

## Dermalogica + Stripe

For over 30 years, Dermalogica has been a leader in professional skincare products, building a dedicated following of estheticians through a focus on product quality and effectiveness. As Dermalogica's reputation among skincare professionals has grown, it has expanded to 80 countries worldwide and developed a loyal base of in-home users.

Skincare and cosmetic brands are often targets for fraudulent charges due to the high potential resale value of their products. But Dermalogica's mixture of professional and consumer online sales means that a one-size fits all fraud solution would not work. Professional buyers have a high lifetime value and rely on their purchases to sustain their businesses, making a false positive for fraudulent charges particularly costly. Dermalogica needs to be confident in a low false positive rate for their professional customers while also protecting against fraudulent charges. Managing fraud while optimizing customer experience was a challenge until Dermalogica was able to use Radar to customize its fraud management.

66

Radar has given us the flexibility we need to customize our fraud management approach for different customer segments, while still relying on an always-on system to do the heavy lifting.

**Jeffrey Johnson**Sr. Director of Ecommerce

66

The updated machine learning models have made it even easier to manage our fraud rates -- without any additional effort, we saw our fraud rates drop by half in just a few months

**Jeffrey Johnson**Sr. Director of Ecommerce

With Radar for Fraud Teams, Dermalogica has been able to focus fraud prevention efforts where they matter most. Using whitelisting and rules, they can ensure professional customers have a seamless ordering experience while providing extra protection for the higher risk orders. In Dermalogica's first six months of using Radar, they've seen fraud rates cut by half, to levels well below those of typical ecommerce companies.

## Stripe Radar

Since launching in 2016, Radar has blocked billions of dollars worth of fraudulent transactions across the Stripe network. With Radar 2.0, Stripe has re-built the core machine learning models and added hundreds of additional features to help make fraud detection and prevention more effective than ever.

Radar is backed by powerful data from across the Stripe network, our financial partners, and your checkout flow. Even if a card is new to your business, there's an 89% chance it's been used on the Stripe network. Using data from across the financial stack helps identify legitimate customers and blocks fraud more effectively.

Radar is powered by machine learning models that are constantly updated and optimized. The models are trained nightly and ongoing experiments help identify the most relevant data points and right thresholds for fighting fraud across any kind of business.



## **Radar for Fraud Teams**

Radar for Fraud Teams builds on Radar's machine learning models with a set of powerful tools that allow you to get even more out of Radar and manage your fraud directly.

- Customize block and allow lists to avoid known fraudsters or preapprove known customers
- Set your own risk thresholds with flexible rules
- Spot patterns and fraudulent activity using Radar's powerful analytics
- Identify the most effective rules for your business using build-in experimentation infrastructure

## Radar 2.0 is built into Stripe

- ✓ Thousands of signals that help us identify fraud
- ✓ Powerful data from across the Stripe network
- ✓ Proven machine learning models
- Nightly model training for ongoing optimization

Learn more or start a free trial of Radar for Fraud Teams at stripe.com/radar