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Chargebacks, the other side of card payments



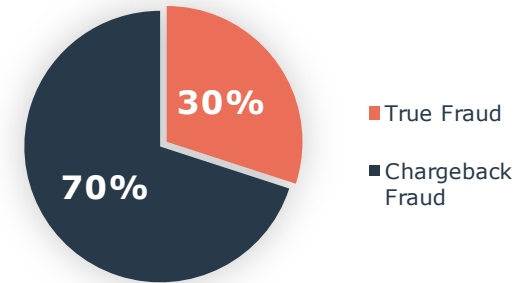
You're a merchant, you rely on cards as your main payment method. You're also a cardholder and know your bank has your back. If someone uses your card without your approval you can easily reverse it.

So, what happens when a customer commits fraud by asking their bank to reverse a purchase you delivered as agreed?

Unfortunately, its entirely up to you to prove that the transaction was legitimate and delivered as agreed.

This is a common occurrence called **chargeback fraud** and it cost merchants **\$11.2B* in lost revenue** in 2015.

Most merchants block suspicious transactions and perform manual reviews but this won't stop chargeback fraud. Only 15-30%* of chargebacks are attributable to true fraud. Most chargebacks are chargeback fraud and can be recovered by Chargeback.com.



True Fraud begins either with the theft of the physical card or with the compromise of data associated with the card and results in unauthorized purchases that get charged back to the merchant at the cardholder's request.

Chargeback Fraud begins with a legitimate transaction from the cardholder but is ultimately charged back to the merchant for a number of reasons ranging from malicious pre-meditated planning and behavior to simple confusion or a misunderstanding.

Why Chargeback.com

Can it be just 5% better? Of course it can. Whatever topic, whatever thing, it can always be better.

Chargeback.com was founded in 2009 because chargebacks suck. We knew we could build tools and train people to disrupt the pains associated with chargebacks. We get goose bumps every time we recover lost revenue and prevent merchant accounts from being shut off from chargeback fraud.

Chargeback Monitoring and Notifications, FOR FREE, FOREVER.



- With integrations to every major ecommerce platform, payment gateway and processor we have the unique ability to do something good, and we're happy to do it.
- Anyone can sign-up online for a free chargeback monitoring account in seconds.
- Once you're set-up you'll be the first to know when a new chargeback has been initiated by a customer.

stripe

Braintree

P PayPal

CyberSource®

Authorize.Net

 **Magento™**

 **shopify**

WOO **COMMERCE**

 **PrestaShop**



Recover Revenue and Intercept Fraud

We have two core products available in a fully managed service model or as a software as a service (SaaS) model. These two products are the industry best because they consistently outperform our competitors and are continually improved by our team.

Chargeback Responses



We continually meet and beat client expectations when recovering revenue from chargeback fraud.

Transaction data from ecommerce platforms, merchant gateways and processors is used to create comprehensive chargeback responses. Key data points such as device fingerprinting, screenshots, AVS checks, network responses are used to dispute chargebacks.

Last year we processed over 130K comprehensive and timely chargeback responses representing \$15MM in lost revenue.

Chargeback Alerts



A suspended or closed merchant account can kill a business overnight. Alerts give you the opportunity to prevent fees, immediately blacklist a customer and take action to remedy a situation before the chargeback is received and recorded against your merchant account.

Our Alert program has the broadest list of participating banks, processors and partners in the industry. This allows us to intercept more chargebacks than any other company.

Last year we immediately acted on 16,500 chargeback alerts for our clients.

Getting Started is Simple

Sign-up Online or Contact Us



1. Got to <http://chargeback.com/signup>
2. Complete the registration form
3. Connect your ecommerce platform, merchant gateway and processor.

CONTACT US

(888) 808-8447

sales@chargeback.com



After signing up we will begin to monitor your merchant account for chargebacks. If a chargeback occurs you will be notified immediately via email. If you would like us to build submit a **Response** for you and attempt to recover your revenue contact us immediately.



If you would like to enable **Chargeback Alerts** so you can **intercept** chargebacks before they impact your ratio we will need your Merchant Identification Numbers (MIDs) and Merchant Descriptors (the messaging that appears on cardholder statements). These are available from the Merchant Processor.



TM

Chargeback.com

We've got your back.