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# CREDENZA

*Independent Online Retailers!*

Reduce your losses from abusers and reward your loyal customers.

Share your experience to

build a better market **together on CREDENZA**

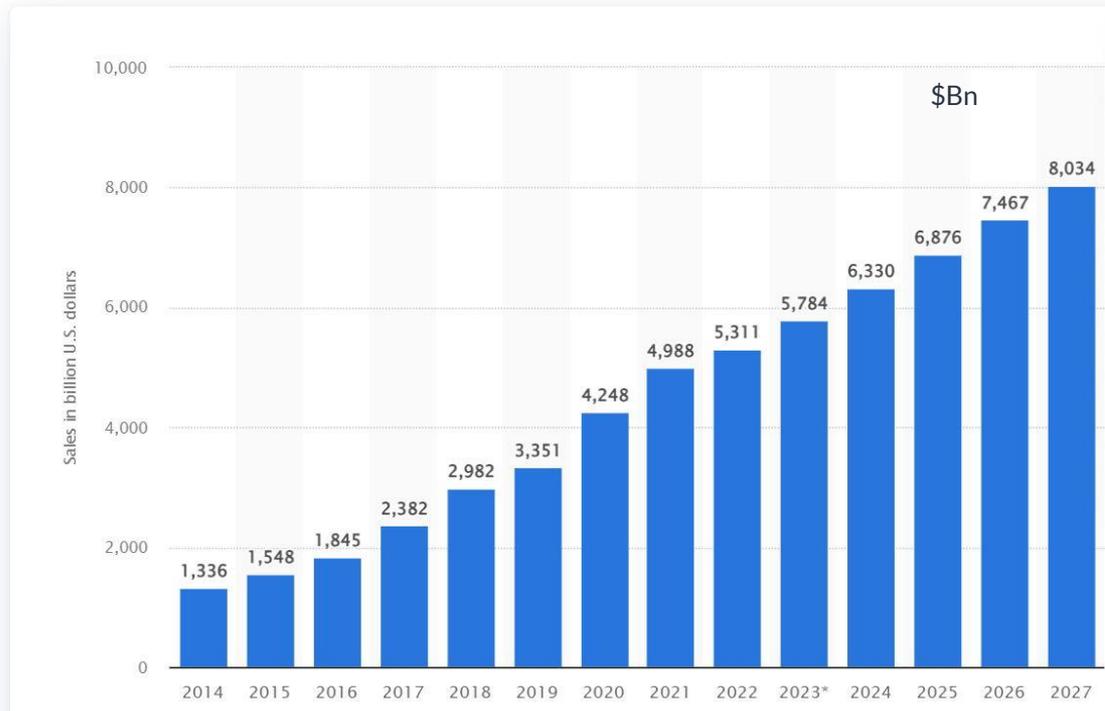
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[tree-talk.com](http://tree-talk.com)

# Retail e-commerce sales worldwide from 2014 to 2027

(in billion U.S. dollars)



## The number of e-commerce stores

Year	The Number of E-commerce Stores	Y-O-Y Growth
2019	9.20 million	-
2020	9.70 million	5.40%
2021	19.80 million	204%
2022	26 million	39%

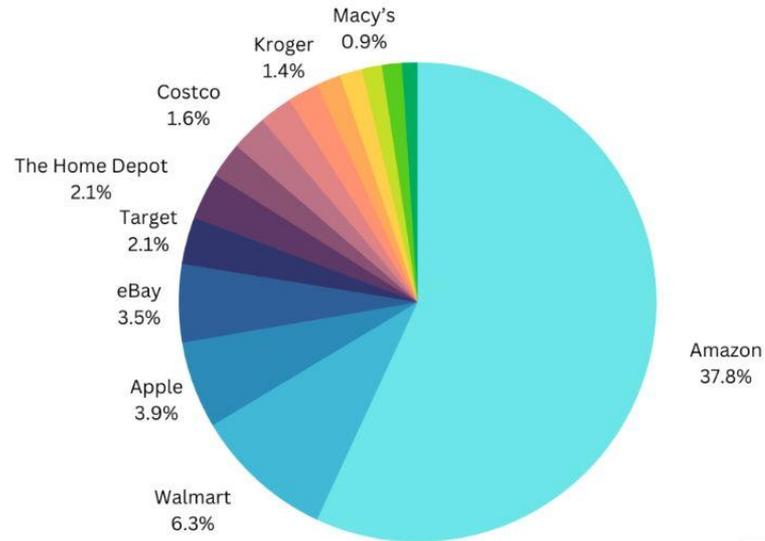
## Top-5 countries of private e-commerce stores

