



**Accertify**  
AN AMERICAN EXPRESS COMPANY



Accertify's machine learning helps  
Guitar Center decrease fraud losses by  
62%, and increase fraud prevented by  
106% year over year\*

\*Guitar Center disclaims all warranties of accuracy, completeness, and fitness for a particular purpose of any data provided to Accertify as well as any interpretation of that data.

<sup>1</sup> Based on data provided by Guitar Center.

# Customer Overview

Guitar Center is a leading US merchant that specializes in musical instruments, lessons, repairs and rentals. With nearly 300 stores nationwide, it is considered to be one of the top direct sales websites in the music industry. Musicians of all ages and skill levels take advantage of its lesson program to learn to play a variety of instruments and many types of music. Guitar Center Repairs provides on-site maintenance and repair service and Guitar Center Rentals offers instruments and other sound reinforcement equipment for trial or rent.

Guitar Center's sister brands include Musician's Friend, a direct marketer of musical instruments in the United States, and Music & Arts, which operates over 200 stores that specialize in the sale and rental of band & orchestral instruments to teachers, band directors, college professors and students.



# The Situation

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Guitar Center has been working with Accertify for nearly 10 years. They initially selected Accertify to automate the order review process, increase fraud savings, and decrease chargeback losses without compromising user experience. Accertify helped Guitar Center achieve their goals and they have been a key partner ever since.

Accertify introduced a new modeling capability to Guitar Center that would improve their performance. This aligned with Guitar Center's goals to further automate their risk strategy, speed up fulfillment, and lower fraud losses without hiring additional staff. Accertify tailored the solution to meet Guitar Center's needs.



# The Solution

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Guitar Center partnered with Accertify's Decision Sciences team to implement machine learning into their current fraud mitigation strategy. Accertify's Decision Sciences team met with Guitar Center leadership and members of the Fraud Management team to thoroughly understand the company's business operations and to recommend the best implementation strategy based on the team's needs, while alleviating any security concerns.

The Guitar Center team members were impressed with Accertify's machine learning and artificial intelligence innovations, its extensive community database and the on-going service Accertify provided during and post-implementation.

They were also impressed that it was possible to see results before go-live so their team felt confident in moving forward with the ability to seamlessly roll out the solution with their existing strategy.



# Results

After implementing Accertify's machine learning retail industry model, Guitar Center saw an increase in prevented fraud and a decrease in chargeback losses. The team more than doubled fraud prevented year over year and decreased chargeback losses by over 62%<sup>1</sup> versus a rules-first approach.



**Guitar Center also decreased the number of orders that required manual review by 10%, even though annual online sales increased 21% in 2020.<sup>1</sup>**

As summarized by  
Natalie Clark, Guitar Center  
Operations Manager,

“When we moved from a rules-first fraud strategy and incorporated Accertify's retail machine learning model, we saw amazing results. With the lower manual review, our team became so much more efficient and we now fulfill orders more quickly. This is why we value our partnership with Accertify.”





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