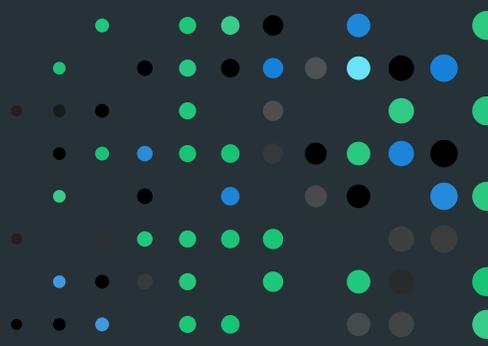# How Turo prevents ATO and maintains a trusted community

> " Overall, Sift has been one of the best companies I've ever dealt with. We have a lot of high expectations as a company and Sift's been able to deliver and show a high degree of prioritization that I really appreciate.

Mike Wilkins
Director of Trust & Safety

98%	**100+**	**100%**
Reduction in overall fraud	Hours a week in manual review saved	of ATO attempts blocked

Overview

Car sharing made easy and secure

Turo is a car sharing marketplace where Guests can book any car they want, wherever they want it, from a vibrant community of trusted Hosts across the US, Canada, the UK, and Germany. Guests choose from a unique selection of nearby cars, while Hosts earn extra money to offset the costs of car ownership.

A pioneer of the sharing economy and travel industry, Turo is a safe, supportive community over 10 million strong with more than 350,000 vehicles listed.

Challenge

Proactive protection to prevent reactive fraud management

Turo implemented Sift in 2013 for payment protection, when they weren't experiencing much fraud but wanted something in place to scale with them as they grew. As Turo saw account takeover (ATO) becoming a widespread, industry-agnostic issue, they took proactive measures to maintain the security of their community for their users, before ATO could become a problem.

To prevent ATO, Turo required users to verify their identity when logging into an aged account, including resetting the account password. This meant days of back and forth with the Trust & Safety team. It created serious friction for the user – and the risk of them leaving Turo out of frustration – and a lot of time spent on manual password resets and identity verification for the fraud team. The team was also manually reviewing every user to stave off ATO, labeling thousands of events every day in order to stay on top of their increase in activity. It took 100+ hours of manual operations a week to effectively defend against ATO attempts. Turo needed a way to introduce friction for malicious users, maintain a seamless experience for good users, and spend less time managing fraud.

Solution

Automation yields immediate results

When Turo decided to get the jump on ATO, they didn't hesitate in implementing Sift Account Defense. After evaluating other fraud prevention vendors, Turo found that only Sift enabled them to leverage a global customer network along with innovative technologies to navigate the ever-evolving fraud landscape. Upon automating, the results for Turo were immediate. They were no longer spending 100+ hours a week on manual review, thanks to Sift's unrivaled accuracy.

Turo was able to automate the process of restoring account access to users. Guests and Hosts now self-remediate using two-factor authentication, and receive a manual password reset that gets them back into their accounts within seconds, not days. Additionally, Sift's dynamic Workflows allow Turo the freedom to adjust the threshold of their fraud models and moderate activity relative to how many fraud resources they may have on a given day.

> "We've been able to keep our team very lean, very hyper-focused, and capable of managing fraud, even as we scale the company.

Mike Wilkins
Director of Trust & Safety

Results

Continued growth, superior user experience

Using Sift, Turo has reduced their overall fraud by 98%, and they've completely blocked all ATO attempts. Gone too are the days of hours spent on manual review, freeing up Turo's Trust & Safety team to focus on other aspects of the business. Guests and Hosts have benefitted from a stronger user experience – they no longer have to sit through days of back and forth to regain access to their accounts, and aren't subjected to the stringent friction that suspicious users face.

As Turo has expanded into global territories, Sift is scaling with them, enabling them to grow without risk while providing the best customer experiences to their users. They've created a safe environment that has encouraged existing Guests and Hosts to keep using Turo, and built a reputation of trustworthiness that brings new users to the platform.

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> Over the last five years, it has been my privilege to make Turo a safe marketplace for our Hosts and Guests. By providing a safe and secure marketplace, we're empowering our Hosts to grow and provide a five-star experience to Guests.
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> **Mike Wilkins**
> Director of Trust & Safety