- **The United States**– 9,500,200 Stores
- **The United Kingdom**– 850,800 Stores
- **Germany**– 464,500 Stores
- **Brazil**– 440,400 Stores
- **Australia**– 399,500 Stores

## The share of marketplaces (world)

- Amazon.com- 13.29%
- Ebay.com- 3.13%
- Amazon.co.jp- 2.66%
- Amazon.de- 2.39%
- Aliexpress.com- 2.24%

## Leading E-Commerce Companies In The United States



The surge of online commerce has created a new problem - a huge number of **returns** and an increase in the level of **abuse** and **fraud** by buyers.

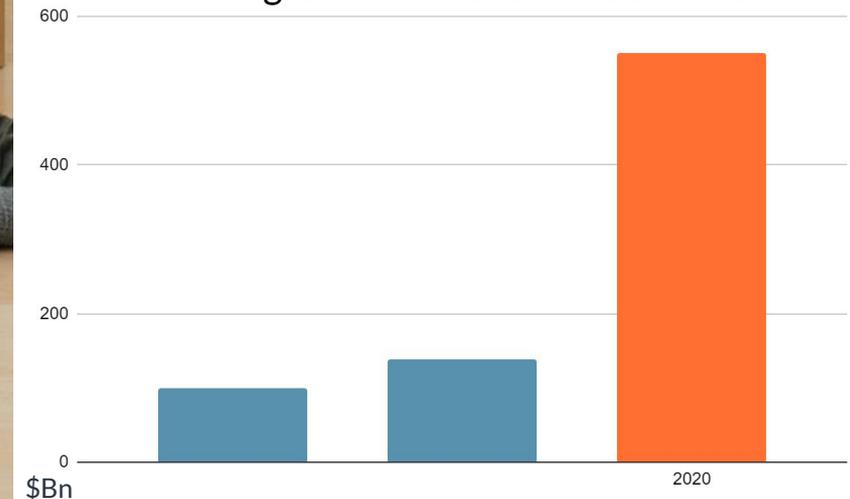
For example, on **Amazon**, the percentage of **returns** is **10-15%**, and in the categories of clothing and electronics - **up to 44%**.

Forbes reported a **67% increase in "friendly fraud"** ("Did Not Receive" refund claims) between October 2019 and October 2020. Another study from late 2020 found that more than **1/3 of US and UK shoppers** admitted to committing "friendly fraud", up from 8% at the start of 2020.

Plus, online payment fraud and chargebacks cost e-tailers an additional 1.8% of revenue. **These losses are absorbed by responsible customers in the form of higher product prices.**

"Friendly fraud",  
"Wardrobing",  
and return abuse is a  
**\$24bn/y**  
problem

The growth of the return deliveries



# Problems with the new rules:

Sellers get a large amount of personal data for order fulfillment and must keep it secure and in compliance with new requirements



