



# Reappraisal, rebuttal and reputational rewards

*ICMA, Barcelona – October 2017*

Gumtree

# What I'll cover

- Gumtree in perspective
- Reputation challenge
- Fraud trends
- Fighting back



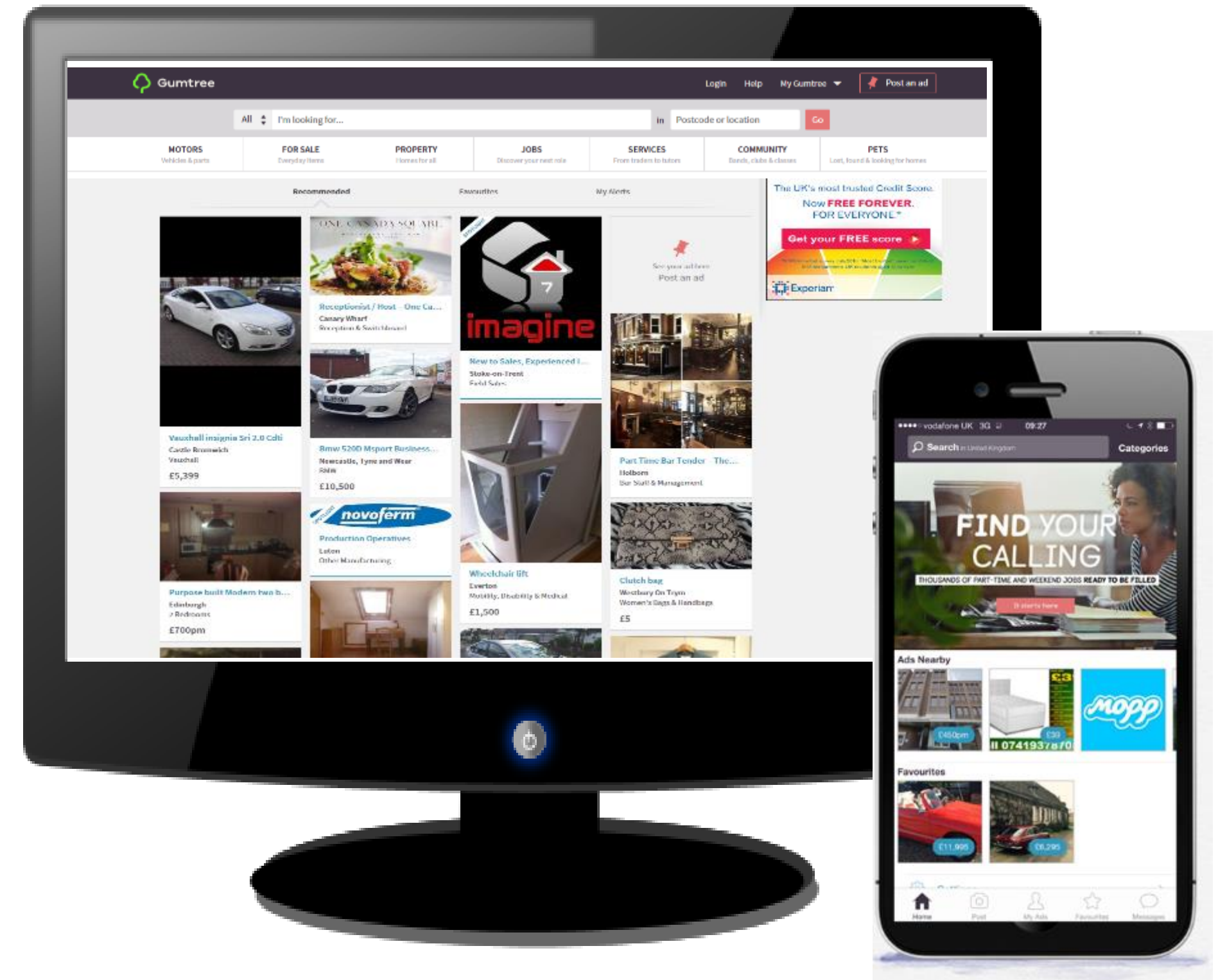


# What's our story

- 'The original' online classifieds site
- Founded by Brits – though still has strong antipodean associations
- Owned by eBay (since 2005) – global sister platforms via eBay Classifieds Group
- Key categories include For Sale, Jobs, Housing, Motors, Community, Services and Pets
- Reaching 37%\* of UK internet-using population every month



