

How to Harness Payments Technology to Weather the Growth of Ecommerce

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Introductions

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Chargehound

About us:

- **Simple:** Fully automated chargeback solution
- **Scalable:** Enable merchants to fight 250,000 disputes per minute
- **Smart:** Millions of dollars recovered for your business.

Who We Work With



KICKSTARTER



NETPROTECT

SKILL
SHARE.



Patreon

About us:

- **Founded in 2013**
- **Creator-founded membership platform**
- **Mission is to get creators paid**

By the Numbers

- **\$2B+ earned by creators**
- **7M+ patrons and growing**
- **200,000+ creators earning salaries**
- **\$410M in investment funding**

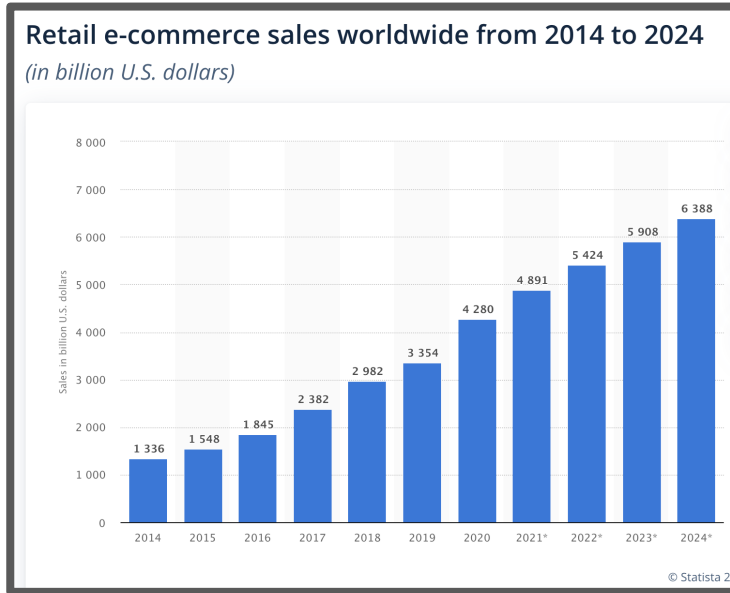
Discussion

Online transactions grew tremendously during the pandemic. In response to the growth online, Patreon started looking for opportunities to evolve its payment and fraud operations to provide its creators with the best possible experience and ensure they remained protected from fraud.

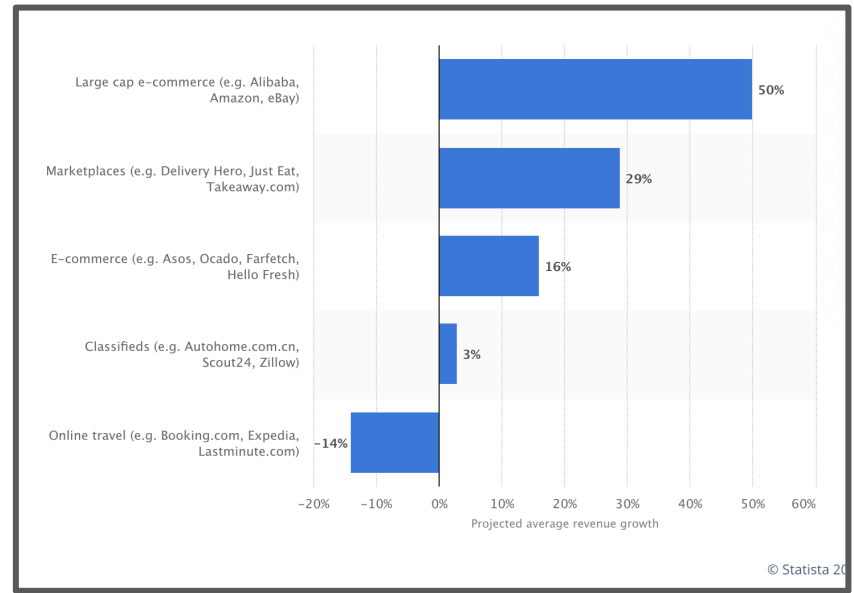
We will take a deep dive into key decisions Patreon made before and during the Covid-19 pandemic that enabled its payment and fraud operations to better weather the growth of Covid-19.

Ecommerce Trends

Ecommerce is growing everywhere



Online shopping is one of the most popular online activities worldwide.



In 2021, the online marketplace vertical is projected to increase its revenues by 29 percent compared to 2019.

March 2020

**Patreon began to see
growth in Creator launches
and Patron acquisition.**

Challenges

- **Large part of Patreon's processing volume is MIT**
- **Monolith to service architecture**
- **Scaling at an unprecedented rate**

Goal

- **Increase TPS to meet growth**
- **Ensure creators continue to get paid on time**
- **Tackle creator fraud on the platform**

Solution

- **Invest in good partners**
- **Fraud management**
- **More investment in scaling payments ecosystem**

What's Next

- **Local time zones**
- **Billing model updates**

Takeaways

- 1) Your system's architecture is critical to growth**
- 1) Your working relationship with your partners and setting the stage is important as you scale**
- 1) You can't lose track of what happens in your payments. Keep paying attention and putting in place the right automated tools**

Q & A

Thank you! Get in touch with us:



Learn more about **automating chargebacks** or to set up a demo:

Email sales@chargehound.com

Visit www.chargehound.com



For more information about Payments & Risk at Patreon:

Email: sthummati@patreon.com

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