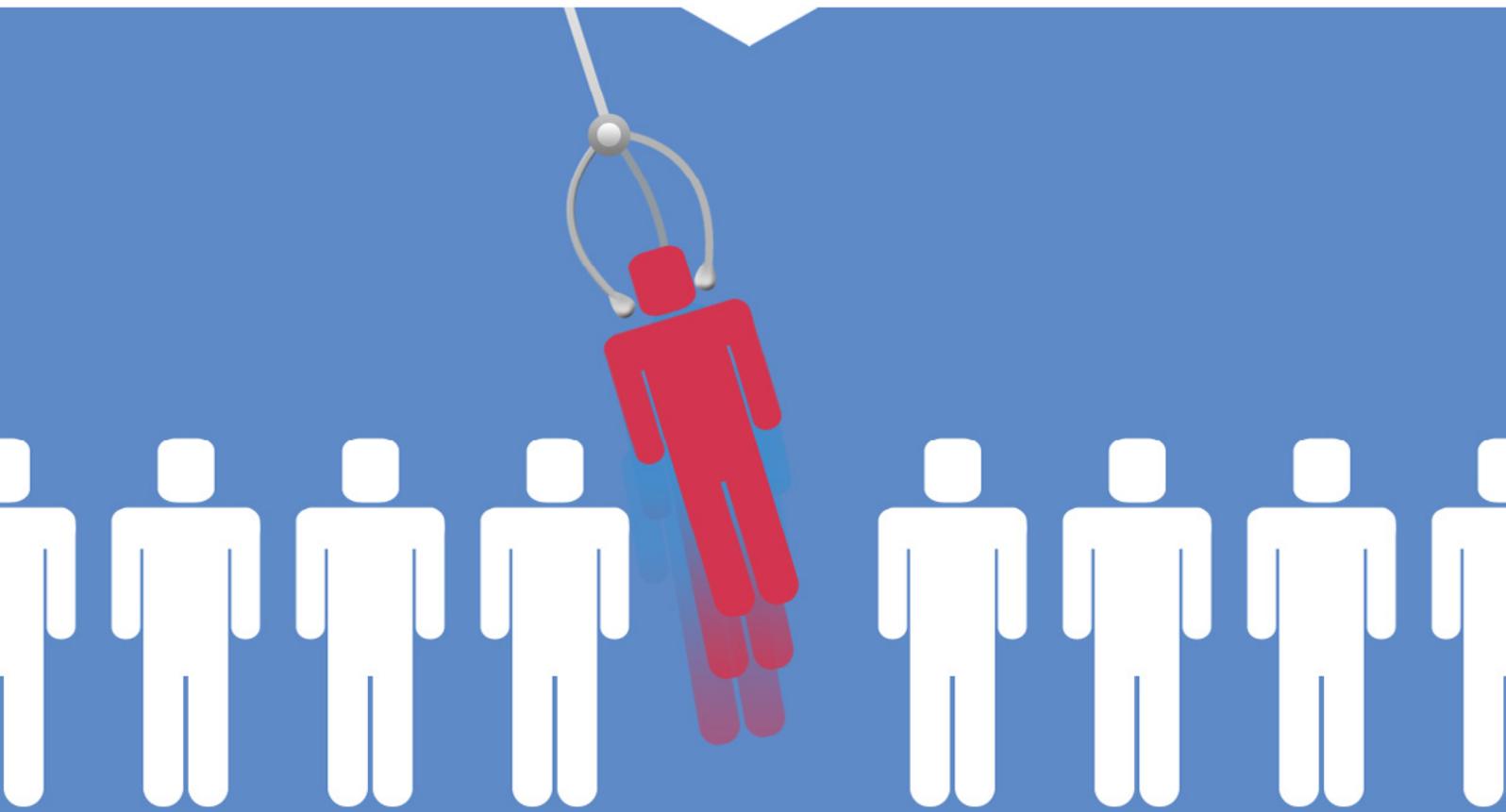


QUALITY CONTROL

An understanding of the measures to monitor quality, to detect and prevent fraudulent response.



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Introduction

As one of the largest and oldest panel suppliers in the Netherlands, PanelClix is familiar with the points of view on the combination of fieldwork provider with an incentive structure. The mechanism where an incentive (in points) for the complete is made available and being coupled to the respondent raises critical questions. Such as the question what the model of incentivised completes for respondents means for the quality of the data and how it can be monitored. PanelClix is aware for many years that they have a responsibility here and that is why this task has been made part of its daily operations.

PanelClix has a gatekeeper function. She is responsible for delivering high-quality respondents and has made the relationship with the research agencies just as high a priority as the relationship with its panel members. However, when a panel member is about to cross the line, PanelClix does not hesitate to put things right. Because of this we are confident that PanelClix will continue to deliver respondents with a high quality and can we continue to be proud of our product.

Current situation

At first PanelClix was largely dependent on the information provided by the administrator of the questionnaires (usually the research agencies). Only when a panel member PanelClix committed a form of fraud or did something what would lead to poor quality, it this was detected by the administrator of the questionnaire. After all, the questionnaires are often hosted with the research agencies themselves. However, through analysis of available data and the creation of new techniques this dependency has been reduced. For instance, proactively detecting fraud and rejecting completes based on open transactions and transactional behavior can be realized based on this data.