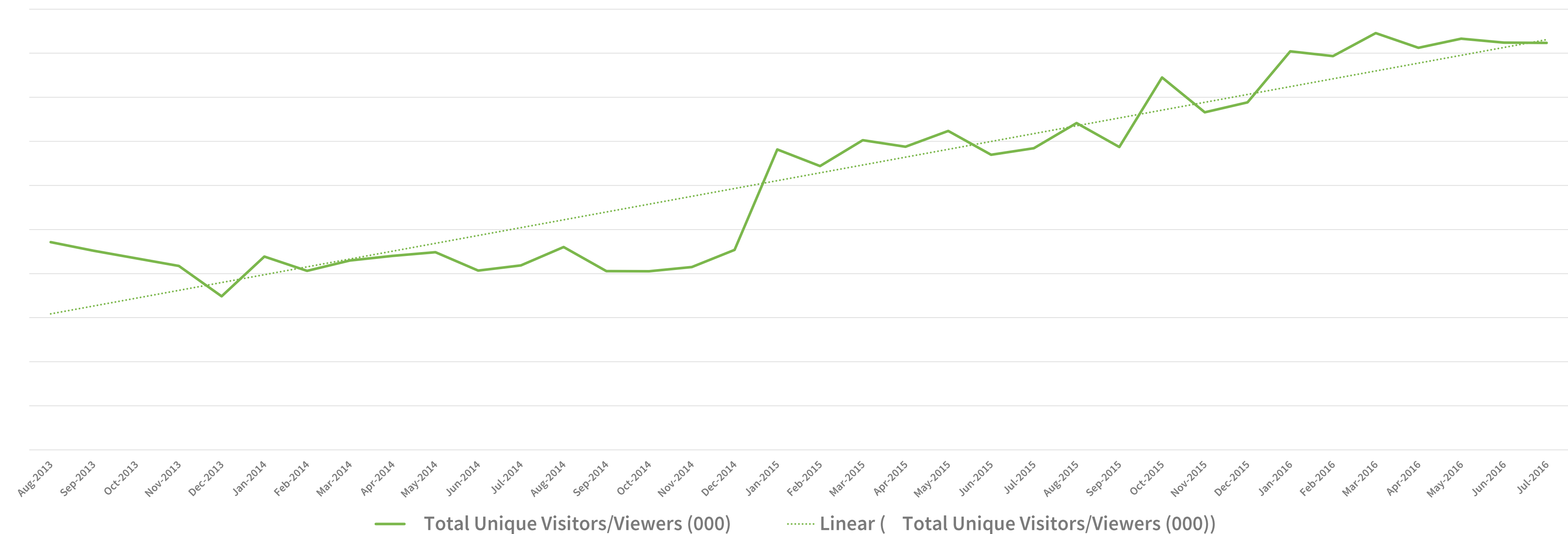
# Then and now...





# Today we deliver approx. 18m UVs and 37% reach

Unique Visitors to Gumtree



# ‘Classic’ fraud issues

## Car Fraud

- Typically try to circumvent reply filters by including contact details (usually email address) in ad pictures
- Involved in Account Takeover (ATO) whereby they send phishing attempts to steal a users account
- Traits include:
  - Significantly underpriced
  - Short, generic ad description
  - Ad being copied from another website
- Fraudster claims vehicle is overseas so cannot be inspected
- Payment occurs through Escrow services or fake Gumtree/eBay payment services (that do not exist), although they are happy to take holding deposits
- Diversifying into Caravans & Van categories

The image displays two screenshots of a Gumtree car listing for an Audi A3, illustrating classic fraud traits. The top screenshot shows the text-based part of the ad, and the bottom screenshot shows the image gallery and specification table.