**GDPR**  
General Data Protection Regulation

**CCPA**  
California Consumer Privacy Act

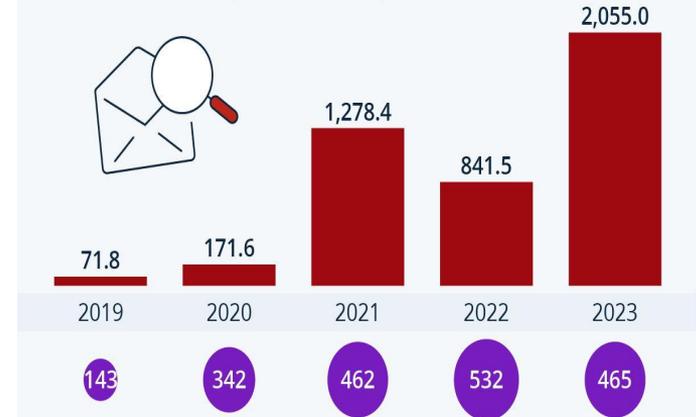
**PIPEDA**  
Personal Information Protection and Electronic Documents Act

**DPA**  
Data Protection Act

## EU Data Protection Fines Hit Record High in 2023

Fines imposed in the EU as a result of General Data Protection Regulation (GDPR) violations

■ Fines (in million euros) ● Fines imposed



Sources: Enforcementtracker.com, European Data Protection Board

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# Credenza



***TreeTalk Credenza is an e-commerce software that not only securely stores customers' personal data in compliance with sales channel policies and applicable laws (such as GDPR, CCPA, DPA, PIPEDA, etc.) but also facilitates the sharing and querying of depersonalized transaction information across sellers.***

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✓ CREDENZA v 0.138 alpha

DATA REQUEST

SURNAME: Doe NAME: John

COUNTRY: Abuselandia CITY: Feloncity

STREET: Wrongdoers st. BLD: 1 APT: 999z

PHONE: +699 555 5555

EMAIL: temporary@spammail.zz

PLATFORM: AMAZON

**FIND**

RESULTS

	RECORDS FOUND	RATING
Name / Surname	14	4.0 ★★★★★☆
Delivery Address	9	4.9 ★★★★★
Phone	7	5.0 ★★★★★
E-Mail	7	5.0 ★★★★★
<b>OVERALL RATING</b>		<b>4.9</b> ★★★★★

