

**FORTER**<sup>®</sup>

**BORN**

# **BORN and Forter Prepare Your Business for the Future of Retail**

Delivering omnichannel experiences  
that create meaningful, trusted relationships  
with your customers.



# Customer experience is the key differentiator in commerce today, and its mastery is essential if you want to thrive in the new digital economy.

Brands must find a combination of compelling content, intelligent data, and precision-driven insights to deliver personalized experiences that gain customer retention and trust. Working together, BORN and Forter act as strategic advisors and thought leaders in delivering on today's most pressing digital transformation goals, putting your brand on the path to greater profitability and growth.



## The BORN Advantage

To remain competitive, an organization must be able to quickly adapt to changing consumer expectations and buying habits. Brands that are unable to shift quickly to meet new consumer expectations risk losing more than just revenue - their customers' preference and recognition. An award-winning global digital agency, BORN Group, helps retailers balance the need for adaptability while delivering frictionless commerce experiences that enable and optimize the customer journey.

By combining human-centered creative, content, and commerce, BORN helps brands integrate platform solutions while elevating the customer experience across every online touchpoint, immersing visitors in their brand promise. An industry leader in the apparel, retail, and luxury space, BORN has the depth of insight and expertise to heighten customer interactions with seamless experiences that engage and delight.



## The Forter Advantage

Known as the Trust Platform for digital commerce, Forter helps merchants deliver seamless experiences by assessing which identities they can trust at any point in the buying journey. Our end-to-end platform removes unnecessary friction from the buyer journey by pairing AI and ML models to determine the risk of each transaction in real-time.

With access to more than one billion identities, we're able to discern genuine buyers from fraudsters, bots, or ATOs to make precise decisions about trustworthiness and eliminate the risk of falsely declining good customers. Making accurate decisions isn't just good business; it's critical for thriving and surviving in today's omnichannel market. With Forter, businesses can grow with confidence and drive revenue outcomes that enable risk-free growth, expansion, and scalability.

# The Partner Advantage

When a retailer leverages BORN and the Forter Trust platform, they are helping brands stand out from the competition, inspiring shoppers and delivering trusted experiences that build customer lifetime value and brand growth.

- ✓ Modern customers crave connection to the companies from which they buy. BORN and Forter elevate the interaction by via personalized brand experience with real-time fraud decisions that connect customer expectations to superior outcomes while also reducing friction for consumers.
- ✓ Today's marketplace and technology is constantly evolving, making agility essential for staying relevant while serving your customers. BORN and Forter execute best-in-class, platform-certified integrations that expedite time to market and streamline implementation costs.
- ✓ Global retailers need reliability and compliance across countries. Up to 30% of all 3DS transactions are lost. BORN and Forter provide trusted solutions for European markets with insights that can help avoid lost sales due to friction with 3DS transactions.



## BORN and Forter align on the world's leading eCommerce platforms, including:

- ✓ SAP Commerce Cloud
- ✓ Salesforce Commerce Cloud
- ✓ Adobe/Magento
- ✓ Shopify

### See BORN and Forter at work:

Many of the world's leading luxury, apparel, and beauty brands leverage the power of Forter and BORN. Learn how two companies leveraged the combination of human-centered brand experience built on the foundation of trust to drive their digital transformation journey.



# Customer ROI

## Tag Heuer

TAG Heuer, a globally renowned luxury watchmaker, was planning a complete redevelopment of its international web presence. The question of eCommerce and payment methods became part of the planning process, and as they started to consider their strategy for payment and fraud prevention.

The previous system used a system of rules set up through its PSP that were maintained by its internal team, using a system of manual validation. The company didn't employ fraud prevention specialists on its team, and the increasing volume of transactions were making the manual review approach untenable.

Prior to Forter, Tag Heuer saw an approval rate of just 75%. A quarter of its customers were facing declines, which was not a great experience for their customers. By working with Forter, TAG Heuer improved both the customer experience and their topline revenue.

## A European Fashion Retailer

A British online fashion and beauty retailer was facing PSD2 compliance issues, which were reducing the company's revenue by €7m per month. Part of the challenge was that 34% of European transactions were being lost to 3DS failure and abandonment. Reports from payment processors did not show full revenue impact as many customers abandoned carts without responding to the 3DS challenge.

By implementing Forter, a process led by BORN, the company boosted revenue by reducing friction on 3DS authentications. Forter minimized losses by recommending whether merchants should use 3DS for a transaction, taking into account transaction risk, relevant regulation, customer 3DS behavior, and issuer 3DS preference. The process streamlined and enhanced the customer experience.

### RESULTS AT A GLOBAL LEVEL

The company made improvements to its customer experience as well as its revenue figures.

**+95 %** Normalize Approval Rate

**98.8 %** Approval Rate in USA and UK

### THE NEW PROCESS RESULTED IN

**\$3.5 M** Additional Revenue

**85 %** Achieve on Exemption Rate

**33 %** Reduction in 3DS Failure & Abandonment

Learn how Forter's relationship with BORN can prepare your business for the future of retail.

Learn more at [www.forter.com/partners](http://www.forter.com/partners), [www.borngroup.com](http://www.borngroup.com) or contact:

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