

# How Creative Market enables commerce and creativity with a single click

- ✓ 500x increase in efficiency
- ✓ One-click checkout for trusted customers

## OVERVIEW

### Bridging the gap for creators

San Francisco-based [Creative Market](#) is a design marketplace, where independent creators from around the world sell digital goods like fonts, graphics, stock photos, photography, and other assets. The brand and culture focus on enabling creative people to get their products to market, facilitating the convergence of commerce and creativity. With both international customers and creators, and users ranging from freelancers to professional marketing agencies, Creative Market’s primarily desktop visitors expect a fast, seamless buying experience through the marketplace or their Creative Market Pro subscription service. Since the company’s founding in 2012 and move from an Autodesk-owned entity to an independent company, Creative Market has grown to a user base of 4 million+ and 2 million+ pieces of purchasable digital content.



#### Challenge

- One-click checkout
- Credit card testing and payment fraud
- Illegitimate sellers eroding the integrity of the marketplace



#### Solution

- Hybrid internal and machine learning solution
- Automation on Sift Score



#### Results

- Reduced fraud and chargebacks
- Faster approval of legitimate sellers
- Low false positives



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With Sift, we can focus on growth and keeping customers happy. Instead of spending a lot of time building internal systems, we're automating more on the back-end so the team can help our shops succeed and expand our offerings.

**Chris Winn, VP of Engineering**



#### CHALLENGE

### Creativity and commerce with just one click

Creative Market's community is broad and continually expanding. Their users vary from big corporate purchasers to independent freelancers, but they all have one thing in common: they all shop through one-click checkout. Creative Market's customers have no shopping cart; rather, customers must opt to buy now or continue browsing. While this simple checkout means less friction, it also opens the door to payment fraud.

As with many businesses operating within the marketplace model, Creative Market sees new customers every day. Their shops, however, are managed through a curation process, where the Creative Market team vets sellers before they may enter the marketplace. Nonetheless, low purchase amounts, digital content, and quick checkout are alluring to credit card testers, and payment fraud crept onto the platform as the marketplace grew. Although the teams originally built an internal rules-based fraud management system to combat the growing threat of fraudsters, their commitment to keeping the marketplace safe meant they wanted to get ahead of fraud and keep their chargeback rate low.

““Fraud to us is more than a chargeback risk, it's actually user experience risk.”

**Aaron Epstein, Chief Executive Officer**

“ Our support team has grown because our market has grown, not because of fraud. The volume of orders has increased but fraud hasn't. From that viewpoint Sift has worked well for us

**Chris Winn, VP of Engineering**



#### SOLUTION

### Automation to keep fraud rates low

With Support and Engineering working hand-in-hand, Chris and his team easily integrated with Sift using the documentation provided on the site. Chris found that having a Solutions Engineer available on the Sift end was invaluable because they could quickly resolve questions and regularly analyze Sift Score distribution together.

With their new hybrid system – layering Sift on top of their internal fraud prevention framework – Creative Market is automating on Sift Score. Chris's team is continually improving the accuracy of their Sift machine learning models with API upgrades and ensuring the right information is in the Sift Console for their customer support staff to easily investigate and label users. While the business has grown in the three years since Sift was implemented and the Creative Market team has expanded, fraud and chargeback rates have remained low.

“With Sift, we can gather all of the information that we need about a suspicious user or order in seconds, enabling us to verify fraud – and legitimate customers – confidently.”

**Chris Winn, VP of Engineering**



#### RESULTS

### Focusing on growth not fraud

With Sift, Chris and the Creative Market team have been able to focus their time, team, and resources on growing the business and keeping the product as premium as possible without allowing in more fraud. The benefits of using Sift have been reduced fraud, higher conversion rates of legitimate purchases, and closer collaboration between teams. Because fraud is a shared responsibility – as fraud management is both highly technical and affects customers – utilizing Sift allows for easy, cross-functional knowledge-sharing and powers better customer support, rather than defaulting to false positives and blocked orders.

Another unexpected benefit that Creative Market has discovered is utilizing Sift Score to more quickly approve good shops and sellers. Since switching from their more manual and multi-product review approach, the team has increased efficiency by 100-500x; no longer does it take up to five minutes to find the key indicators of fraud. Instead, using the network visualization, seeing connected users, and examining user IDs enables Chris' team to quickly identify legitimate users and smooth the way for them. And Chris is continuing to push the limits of automating on Sift and furthering its accuracy. For Creative Market, a growing marketplace and happy customers is all in a day's work with Sift in their tool belt.

“ Sift helps us deliver a better experience for our shops, so that they can have confidence in the sales they see through the marketplace.

**Chris Winn, VP of Engineering**

#### ABOUT SIFT

Sift is the leader in Digital Trust & Safety, empowering digital disruptors to Fortune 500 companies to unlock new revenue without risk. Sift dynamically prevents fraud and abuse through industry-leading technology and expertise, an unrivaled global data network of one trillion (1T) events per year, and a commitment to long-term customer partnerships. Global brands such as DoorDash, Poshmark, and Twitter rely on Sift to gain a competitive advantage in their markets.

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