Although the early **detection** is a large part of the 'quality and anti-fraud policy' from PanelClix, it is also aimed at **blocking, deterrence, prevention** and **learning**. On a continuous level, we are busy implementing and setting up measurable fraud indicators, establishing preventive measures and informing our customers about suspicious activities and new checks

Overview of measures:

- Double opt in
- Detection of 'speeding'
- Analysis changes made to respondent profiles
- Analysis of incentive exchange program
- No PayPal pay out/ only bank accounts
- Limited number of accounts per bank account
- IP -address tracking on transactions
- Direct feedback from rejected completes
- Daily quality control on accounts and profiles
- Limited number of accounts per IP-address
- MGM analysis
- IP-address blocking
- Analysis claim history
- Analysis data feed transactions

The measures explained

Double opt in

The new members of PanelClix can register only through a double opt-in registration process. Permission must be granted twice to participate. On one side this does inspire confidence towards new members, on the other hand makes it difficult to create scripts that create spurious accounts. By creating many accounts, attempts are made to commit fraud on a larger scale, however, it requires additional actions from the script (such as creating an email address) so that the double opt raises a threshold.

Detection of 'speeding'

PanelClix has a view on the start and finish time of a respondent when filling out a questionnaire, because she uses dynamic redirects. Based on the predetermined length of a questionnaire, and the continuous collection of data concerning the filling time of questionnaires, we can estimate if respondents are going through a questionnaire faster than the average. If the respondent has an impossible rapid completion time, then it is classified as 'speeder'.

Analysis of changes made to respondent profiles

A panel member has the opportunity to provide his or her profile characteristics in the PanelClix system. These characteristics include an approximately 3.000 possible answers to 500+ questions. Once these details are completed and saved, the panel member can make changes. After all, the position of the panel member may change. However, when illogical or impossible changes are made, then the margin of error is estimated hereof. At too low a margin of error or when the exact repetition of the same illogical changes occurs, the panel member is confronted with this.

Analysis of incentive exchange program

Once a panel member requests a pay out of his or her points, automatically the available balance is checked for inconsistencies and outliers among the transactions the earned points with. If something is found, the pay out is checked visually by a PanelClix employee.

No PayPal pay out/ only bank accounts

PanelClix / EuroClix only does pay outs on existing bank accounts. Using PayPal or other virtual currency systems is not supported on purpose, because this could conceal crucial information about payments.

Limited number of accounts per bank account

The only way in which a panel member may redeem his or her earnings is by requesting a pay out and having it being deposited to the bank account. For this there must be given an account number. One account can only be given, with up to two persons as being bank account holder. The account number can consist of up to two accounts. This means that members can not redeem their points, when they have more than one account.

IP-address tracking on transactions

With each click on the website or in the PanelClix mailings an IP address is registered, which is used for the connection. This provides a complete overview of the devices a panel member uses, enabling rapid detection of patterns within and/or across accounts.

Direct feedback from rejected complete

PanelClix proactively provides transactions to clients, where it is suspected that the complete is generated under suspicious circumstances.

Daily quality control on accounts and profiles

Within PanelClix a team has been assembled that reviews suspicious accounts and profiles on a daily basis. Although with many algorithms suspicious traffic can be detected, the control of a physical person is important. Learnings made by this person during the process are processed again in the algorithms.

Limited number of accounts per IP-address

When an IP-address is detected with multiple accounts, the number of accounts is automatically limited. It is possible to some extent that multiple devices operate with the same IP address but that becomes limited.

MGM analysis

The introduction of new members via existing panel members, provides a good influx of panel members. However, the associated incentive is also a popular target for fraud. Through the analysis of new members, in relation to the ambassador, patterns can be detected and profiles are formatted.

IP-address blocking

PanelClix blocks access to the membership for panel members who have been found guilty of fraud or other suspicious practices. Although they still can reach the registration page and subscribe to PanelClix, new accounts are automatically flagged as fraudulent. This makes it opaque to the malevolent what is going on, but in the mean time we collect information about this person.

Analysis claim history

Panel members may claim transactions where they have to wait longer for their points than normal claiming. In turn our members service will look whether the transaction is justifiably claimed or not. Gradually a panel member builds up a claim history. Based on this behavior, plus the convenience of the research on the transaction, an estimate can be made on the reliability of the panel member.

Analysis of data feed transactions

Once a panel member generates a transaction, it is often recorded immediately by the research agency. To a large extent these transactions are immediately brought into the system PanelClix through the dynamic redirects. This data provides not only information about completed transactions, but also transactional behavior. By analyzing the transactions generated by the panel members potential fraud can be detected early.

Suspicion of poor quality or fraude; how do we continue?

- Once PanelClix a panel member is being the suspect of fraud, it is important to call a stop to this as soon as possible and inform the stakeholders about this. First of all, we also identify under what other accounts the same panel member himself may still be registered and conduct an extensive profile check. It then may create a pattern that indicates fraud (as also other accounts from the same fraudulent IP address generate transactions). Eventually, a panel member may have one of the following statuses:
 - Reliable
 - Individual fraud (one person, one account)
 - Collective fraud (multiple persons and/or multiple accounts)

As soon as the suspicion of committing to fraud is confirmed or has an excessively high rate of probability, the following steps are taken:

- Existing accounts that are known are put on inactive and the panel members expelled.
- From all known accounts all transaction data, transaction history, personal information (name and address and IP address) are checked to prevent the panel member continuing with other accounts.
- IP addresses are blocked (if possible).
- The points associated to the accounts are destroyed.
- The research agency is informed, with the request for crediting the payment of the PPC.
- The people are notified by mail of their expulsion. In severe cases charges are filed.

A service to be proud of

PanelClix is hopeful that all procedures and measures described in this document will make a difference and will call all abuse and fraud to a halt. As stated earlier, we are working hard to keep the program on a high quality level. This means that PanelClix itself is proud of its product; we are hopeful that all measures also create a sense of trust with its clients of PanelClix. Our efforts will be focused on continuously maintain that feeling, where actions speak louder than words.

PanelClix is happy to share insights and thoughts about procedures and measures, with her clients.