection across the whole customer journey.

1 & 2: Percentages based on M&S data taken in 2022

The Results

Since the introduction of SCA regulations, M&S and Accertify have implemented a solution that provides a frictionless customer journey for **99.98%**¹ of M&S customers.

The solution works in tandem with the real-time fraud solution that was first implemented in 2013 and has enabled M&S to reduce fraud by **55%**² in comparison with its fraud rate prior to when SCA regulations were introduced.

M&S considers Accertify to be key to its future SCA strategy because it will help provide a frictionless experience for members while not compromising outstanding fraud performance.

“Accertify helped us decrease our chargeback fraud rate below 0.05% of total sales — one of the best in the retail eCommerce sector. We have also expedited our chargeback management process and improved win rates.”

SIMON WOOD Head of .com Operations





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