## F@RTER

# Protect your business from abusive claims

Stop abusers who are filing false Item Not Received (INR) claims

Item Not Received (INR) abuse, also known as Lost Parcel or No Product Received abuse, is when abusers file false claims for a refund or reshipment of new items. 13% of claims are actually abusive or false claims, and 5% of claims are actually filed by serial abusers. Merchants need to ensure that they identify and stop this abuse because it can severely hurt their bottom-line.

#### **Merchant Challenges**

- High costs of abuse: INR abuse directly hurts a merchant's bottom line as merchants need to bear the costs of refunds and/or reshipment of customer orders – all in addition to the operational overhead of managing claims.
- **Poor customer experience:** When merchants can't accurately distinguish between legitimate and abusive claims behavior, they risk providing a poor customer experience by declining loyal customers who are filing a legitimate claim.
- Restricted by risk: Merchants want to deliver the best customer experience with immediate refunds, expedited shipping to replace missing packages, and more – but many are often held back from this due to the risk and fear of potential abuse.
- **Inability to detect INR abuse:** Merchants often don't have the tools or resources needed to accurately identify abusers filing unwarranted claims or stop them across all of their relevant touchpoints and channels at scale.

### **Forter INR Abuse Protection**

Forter's INR Abuse Protection enables merchants to accurately identify abusive users and protect their business. Forter provides real-time decisions to help merchants enforce their claims policies at every touchpoint along the customer journey – stopping abusive claims while ensuring that legitimate customers receive a best-in-class customer experience.



"Forter enables merchants to accurately identify abusers, both online and offline, so they can offer consumer-friendly policies. With the collective intelligence of its Global Merchant Network, Forter analyzes consumer behavior across all customer touch points to identify and stop abuse"

Vikrant Gandhi, Industry Director

#### **Core capabilities**

**Protect your claims experience.** Deliver a best-in-class claims experience to your loyal customers, while ensuring that any friction or enforcement of business policies is reserved only for claims abusers.



**Proactively prevent abuse with real-time decisioning.** Identify and stop abusive claims when they are filed with real-time decisions across the entire customer journey



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**Uncover hidden abusers.** Identify serial claims abusers who are hiding their identity and attempting to take advantage of your business with Forter's identity linking, network of global merchant data, and expert research.

**Fraud prevention tailored to your specific business.** Through an ongoing partnership, Forter's solution is tailored to your unique business model, claims processes, business policies, risk appetite, and more.

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