**Top Screenshot (Text):**

- Header: Immaculate..A3 Audi..2011..Petrol, Wallasey, Merseyside, £3,200
- Text: "FOR A FAST ANSWER PLEASE EMAIL ME DIRECTLY AT : **emilyWil42@outlook.com**"
- Text: "PRICED FOR A QUICK SALE I'm not able to receive calls now. Please contact me via email."
- Right sidebar: User profile for Mohammed (posting for 7+ months), contact details (0770441XXXX), and buttons for Favourite and Report.

**Bottom Screenshot (Image and Specs):**

- Image gallery showing a black Audi A3 (2 of 6).
- Specification table:

Posted	Just now	Seller type	Private
Make	Audi	Body type	Other
Model	A3	Fuel type	Other
Year	2000	Transmission	Other
Mileage	21121		

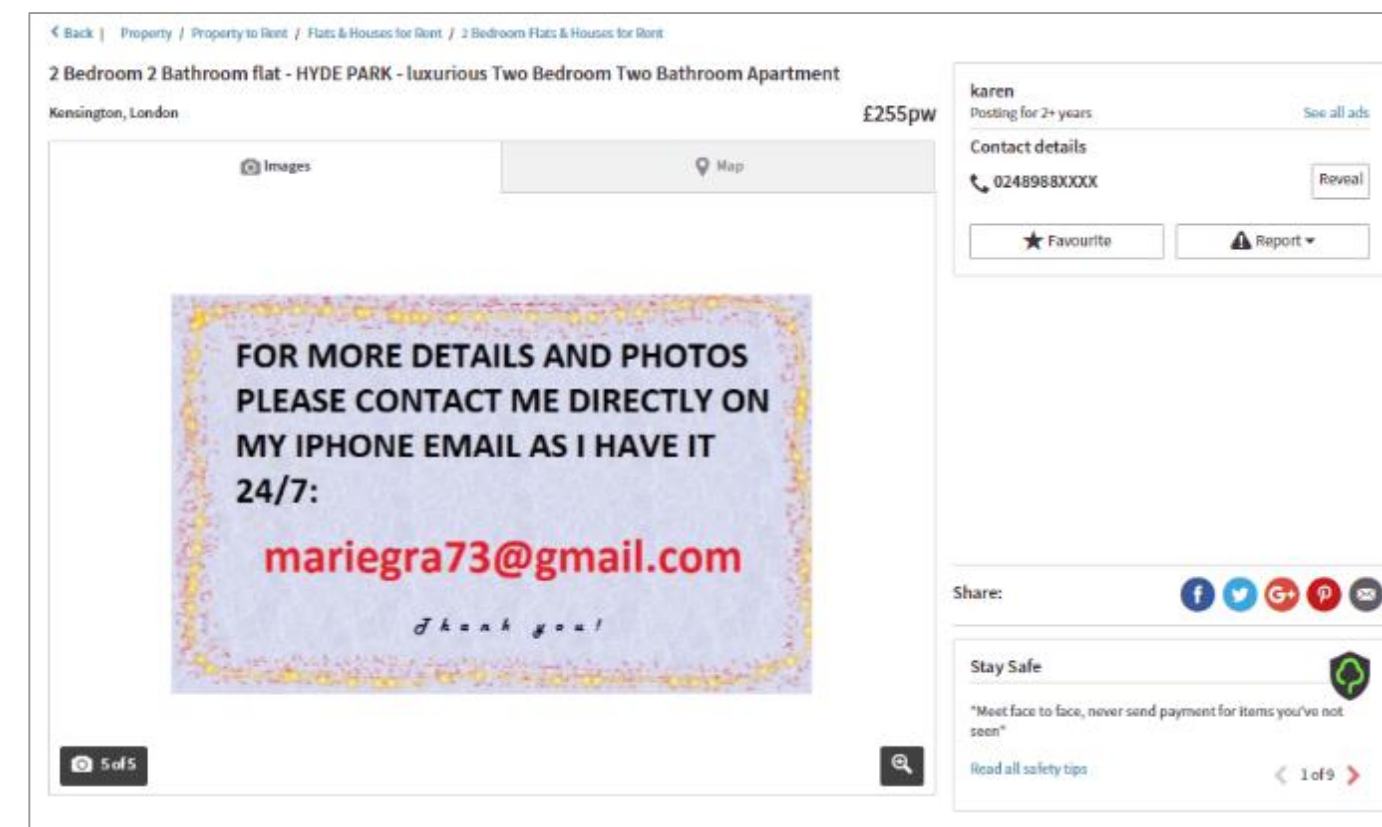
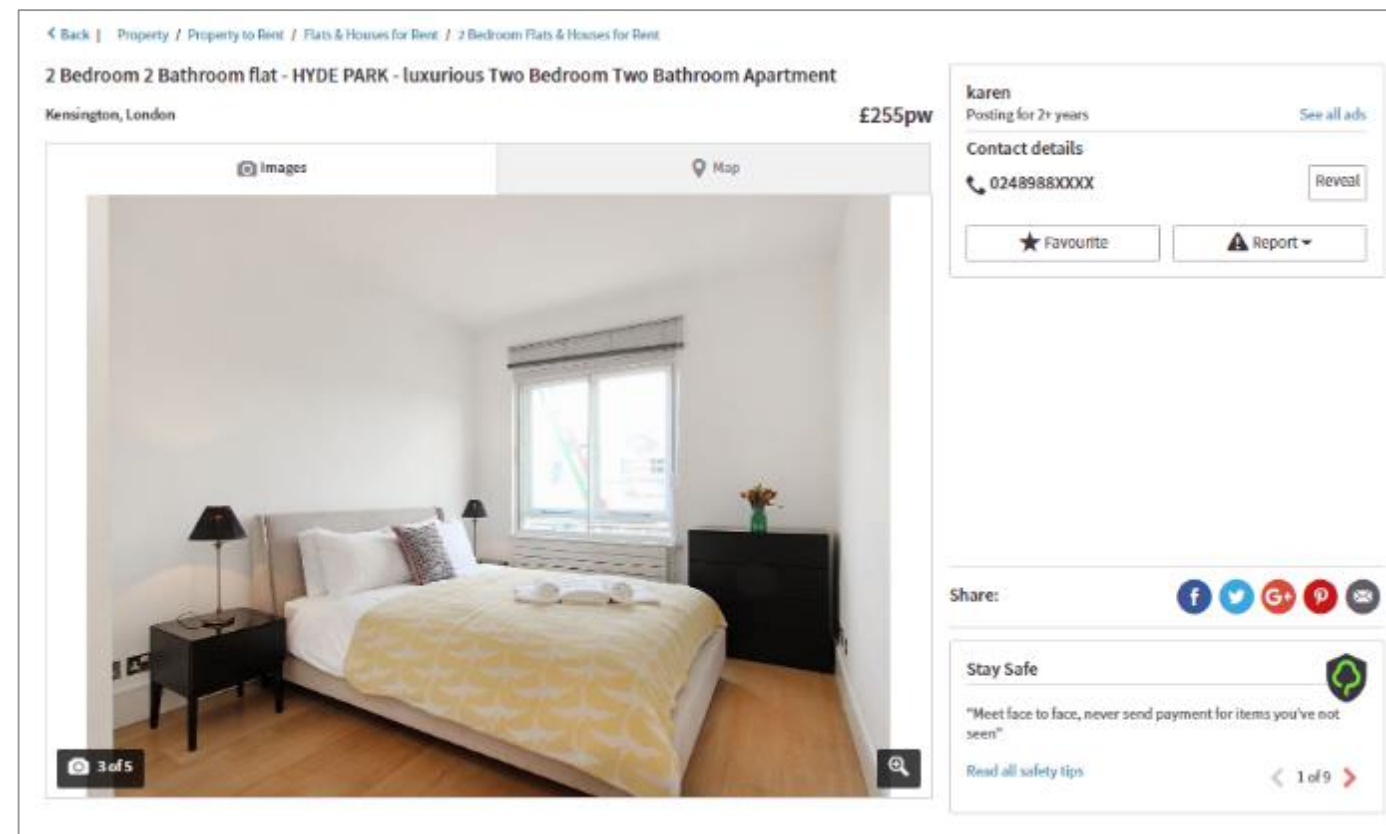
**Description:** Electric windows, Air conditioning, CD player, Leather trim, Height adjustable driver's seat, Height adjustable passenger seat, Folding rear seats, Child seat points (Isofix system), Sports seats, Metallic paint, 18" wheel reach adjustment, Traction control, Central locking, Alarm, Immob.

