How Dabble reduced chargebacks while improving customer experience with Riskified

Chargeback rates decreased by

+81%

Meet Dabble

Dabble is a daily fantasy and sports betting platform operating in Australia, the United Kingdom, and the United States. The company's growth hinges on delivering a seamless deposit and betting experience; its US expansion in 2023 brought in over 500,000 signups within the first six months. For Dabble, maintaining frictionless payments that allow customers to quickly fund their accounts and place wagers as games unfold, while safeguarding its revenue, is critical, especially as transaction behaviors and fraud risks vary by jurisdiction.

> "When we launched in the US, we quickly found that the rules-based fraud system we used in Australia needed additional measures. It is a very different market, and we needed to strike a better balance!"

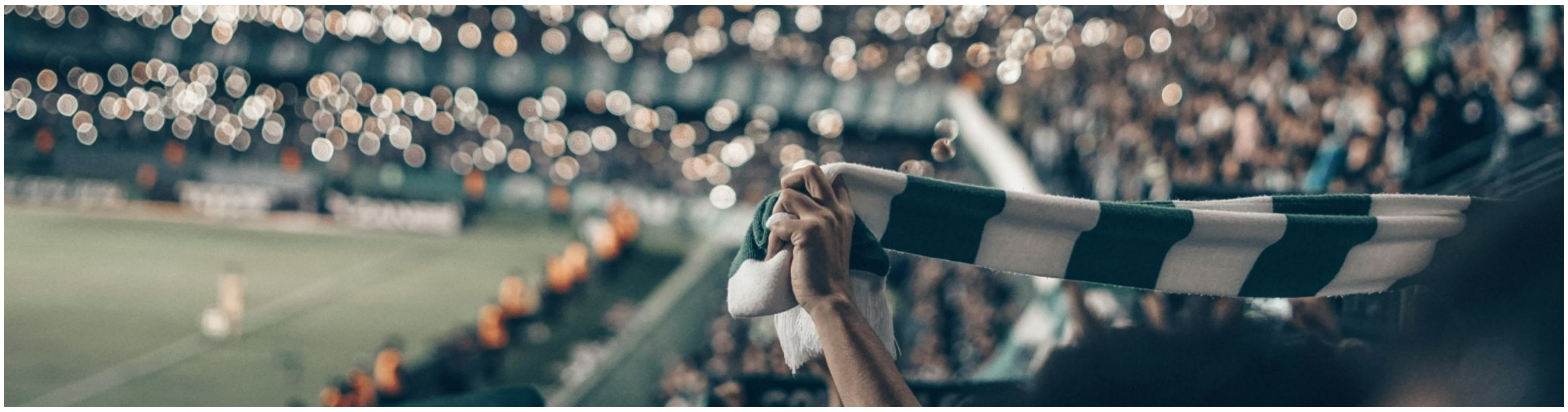
Anthony Cugnetto
Head of Product - Core

The challenge

When Dabble launched in the US, it quickly discovered that the fraud landscape differed markedly from that in Australia and the UK. The fraud rules that worked in their home market proved ineffective against new, region-specific fraud patterns and payment methods. In the US, fragmented issuer support meant less widespread use of 3DS authentication and unique "friendly fraud" patterns.

Soon, Dabble's chargeback rate soared, putting them at risk for card network monitoring programs and costly penalties. To protect their business, they implemented strict blocking rules across payment types. However, these restrictions did more harm than good, blocking legitimate customers, hurting approval rates, and negatively impacting profitability during critical moments of high demand, such as the NFL season.

With no dedicated internal fraud team, the responsibility of managing hundreds of weekly dispute reviews fell to the customer operations staff. This manual workload detracted from their focus on growth and service, making it clear that Dabble needed a new approach.



The solution

Dabble discovered Riskified through their payments orchestrator and selected it for its comprehensive chargeback guarantee, a solution crucial for a team without in-house fraud specialists. By transferring full dispute liability to Riskified, Dabble immediately relieved its internal teams of the operational burden, allowing them to focus their energy on delivering valued customer experiences.

Riskified's solution integrated directly with Dabble's existing technology stack, making onboarding straightforward. Crucially, the platform enabled Dabble to remove restrictive rules and open its payment funnel, allowing more transactions to be evaluated rather than outright blocking legitimate bettors.

Riskified's machine learning models adapted quickly to understand the unique transaction patterns common in fantasy sports — such as multiple small deposits in rapid succession as games progress — enabling accurate, unobtrusive fraud checks.

> "We've come over time to trust that Riskified is doing what we were hoping it would do for us, and it's very hands-off from our perspective, which was one of our initial goals."

Noel Dowling
Customer Operations Manager

The Results

Chargeback rates decreased by
+81%

Increased authorization rates substantially, enabling **better optimisation of 3DS**

2+
Years of partnership