

TRUST — EXECUTIVE BRIEFING

Authentication Risk Briefing

Where the risk concentrates, and what a check is actually worth

The read

Risk concentrates in one price band and one category, and the current check applies evenly across all of them. Moving the check to where the risk is would raise detection without raising cost, because the volume in the low-risk bands is where the spend currently goes.

71% Of confirmed issues from one price band	18% Of checked volume from that band	I Check applied evenly across all bands	O Risk-weighting in the current model
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THE DATA SUPPORTS

- 01 Concentration by price band and category.
- 02 Concentration by listing age at first sale.
- 03 A risk-weighted check at the same total cost.

IT DOES NOT SUPPORT

- 01 Removing checks from any band entirely.
- 02 Seller tenure as a standalone signal at current volumes.



What is actually being sold.

THE ITEM · MCLEUKER HOUSE SET

SO WHAT

Seventy-one per cent of confirmed issues sit in eighteen per cent of checked volume. The check is being spent where the risk is not.

Where it concentrates

CONFIRMED ISSUES BY PRICE BAND

Share of confirmed issues.



AGAINST CHECKED VOLUME

BAND	SHARE OF VOLUME	SHARE OF ISSUESISSUE RATE	CHECK INTENSITY
Highest	18%	71% HIGH	Same as all
Upper mid	24%	16% MODERATE	Same as all
Lower mid	31%	9% LOW	Same as all
Entry	27%	4% LOW	Same as all



Where the value is created, or lost.

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SO WHAT

Every band gets the same check and one band produces nearly all the issues. That is not a detection problem, it is an allocation one.



One of one, photographed once, sold once. Everything about this listing has to be right the first time.

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What a weighted check does

THREE MODELS			
MODEL	DETECTION	COST	SELLER FRICTION
Even check, as now	Baseline	Baseline	Even
Risk-weighted, same cost	HIGHER	Same	Concentrated on high band
Risk-weighted, reduced cost	Baseline	LOWER	Concentrated on high band

WHAT MUST NOT CHANGE	
Minimum check	Every band keeps a floor — no band goes unchecked
Published policy	Buyers are told what is checked, and that does not vary by band
Appeal	Unchanged in every band
Not assessed	Whether concentration is stable over time — re-read quarterly

SO WHAT	Weighting the check is not removing it. Every band keeps a floor, and the published buyer-facing promise does not change — only where the additional scrutiny is spent.
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Decisions

DECISIONS ARISING FROM THIS BRIEFING

DECISION	OWNER	BY	IF IT IS NOT TAKEN
Move to a risk-weighted check at constant cost	Trust and Safety Director	31 Oct	Detection stays flat while spend stays misallocated
Set and publish a minimum check floor per band	Trust and Safety Director	31 Oct	Weighting reads as reduced protection
Re-read the concentration quarterly	Head of Insight	31 Jan	The weighting outlives the pattern it was built on
Review seller tenure as a signal at higher volume	Data Lead	31 Dec	A usable signal stays untested

SOURCES AND BASIS

Confirmed issues — our own authentication outcomes over the stated window.
Checked volume — our own processing records over the same window.
Price bands — our own banding definitions, unchanged over the window.

ILLUSTRATIVE SAMPLE

This document is a rendered SAMPLE of the Authentication Risk Briefing template, produced to show its structure, exhibit inventory and register. The figures in it are illustrative and are not market intelligence. A real run of this template researches and cites its figures with an as-of year for each, or marks them as modelled and states the basis — the rule the template itself carries.