NOTES:  
*Writes qualitative review (s)*  
*No returns*

**CREDENZA** [Share your data](#) [Premium options](#)

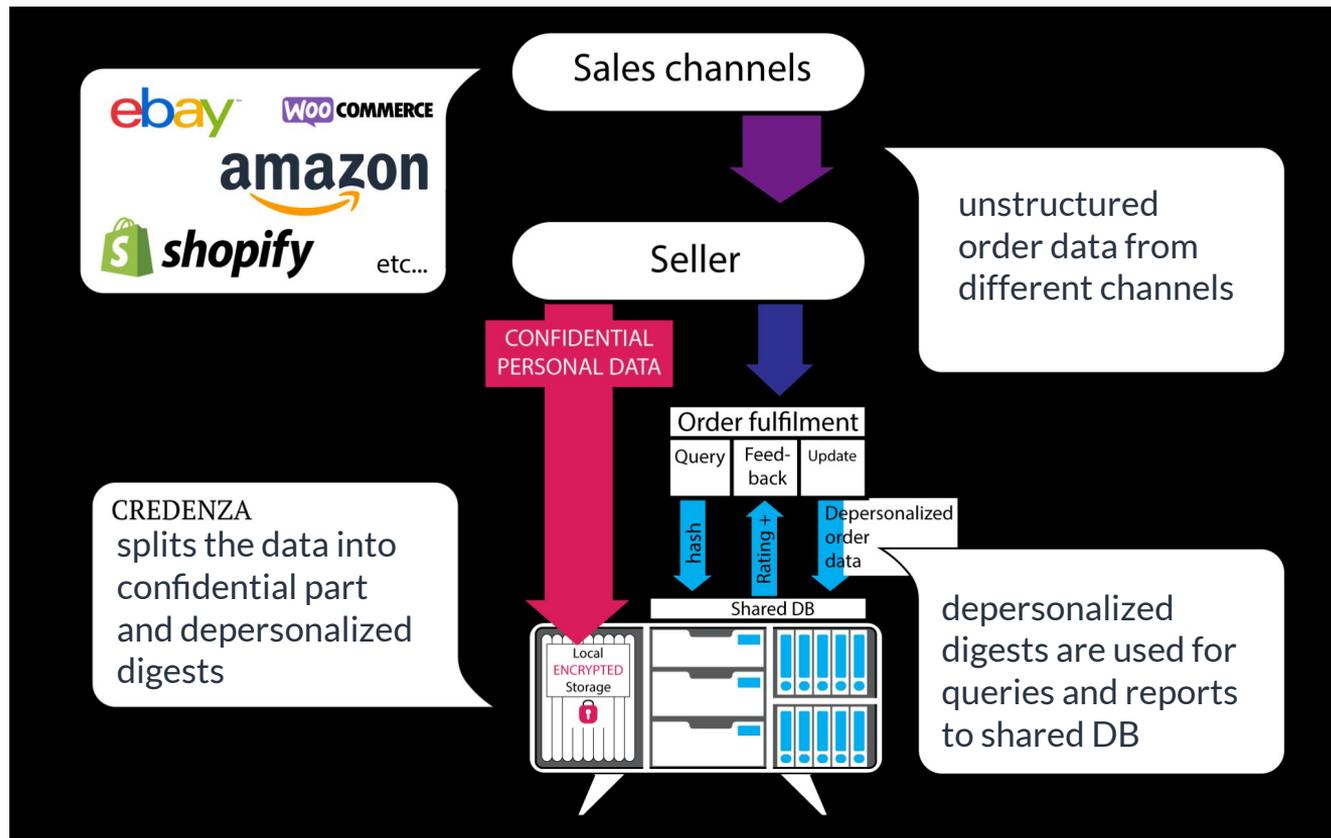


Recycle bin

👉 Credenza users can request and view the buyer credibility score, which is based on crowdsourced data gathered from all successful and unsuccessful transactions.

# Personal data issue solution

all sensitive data is encrypted, securely stored on the user's device, and is never transmitted over the network, reducing the risk of security incidents.



# Multi-channel integration

CREDENZA

Orders Buyers Manual query

SETTINGS

DATA import GDPR Preferences DB

**Multi-channel DATA integration**

AUTO	SALES CHANNEL	STATE	ACTION	SETTINGS
<input checked="" type="checkbox"/>	Amazon 	✓	UPDATE NOW	
<input checked="" type="checkbox"/>	e-Bay 	✓	UPDATE NOW	
<input checked="" type="checkbox"/>	Woo-commerce 	✓	UPDATE NOW	
<input type="checkbox"/>	Custom	⚠	SETUP	

✓ OK    ✗ Cancel

semi-automatic,  
or manual import

# Automatic query and alarm

The screenshot shows a web application window titled "CREDENZA". The top navigation bar includes the logo, a search icon, and buttons for "Orders (+2)", "Buyers (+2)", and "Manual query". There are also settings and warning icons. The main content area is a large yellow alert box with the text: "Order 402-8166793-9999991 (Amazon)", "email:", "Rating [1-5]: 1.3", "(Payment Fraud, Damaged Return(s) : 7 records)", "Delivery address:", "Rating [1-5]: 1.1", and "(\"Friendly\" Fraud : 3 records)". A "Next" button is located at the bottom right of the alert box.

report from  
shared DB

# Personal data issue solution

The screenshot shows the CREDENZA software interface with the following elements:

- Window title: CREDENZA
- Navigation bar: Orders (+2), Buyers (+2), Manual query
- Settings tabs: DATA import, GDPR, Preferences, DB
- GDPR Compliance logo
- Section: PERSONAL DATA ENCRYPTION
- Encryption standard options:
  - AES-256, CBC, chain mode - Advanced Data Encryption Standard (recommended)
  - DES-56, ECB (is allowed in a magiority of free countries, highest level of data protection)
  - XOR, 40 bit key
- Input fields for encryption: StrongPassword4ugFgnL, Passwrđ, 00000
- Section: AUTOMATIC PERSONAL DATA ELIMINATION RULES
- Table of rules:

AUTO	SALES CHANNEL	DAYS	ACTION	SETTINGS
<input checked="" type="checkbox"/>	Amazon 	30	DELETE NOW	
<input checked="" type="checkbox"/>	e-Bay 	90	DELETE NOW	
<input checked="" type="checkbox"/>	Woo-commerce 	365	DELETE NOW	
<input type="checkbox"/>	Custom	3650	DELETE NOW	

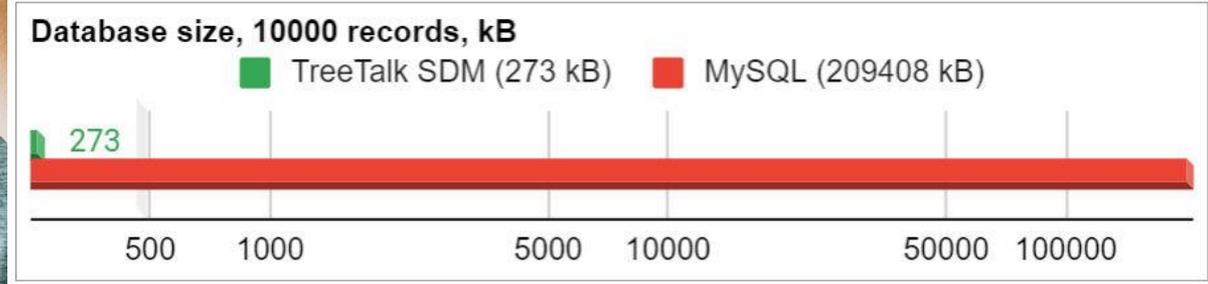
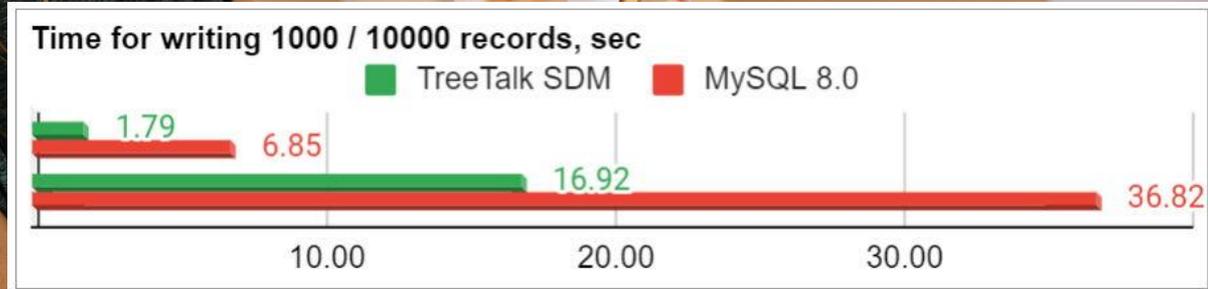
Buttons: OK, Cancel

different data encryption methods

rules for storage time for customer personal data for different sales channels

# Big Data processing

Our know-how allows you to write and query millions of non-indexed records rapidly, still maintaining ACID, thanks to the original no-SQL database of tree-like architecture.





## Existing problem management:

**Competitors exhibit a common feature and disadvantage:** the majority of them focus solely on payment fraud. This was important several years ago, but this problem is now effectively solved at the level of payment gateways (PayPal, Stripe, etc.).

The majority of competitors are online services that require personal data to be sent to their servers, which increases the **risk of data leakage and violation of privacy laws.**

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# Pricing

	Basic	Elementary	Enterprise	Premium
Price	€9.9	€25	€50	CALL
Queries / month	300	1000	3000	unlimited
Queries / reports ratio	1 : 1	1.2 : 1	1.5 : 1	any
Basic features	★	★	★	★
Packet upload	★	★	★	★
Batch request		★	★	★
Local clients base			★	★



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