

CASE STUDY:

Luxury apparel and accessories retailer



Challenge

Maintaining a global empire built on innate glamour and timeless chic in the fast-paced and highly competitive world of luxury accessories and apparel requires constant attention, care, and refinement. The team at the luxury apparel and accessories company rose to meet this challenge and surpass it, experiencing unprecedented growth in both brick-and-mortar locations and e-commerce volume. It didn't take long to realize that with an influx of transactions, a surge of disputes soon follows.

By early 2015, the dilemma became clear: should the team expand and adjust to manage customer disputes with manual processes, or find an automated dispute management solution to streamline the process? Managing disputes manually would require the creation of a new department, and all of the hiring, training, and onboarding required to furnish said department. With the EMV liability shift deadline growing ever closer, the team knew they couldn't gain the expertise needed before disputes became an even bigger problem.

\$500,000

of revenue recovered in 1 year

97.80%

reduction of EMV-related disputes



Solution

The luxury apparel and accessories company sought out an automated dispute management solution with long-standing industry knowledge and experience. Particularly, the team wanted a solution that was suited to their specific needs and not the needs of high-risk merchants. The October 2015 EMV liability shift was looming on the horizon; understanding its impact and the cost-benefit analysis of implementation was paramount. Unfortunately, transactional data was dispersed through over a dozen sources. Without a way to aggregate this data, the company would be unable to accurately assess the post-liability shift landscape and present the numbers needed to make the case for expedited implementation.

With Chargeback, the luxury apparel and accessories company could access detailed reporting with time to spare before the EMV liability shift deadline. Because Chargeback is SaaS-based and technology-driven, integrations into the company's brick- and-mortar and e-commerce payment technology stacks would be effortless. Instead of spending time building an in-house department with the knowledge and expertise necessary to win customer disputes, Chargeback gave the company immediate access to over a decade of industry knowledge and streamlined automation resulting in more recovered revenue.

About the company

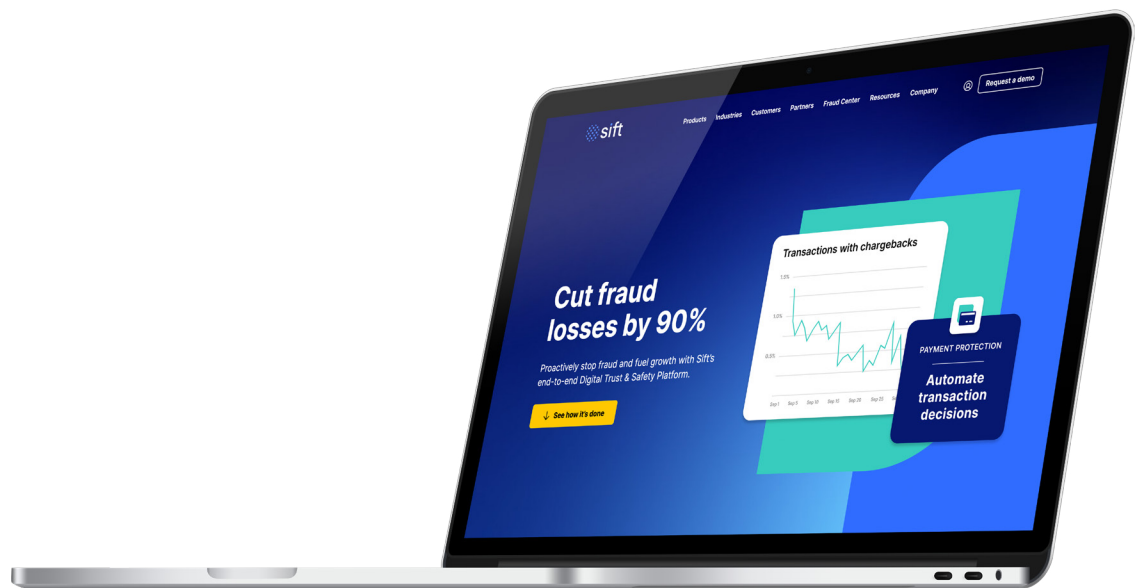
This company is a world-renowned and award-winning provider of luxury accessories and ready-to-wear apparel, with a global annual revenue surpassing \$4 billion. The company produces a wide range of products, including men's and women's clothing, purses, footwear, watches, jewelry, eyewear, and fragrances.



Results

The luxury apparel and accessories company enabled real-time dispute management from Chargeback for both brick-and-mortar locations and e-commerce operations in June of 2015. Over the next year, the company was able to record valuable data surrounding brick-and-mortar EMV compliance and take purposeful steps to reduce EMV-related disputes. These insights allowed the company to reduce EMV-related disputes by 97.8% in July 2016 from its highest point in April 2016.

Chargeback recovered approximately \$500,000 in revenue during 2016 split between the company's brick-and-mortar and the e-commerce channels.



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