

YouCaring

Case Study



YouCaring



THE CUSTOMER

YouCaring is the leader in free online fundraising, helping people rally support for personal and charitable causes such as medical expenses, tuition, funerals, mission trips and other major life events.

THE CHALLENGE

Viral crowdfunding campaigns presented a number of unique challenges around fraud control, customer service, and payment flexibility.

THE SOLUTION

YouCaring implemented WePay as its preferred payments partner, enabling seamless payments on its platform with customized risk protection.

THE RESULTS

YouCaring cut fraud to a level nine times lower than the average for online payments without having to resort to measures that might hurt its customer experience. Its net promoter score jumped by more than 36% as a result.

"WePay has done a fantastic job of striking the critical balance between security and flexibility."

Dan Saper,
CEO,
YouCaring

YouCaring improved customer service while fighting fraud with WePay

About YouCaring

YouCaring is the leader in free online fundraising. The company pioneered Compassionate Crowdfunding™—helping people around the world rally support for personal and charitable causes such as medical expenses, tuition, funerals, mission trips and other major life events. Unlike most crowdfunding sites, YouCaring does not charge platform fees to fundraise. All money raised (minus credit card fees) goes to the beneficiary. Like its fundraisers, the company relies on donations from generous supporters to finance its operation. Since it was founded in 2011, more than \$365 million has been raised on YouCaring, and thousands of campaigns continue to be launched weekly.

The Challenge

On a dynamic crowdfunding platform like YouCaring that features progressive fundraiser setup tools and visually compelling campaign pages, it's not uncommon for a campaign to raise tens of thousands of dollars shortly after launch. This is particularly true if the campaign is covered by media outlets or goes viral on social media. If this spike trips its fraud filters or the reserve is set too low, the campaign's momentum can be killed right as it starts to take off. At the same time trust and safety are paramount, so the platform needs to be able to make decisions to fight fraud and protect its users. Those first 48 hours are crucial from both a virality and security standpoint, and require a careful balance.

Another time-sensitive aspect of a YouCaring campaign is the way it deals with payment questions from campaign organizers. Many are raising money for the first time due to an unforeseen hardship or a major life event. If they need the money to pay for a critical medical treatment, for example, they likely will have questions about how quickly they will receive their funds. Addressing their concerns promptly and preventing payment interruption from the start is vital to the company.

Meanwhile, YouCaring presents a unique payment situation in that it does not monetize by charging a platform fee the way most crowdfunding sites do. Instead, it relies on optional donations from the people giving to its campaigns. The donors can choose to contribute any tip amount to YouCaring, and this amount will be collected concurrently at checkout—YouCaring needed a payments partner that was flexible enough to enable it to collect this donation contribution without introducing any additional friction into the checkout process.

The Solution: After trying several processors, YouCaring ultimately chose WePay as its preferred payment processor for U.S. payments.

WePay distinguished itself in several areas:

- **Seamless user experience:** WePay was customizable to handle YouCaring's desired user experience.
- **Risk solutions customized for YouCaring:** WePay took on all of the chargeback risk for YouCaring, while providing a risk-monitoring system that was customized for the needs of viral crowdfunding campaigns, eliminating fraud while avoiding low reserves and frozen funds.
- **Integrated support:** WePay and YouCaring could integrate their support systems through Zendesk, allowing for fast, seamless customer support on tough payment questions.
- **White glove service:** WePay provided YouCaring with a single dedicated account manager who would gain a deep understanding of the business and could field questions and requests, instead of spreading the service across a team of different service reps.

The Results

Since choosing WePay as its preferred payment provider, YouCaring has seen numerous benefits:

- **Better support:** Thanks to the tight integration with WePay's support team, YouCaring was able to cut its response time by 50%.
- **Better customer experience:** YouCaring's net promoter score jumped by more than 36%, in large part due to its users' satisfaction with the WePay payments experience.
- **Extremely low fraud losses:** YouCaring's loss rate on WePay is more than nine times less than the industry average loss rate for e-commerce transactions. The company has been able to achieve this without raising reserves or freezing funds, thanks to WePay's fraud analytics and the company's own trust and security systems.

"Our integration with WePay has made it easy to provide great support and has improved our response time significantly. Even when we can't answer a payment question, we never have to say, 'We can't help you, please contact WePay' because WePay can seamlessly take over the ticket through our joint Zendesk implementation."

Travis Smith,
Head of Customer Service,
YouCaring