

TrustDefender™ ID Gives Offerpal Media Visibility into User Account Information and Online Behavior to Stop Fraud

Offerpal Media is the leader in virtual currency monetization for online games, virtual worlds and social networks. The company's turnkey payment platform gives consumers the opportunity to earn virtual currency for free by taking part in targeted advertising offers, shopping at big-brand retailers, completing online surveys, watching videos or otherwise engaging with brands. Since its launch in 2007, Offerpal has issued more than 1 trillion virtual points to over 200 million consumers across 2,000 publishers.

Background

Offerpal Media works in a fast-moving, high growth industry. They needed to implement an anti-fraud solution within a matter of weeks that integrated with their in-house solution and that could give them a unique perspective on fraud beyond what they were already seeing.

Additionally, one of Offerpal Media's main objectives was to go beyond just having a set of simple rules for flagging potentially risky online transactions. They needed a solution that could pierce the proxy to determine the actual location of a computer, collect more detailed information on each user, their transaction, and the device they were using, combined with a rules-based engine that would take all these elements into consideration and create a score from which they could accept, reject or hold transactions for further review.

Concealing true device location via hidden proxy systems is a common technique of cyber criminals. By using a hidden proxy fraudsters pretend to be in one location, when the device they are using to execute a fraudulent transaction is actually located in a different location.

Solution

Previous anti-fraud approaches were based on in-house solutions, but Offerpal Media chose to go with TrustDefender™ ID from ThreatMetrix™ after a review of competitive offerings. "We looked at a variety of anti-fraud solutions but chose ThreatMetrix as it characterizes transactions far beyond just IP geolocation and lets me prevent fraud upfront, in real-time, the first time, rather than after the fact," said Stacy Martin, director of customer support for OfferPal Media.

By integrating their in-house solution with TrustDefender ID, Offerpal Media also felt that they could create a best-of-breed solution and provide their customers with the best possible fraud protection within the shortest timeframe.



"One of the biggest pluses of ThreatMetrix is that it is flexible to my business requirements. I don't have to reengineer my business to the limitations of some technology. I can set rules and transaction scoring specific to certain games and publishers. It gives us the flexibility to respond immediately to potential fraud attacks. Our fraud analyst is able to make changes to the business rules on a real-time basis. There's no coding or release cycles involved. If our fraud analyst sees an instance of fraud and it appears to be a pattern, then he is able to go into the rules engine, change the scoring, and block further fraudulent transactions in seconds. That's powerful."

Stacy Martin
Director of Customer Support
Offerpal Media

Preventing Fraud for Online Merchant Partners

One of Martin's initial concerns over implementing a new solution into his existing anti-fraud environment was the potential impact on system performance. "I was initially concerned about the potential negative impact we might see on performance with additional profiling but it never materialized," said Martin. "As with any new technology, it's a leap of faith. Is it going to do what they say it will do? I'm happy to say that I haven't seen any negative impacts on performance."

Results

According to Martin, one of the key benefits Offerpal Media values is the flexibility and the ability to customize the rules-based templates that helps them take the guesswork out of determining whether to accept, reject or further evaluate transactions.

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"Every one of our publishers is concerned about fraud on their businesses and the threat of chargebacks related to fraud," said Martin. "We feel that ThreatMetrix is a real differentiator for us in its ability to identify potential fraudsters and characterize transactions far beyond just IP geolocation."

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