



EQUIFAX®

Dispute and Chargeback Management Solution

Stop chargebacks, save sales and reduce future fraud

Equifax, powered by Kount solutions, can help you prevent revenue loss from criminal and friendly fraud, and enable you to automatically respond to and manage chargebacks efficiently and effectively.

Take control of your financial performance and:



Reduce chargebacks almost immediately

Deflect chargebacks and resolve disputes as soon as customers contact their issuing banks



Refund purchases automatically

Resolve customer disputes quickly to save time, money, and resources on manual reviews



Save the sale

Deflect chargebacks by relaying transaction data that can help customers recognise purchases



Access chargeback prevention products in one place

Act on and resolve post-authorisation disputes as soon as they happen



Inform future fraud prevention

Use decision data insights and analytics to adjust policies within your anti-fraud solution



Pay only when your disputes are unsuccessful

No set-up costs, monthly minimums or long-term commitments, just positive ROI

Optimise your online buyers experience

Consumers are quick to abandon brands or services where they have had a bad buying experience, or poor customer service. Dispute and Chargeback Management Solution provides merchants with the ability to communicate with their customers directly regarding a purchase, sharing the transaction details, or where necessary offering a refund quickly, to ensure that their customer feels satiated, and lessening the likelihood of them requesting a chargeback.

Partnered with Kount Command, merchants can also gain valuable insight into which customers may be committing friendly fraud intentionally, by revealing the gaps in business policies that make it easy for bad actors to commit refund fraud or promo abuse, merchants can then take decisive action to adjust their fraud policy and reduce future fraudulent activities.

Take charge over chargebacks

Dispute and Chargeback Management Solution enables you to automatically respond to customer enquiries, and manage chargeback alerts and notifications in one place.

Inquiries

Inquiries tell you when a customer has questioned a charge with their issuing bank.

As soon as you receive an inquiry in the charge management software, you can collaborate with the bank by relaying additional information about the transaction. Being able to relay information quickly means you can save the sale and prevent a chargeback.

Alerts

Alerts tell you that chargebacks are about to be issued, and you have 24-74hrs to act.

As soon as you get a chargeback alert, you can take action. Manually or automatically issue a refund based on customisable criteria to avoid manual review time and prevent a chargeback. You can also stop shipments to prevent inventory loss.

Notifications

Notifications tell you that a chargeback is incoming.

As soon as a chargeback notification is received you can stop shipments to prevent inventory loss, and also use the information about the incoming chargeback to adjust fraud policies to prevent similar chargebacks in the future, and improve customer experiences.

How can you benefit from Dispute and Chargeback Management Solution?

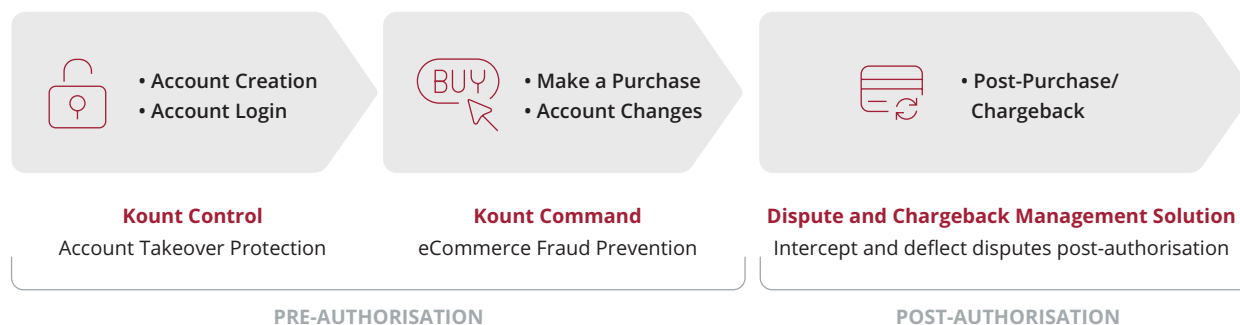
A national provider of information to the automotive industry had found themselves put on notice that it was within 30 days of a processing shutdown as their chargeback running rate was consistently over the 1% threshold. Having previously tried to assemble their own collection of anti-fraud tools they could no longer carry on. After a two week implementation, they reduced their manual reviews to less than 0.8% of transactions, and the chargeback fines were eliminated in just 30 days. Most importantly with focused resources they were able to offer faster service and great customer satisfaction.

Simplify your dispute and chargeback management

Dispute and Chargeback Management Solution is a comprehensive post-authorization solution that is fully integratable with Verifi, a Visa Solution and Ethoca, and works with various marketplaces such as Magento, Salesforce and Shopify and others, working from one dashboard integrated with your existing tools, you can be active within hours, giving you instant support with managing your disputes and chargebacks.

We're here to help

Please contact your account manager or reach out today, and we can discuss your payment journey and how we can help. As part of our Equifax portfolio we offer Kount Control, an account takeover protection solution and Kount Command, our eCommerce Fraud prevention tool, bringing together both ends of the payment journey along with Dispute and Chargeback Management Solution, to offer full protection during pre-authorisation and post-authorisation



For more information on Equifax Fraud solutions powered by Kount, please contact your Account Manager.

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Equifax is regulated by the Information Commissioner's Office (ICO) as well as the Financial Conduct Authority (FCA) and we strictly adhere to the objectives and principles set by these organisations, which ensure we conduct our business as a Credit Reference Agency with integrity, transparency and due diligence. Our extensive data assets are constantly maintained in compliance with GDPR requirements and the information we provide is accurate and suitable for verification purposes.

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