Ad ID: 1191363438

# Fraud trends

## Fake Property

- Advert for a property that does not exist
- Situated in a desirable area, e.g. central London or University towns
- Too good to be true – the rental price is completely unrealistic
- Targeted at students and overseas property seekers
  - The victim will transfer money for deposit or first months rent via bank transfer or wire transfer services such as MoneyGram without seeing the property



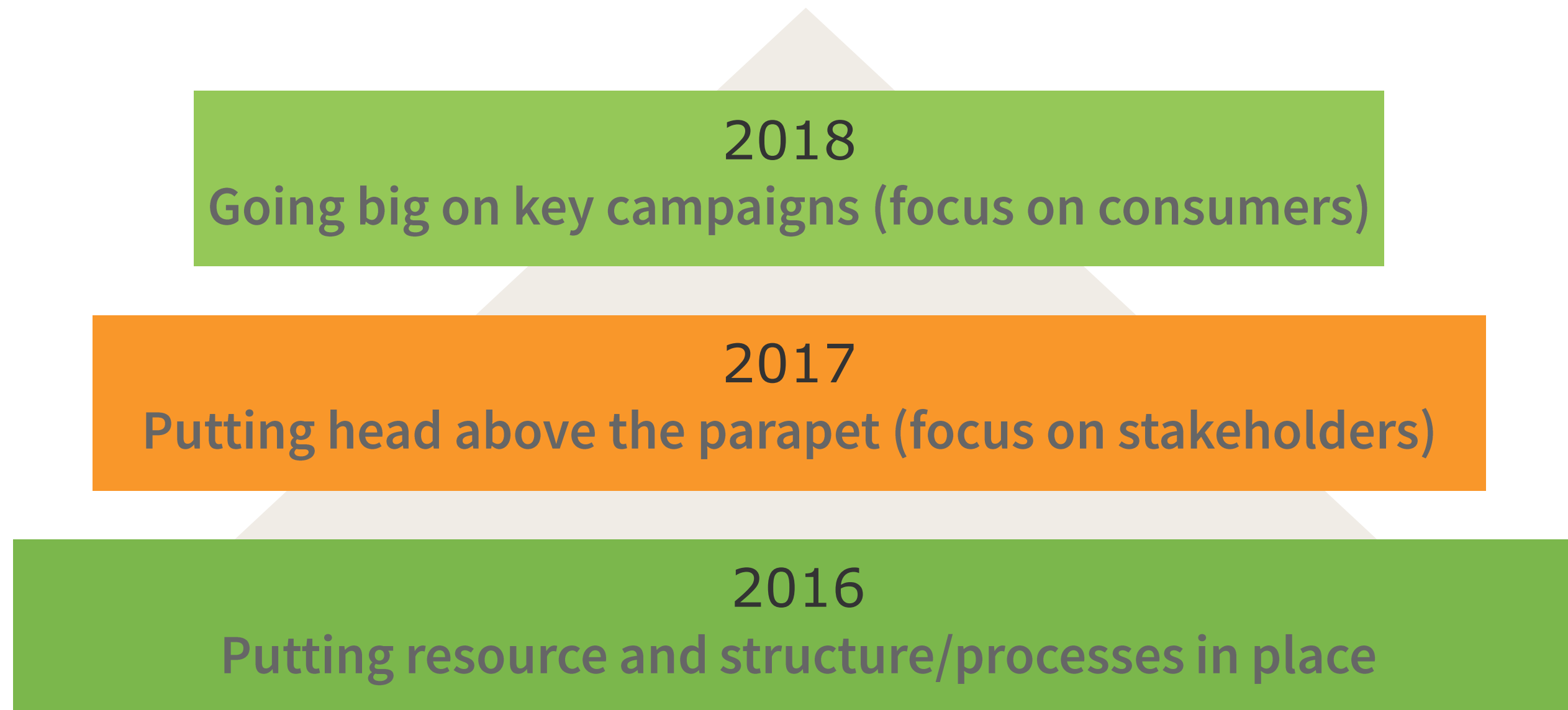
# Fraud trends

## Phone and electricals

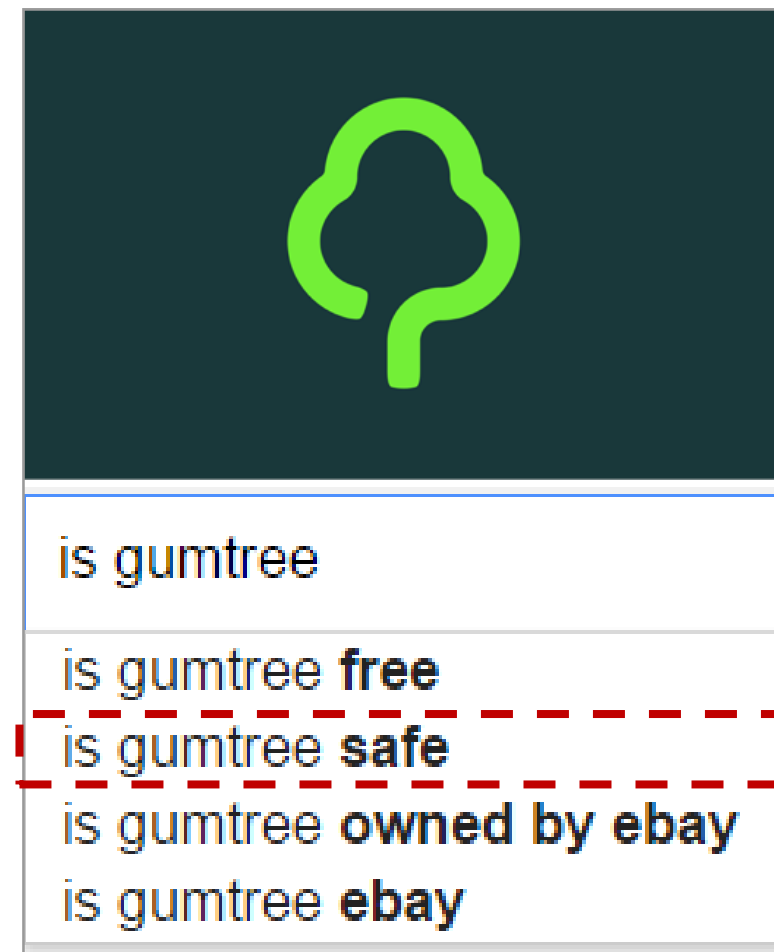
- Centres around a number of common traits
  - Highly desirable, new or high end technology, e.g. Quadcopters, MacBooks, Go Pro Cameras
  - Reasonably priced
  - Item is advertised in a remote location (Northumberland, Cornwall, Isle of Wight) or the seller will tell buyer they are somewhere far away from where the item is advertised as being
  - Photos of items are copied from other websites, although not stock images
  - Buyer will pay via Bank Transfer and expect delivery; the item will never arrive
- Phone fraud is our biggest issue in terms of volume of fraud
  - We rarely link fraud gangs or find commonality amongst phone fraud ads
  - Assumption is majority are 'chancers'; the seller receives money via bank transfer and does not send the item knowing there will not be any recourse
- Nearly all fraud in Phones & Electronics is a result of bank transfer and not meeting to exchange and check the item (i.e. not following our core safety message of meeting f2f)



# However change is afoot



# What this means for Gumtree



*At the core is a drive to improve  
Trust & Safety for users, and  
challenge misperceptions of the  
brand by communicating the  
‘surprisingly good’ status quo –  
and ambitious plans for the future*

# Testing and learning



HOT TOPICS ▾ REGIONAL NEWS ▾ SECTOR



**EDITOR**  
Billy Wood  
25 MAY 2017

## Gumtree is utilising AI-powered linguistic algorithms to drive customer engagement


UK classified platform Gumtree has begun working with London-based AI startup Phrasee to support its customer engagement efforts and get more people reading its targeted emails.

