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# International BNPL Provider Strengthened **Fraud Prevention with AtData**

### With fraud rates reaching 3-4%, this provider used AtData to stop fake accounts and transaction fraud, strengthening security without adding friction.

This leading international buy now, pay later (BNPL) provider is dedicated to making digital payments more accessible and flexible for consumers. With a strong presence in emerging markets, they focus on providing seamless, interest-free installment options while ensuring security and fraud prevention remain a top priority.

Their rapid growth required a dynamic fraud detection system to maintain trust and protect both their business and customers from evolving threats.

## The Challenge

As BNPL adoption grows, so do the challenges of fraud prevention. Fraud not only threatens revenue but also erodes consumer trust, regulatory compliance, and operational management. This provider needed a proactive solution to detect and prevent fraudulent activity while maintaining a frictionless user experience.

- **Synthetic Identities:** Fraudsters used fake credentials to open multiple accounts and access credit, leading to higher chargeback rates and financial losses.
- **Promo & Payment Fraud:** Fraudsters exploited promotional offers and payment deferrals, resulting in revenue leakage and misallocated marketing spend.
- **Risk Scoring Limitations:** Inaccurate fraud detection meant that genuine users faced unnecessary friction, while fraudsters bypassed security measures undetected.

### Who They Are

A leading buy now, pay later (BNPL) provider expanding digital payment access to consumers.

### Challenges

High international fraud rates (3-4%) due to synthetic identities, fake accounts, and promo abuse.

### Solutions

AtData's Fraud API and custom fraud model provided real-time email address intelligence, automated risk scoring, and seamless fraud detection.

### Results

Fraudulent sign-ups decreased significantly, onboarding efficiency improved, and revenue loss was minimized.

*"Fraud is a constant challenge in the BNPL industry. With AtData's customized risk model, we're now able to spot and stop fraud faster, keeping our platform secure and the user experience frictionless for our real customers."*

— VP of Fraud & Security

## The Solution

To combat fraud, the BNPL provider integrated AtData's Fraud API and a custom fraud detection model, providing tangible improvements in fraud detection and operational efficiency. By leveraging advanced email address intelligence, AtData delivered:

### Real-Time Email Address Intelligence

Risk signals from billions of global email interactions allowed the provider to detect and prevent fraudulent sign-ups before they caused financial harm.

### Custom Fraud Modeling

A tailored fraud detection model analyzed historical transaction data, identifying patterns unique to the BNPL space and flagging high-risk accounts with greater accuracy.

### Seamless API Integration

With AtData's API embedded in their onboarding process, the provider could assess fraud risk in milliseconds, reducing manual reviews and accelerating legitimate customer approvals.

### Scalable Fraud Defense

The system was designed to scale as business grows, so fraud prevention remained effective as transaction volume increased.

## Conclusion

With digital payments on the rise, BNPL providers need strong fraud prevention to safeguard revenue and maintain customer trust. By using AtData's Fraud API and advanced fraud intelligence, this provider has strengthened fraud detection without disrupting the user experience.

## Key Results

AtData's fraud prevention solutions provided measurable improvements in security and efficiency, allowing the BNPL provider to strengthen its risk management while maintaining a more seamless user experience.

**Strengthened Fraud Prevention**
With international BNPL fraud rates often reaching 3-4%, AtData helped this provider take proactive steps to reduce fraudulent sign-ups, safeguard revenue, and minimize chargeback risks—allowing more legitimate customers to be approved.

**Enhanced Fraud Detection Accuracy**
By integrating AtData's fraud model and API, the provider refined its risk scoring, making it easier to distinguish between real customers and fraudsters. This reduced false positives—so legitimate transactions weren't mistakenly blocked—while ensuring fraud prevention efforts focused on actual threats.

**Operational Efficiency Gains**
Automated fraud detection cut down on manual reviews, reducing costs while accelerating customer approvals.

**Sustained Fraud Prevention Strategy**
A deep dive into past transactions revealed hidden fraud patterns, helping the provider stay ahead of evolving threats. With AtData's fraud prevention solutions, they saw real results—improving security both instantly and for the long run.

**Interested in strengthening fraud prevention for your BNPL platform?**

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