Grow Your Business with Data on Demand

## Use actionable insights to make powerful decisions.

What is Data on Demand?

Data on Demand is a private data warehouse enriched with information collected from our fraud protection platform — including account creation, login abuse, payments, and chargeback solutions. This data can be used by itself or further augmented with other data types from your business for deep analysis, reporting, and custom ML models.

Built on Snowflake's cloud architecture, Data on Demand offers a secure, low maintenance platform-as-a-service that logically integrates compute, storage, and cloud services layers. These layers are scale-independent to support high workloads, enabling quick data manipulation without performance, concurrency or scale limitations. Snowflake runs on the AWS cloud, providing uninterrupted access to data.

Benefits of Data on Demand

- Make rapid data-driven decisions accurately.
- Solve fraud or business problems with custom machine learning models.
- Find insights for specific business problems.
- Personalize marketing, products, and services.
- Increase cross-sell and upsell opportunities.
- Continuously monitor and adjust rules and policies

Up to **1,800** data points
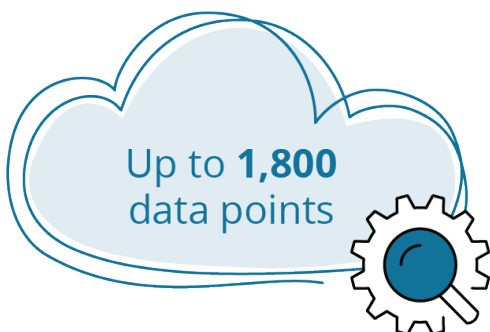
- Data metrics
- Persona profile
- Prevent fraud

What's in our data?

This data can include:

- Customer-collected payment details
- Data from payment fraud user defined fields
- Data from triggered rules, reviews, and outcomes

**Other valuable data that can be imported and augmented includes device and location data such as:**

- Geographic lookup data from IP and mobile location services
- Address lookup data from mailing address, phone number, and name
- Email first seen
- Omniscore AI score and persona ML features


```sql
SELECT
    ft.TRANSACTION_ID,
    ft.TRANSACTION_TIMESTAMP,
    ft.TRANSACTION_AMOUNT,
    ft.FINAL_DECISION,
    ft.FRAUD_SCORE,
    cmi.CUSTOMER_ACQUISITION_CHANNEL,
    cmi.LIFETIME_VALUE_SEGMENT,
    cmi.MARKETING_PREFERENCE
FROM
    your_database.your_schema.FRAUD_TRANSACTIONS AS ft
JOIN
    your_database.your_schema.CUSTOMER_MARKETING_INFO AS cmi
ON
    ft.CUSTOMER_ID = cmi.CUSTOMER_ID
WHERE
    ft.IS_FRAUD = TRUE -- Focuses on transactions explicitly marked as fraud
    AND ft.TRANSACTION_TIMESTAMP >= DATEADD(month, -3, CURRENT_DATE()) -- Adjust timeframe as needed
LIMIT 100; -- Get a quick sample to review the data structure
```

Objects | Query | Results | Chart

Order ID	Decision	Amount	Omniscore	Customer name
8T7CXWPL9GDH77NR	Approve	4,850.53	94.2	John Doe
8XMZQHL6SBMGDRFD	Approve	275.24	91.3	Jacob Thornton
3PCTGMFZVLZ4TXCR	Approve	8,144.26	97.6	Larry Wilson
SYT3DD7ZY10QHX68	Decline	281.55	33.6	Lucia Rodriguez
TMML2TQBT41X4SV8	Approve	808.14	81.6	Wanda Love
06Y7M9K4H7GPLNMH	Approve	715.22	60.9	Maddy McNamara
3QKCDXNFP38LL889	Decline	596.52	48.5	Gabriel Deschamps
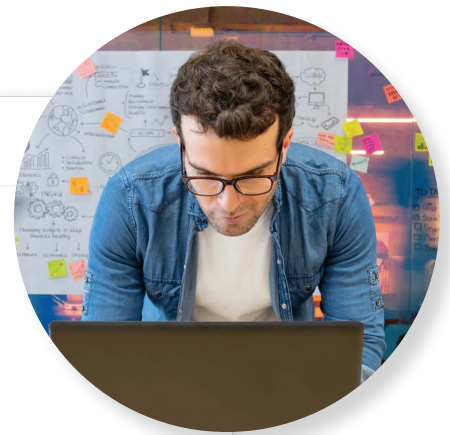
Use cases for Data on Demand

With Data on Demand, you can customize the way you view and use the data. We simply provide the raw data from our fraud solutions and you incorporate it into your business processes.

Data is available within minutes of a transaction or status update. Multiple departments in your company can access or analyze the data — giving you a variety of options for how to use the information.

Fraud analyst

In this scenario, the fraud analyst may use Data on Demand to increase manual review accuracy and reduce total reviews.

How:

- Analyze manual reviews and declines and look for ways to improve rule sets to pinpoint what really needs to go to manual review.
- Create business policies around trends to decrease the number of transactions requiring manual review.

Data evaluated:

- Email illegitimacy score: likeliness the email is auto-generated, higher likelihood of fraud
- Delivery type or location
- Rules triggered
- Email age: when was the first time we saw this email in our network?
- Suspect device match: device has been matched to fraudulent transactions in our network

Potential outcomes:

- With targeted data for declines and chargebacks, good orders can be sent through more consistently auto-approval.
- Reduce manual review time and customer friction to improve customer experience and increase the likelihood of repeat purchases.
- Reduce operational cost and inefficiency without the need for large numbers of manual reviewers.
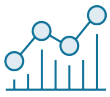
BI/Data Analyst

In this scenario, Data on Demand can be used to make data-driven recommendations.

How:
- Analyze fraud and transaction data from Kount enriched with company-collected data for a deeper view of transactions, customers, business, and partners across channels.

Data evaluated:
- Purchase behavior
- Demographics
- Features used (app or website)

Potential outcome:
- Make business decisions for new products or features, new store locations, new markets, or targeted marketing campaigns.

Marketing/sales

In this scenario, marketing and sales teams can use Data on Demand to maximize effective lead channels.

How:
- Segment customers to personalize campaigns.
- Analyze purchase behaviors such as how and where they shopped, channel shopped, and customer loyalty.
- Determine which lead sources result in worst customers (chargebacks) and bestcustomers (good card type, high cart totals, share of wallet) over time.
- Determine the demographics of your best customers.

Data evaluated:
- Demographics: date of birth, age, gender
- Lead source: or any internal marketing data
- Cart totals
- Card types
- Chargeback reason codes
- Email insights

Potential outcomes:
- Personalize marketing campaigns and materials to individuals, demographic or psychographic groups.
- Sell, cross-sell, and upsell products and services based on deep insights.
- Identify most and least efficient channels (online/BOPIS/in-store).

Get started with Data on Demand by chatting with a member of our team. Visit **kount.com** to schedule a call.