Features Technology IT Business Jobs Follow: 

Home > Features > Data Features

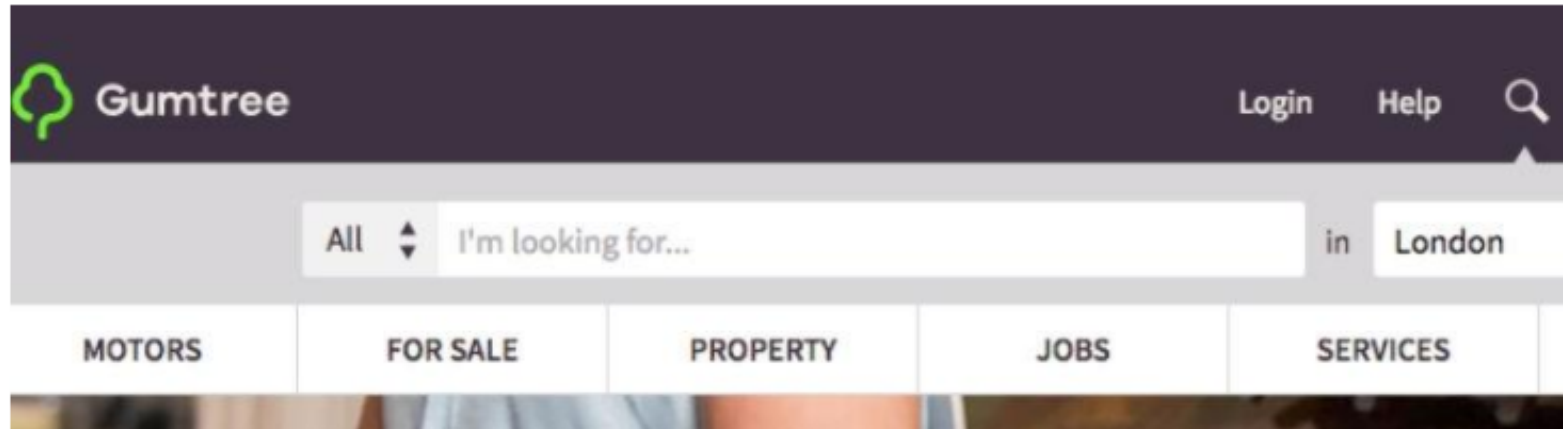
## Gumtree modernises its CRM strategy with eye on AI use cases

The popular classified ads site is bringing its CRM strategy into the 21st century by shifting from simple email campaigns to a personalised approach based around Salesforce's popular SaaS CRM and some new AI capabilities

**Scott Carey**  
June 9, 2017

Gumtree, the popular British classified ads website owned by eBay, is embarking on a new customer relationship management (CRM) strategy based around Salesforce's Marketing Cloud SaaS solution. Once it has this in place the company wants to leverage AI and machine learning techniques for better personalisation of its marketing messaging.

Upon joining the company in 2016 from Marks and Spencer, Gumtree's head of CRM, Matt Button said that the organisation's idea of CRM was "really just email".





# Working with partners

- Horizontal level
  - City of London Police / Action Fraud / National Fraud Intelligence Bureau (NFIB)
  - Cyber Aware / National Cyber Security Centre
  - Get Safe Online (GSOL)
  - Trading Standards
  - Citizens Advice
  - Which?
- Vertical - Property
  - Residential Landlords Association (RLA)
- Vertical - Jobs
  - SAFERJobs
- Vertical - For Sale
  - Transport for London (TfL) / Met Police / Bike Register
- Vertical - Motors
  - Vehicle Safe Trading Advisory Group (VSTAG)
- Vertical - Pets / animals
  - Pets Advertising Advisory Group (PAAG)
  - International Fund for Animal Welfare (IFAW)
  - RSPCA



# Re-setting the conversation with stakeholders

- Prioritise and engage – amongst both industry and amongst PA audiences
- Genuine contribution, and in it for the long-haul





# Creating a visible and proactive press office

- Consumer stories
- Faces of the business





# Creating reasons to reappraise

- Corporate – Trust and Safety
- Consumer – ‘Eertmug’





# And finally –

- Bringing the excitement and value of classifieds to life for consumers



# Thank you