Kogan Increases Approval Rates and Improves Customer Experience with Riskified

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Australian ecommerce leader achieves approval rates exceeding 98% and identifies $1.5 million in annual savings by reducing fraud and policy abuse *while approving more legitimate customers*

MELBOURNE, Australia--(BUSINESS WIRE)--Jul. 26, 2026-- Riskified (NYSE: RSKD), a global leader in ecommerce fraud and risk intelligence, today announced the results of its partnership with Kogan.com, one of Australia and New Zealand's leading ecommerce businesses. By partnering with Riskified, Kogan achieved approval rates exceeding 98% and identified $1.5 million in annual savings through improved management of fraud and policy abuse. The partnership also gave Kogan greater visibility into customer behavior and greater confidence to approve more legitimate customers while protecting the shopping experience.

Founded in Melbourne in 2006, Kogan.com serves more than 3.5 million customers across Australia and New Zealand through brands including Kogan.com, Dick Smith, Mighty Ape, Matt Blatt and Brosa, alongside a growing portfolio of services spanning mobile, internet, energy, insurance, money and travel.

Operating at Kogan's transaction volumes means fraud is not a peripheral concern; it is a constant operational pressure. As an online-only retailer, every transaction is card-not-present, which carries an inherent risk of fraud. While reducing fraud was critical, Kogan also needed to ensure that legitimate customers were not prevented from completing purchases due to false-positive fraud signals.

Beyond fraud, Kogan faced a broader policy abuse challenge. Serial policy abusers, promo misuse, and subscription chargebacks were impacting margins in ways that were not always visible or easily quantified. Manual chargeback management added operational burden without improving outcomes.

"We wanted a solution that could truly perform, without impacting customer experience," said Rohan Dhaygude, Deputy CFO at Kogan.com.

Kogan selected Riskified for its Chargeback Guarantee model, AI-powered decisioning, and ability to deliver deeper identity-based insights. Together, the teams worked to strengthen fraud prevention, improve approval coverage, and give Kogan a clearer understanding of customer behavior across the ecommerce journey.

By using Riskified's Identity Engine and Identity Explore capabilities, Kogan gained greater visibility into repeat policy abusers, promo misuse, and customer-level profitability. Richer device intelligence and behavioral signals enabled Riskified to identify fraudulent actors with greater precision while helping Kogan confidently approve more legitimate customers.

Riskified's machine learning models, continuously trained on Kogan's transaction data, also enabled the retailer to optimize decisions across higher-value purchases and first-time customers. By combining Riskified's Chargeback Guarantee with automated dispute management capabilities, Kogan reduced manual overhead, improved dispute outcomes, and kept chargeback rates below AusPayNet thresholds.

The partnership delivered measurable business results, including:

- 98%+ approval rates across high-value and higher-risk transaction categories.
- $1.5 million in annual savings through improved identification and management of serial policy abuse and promotion misuse.
- Reduced operational complexity, allowing internal teams to spend less time on manual reviews and chargeback management.
- Greater confidence to approve legitimate orders, improving both revenue capture and customer experience.

"Riskified stands behind its decisions, creating a strong alignment of incentives and giving us confidence to approve more legitimate orders while reducing fraud exposure," said Rohan Dhaygude.

"What stood out with Kogan is how fast they moved from just flagging risk to actually understanding their customers' intent," said Aviram Ganor, GM EMEA & APAC at Riskified. "That's what lets them say yes to more good orders instead of playing it safe, ultimately creating a superior experience for Kogan customers."

Today, Kogan continues to scale fraud and abuse prevention without increasing operational complexity, particularly during peak shopping periods such as Black Friday and the holiday season. The partnership has enabled the retailer to make more confident decisions while continuing to deliver the seamless shopping experience customers expect.

To see how Riskified helps ecommerce merchants like Kogan increase approval rates, reduce fraud and policy abuse, and improve customer experience, download the full case study here.

About Kogan.com

Kogan.com is a portfolio of retail and services businesses that includes Kogan Retail, Kogan Marketplace, Kogan Mobile, Kogan Internet, Kogan Insurance, Kogan Money, Kogan Energy, Kogan Travel, Dick Smith, Matt Blatt, Mighty Ape, Mighty Ape Mobile, Mighty Ape Insurance, Mighty Ape Marketplace and Brosa. Kogan.com is a leading consumer brand renowned for price leadership through digital efficiency. The Company is focused on helping customers live their best lives by delivering remarkable value.

About Riskified

Riskified (NYSE: RSKD) empowers businesses to unleash ecommerce growth by outsmarting risk. Many of the world's biggest brands and publicly traded companies selling online rely on Riskified for guaranteed protection against chargebacks, to fight fraud and policy abuse at scale, and to improve customer retention. Developed and managed by the largest team of ecommerce risk analysts, data scientists, and researchers, Riskified's AI-powered fraud and risk intelligence platform analyzes the individual behind each interaction to provide real-time decisions and robust identity-based insights. Learn more at riskified.com.

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