Chargeback Management

Preventing chargebacks and recovering revenue

A true end-to-end solution for chargebacks

Identifying friendly fraud as well as disputing and decreasing chargeback rates are among a business' toughest challenges. Overcoming those obstacles requires time and resources. When card issuers and businesses struggle to communicate efficiently, they have to engage in the slow and costly chargeback process.

Equifax has partnered with industry leaders to combine multiple prevention alert services into one platform. We offer a comprehensive solution for chargeback management that provides your business the necessary data and tools to prevent disputed transactions and revenue losses. Our solution is designed to help protect revenue and maximize chargeback recovery through highly efficient and accurate processes.

Mitigate friendly fraud chargebacks with Order Validation

Turn the cardholder's bank into your ally against friendly fraud. Share business, transaction and device fingerprinting information in real-time when requested — such as your return policy or a description of what was purchased. Empower banks to work on your behalf to resolve the customer complaint and avoid disputes.

Key benefits

Stop chargeback losses, decrease chargeback rates, and avoid penalties

Recover revenue associated with chargebacks and the loss of goods or services

Save the sale and retain good customers by helping the recognize purchases

Reduce dispute timeframes from weeks to seconds by communicating with issuers in real time

Deploy services immediately and without costly development

Order Validation capabilities support:

Ethoca Consumer Clarity

Verifi Order Insight

Visa CE 3.0

Intercept disputes to preempt chargebacks with Prevention Alerts

Resolve pre-dispute cases by receiving alerts from participating issuers quickly and easily within 72 hours. These alerts enable the initiation of a refund, to avoid any chance of the pre-dispute escalating to a formal dispute. Prevention alerts are essential to help your business avoid monitoring programs and costly chargeback fees.

Chargeback Prevention from Equifax supports:

Verifi Cardholder	Dispute Resolution	Network (CDRN)	Ethoca Alerts

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Prevent future chargebacks with Notices and Inform Reporting

Receive data for all confirmed fraud (TC-40) and chargeback notifications in real time. INFORM provides a single source for key data points that can improve link analysis, fraud analytics, and modeling, to enhance fraud detection and improve manual reviews. Businesses can analyze this data to track and improve fraud rates, gain customer purchase insights, and identify chargeback patterns. The results can then be used to improve rules and further optimize chargeback prevention.

Automate credits to reduce manual reviews with Rapid Dispute Resolution (RDR)

Apply auto-decisioning, based on a seller's rules, to resolve both fraud and non-fraud Visa disputes to avoid a chargeback. Sellers can use a robust decision engine that includes seller-defined rules to optimize their refund policies.

Automated credits improve customer experiences through quick resolutions, save manual review time and cost, and prevent dispute filing errors to reduce chargeback liability.

Recover revenue with Chargeback Recovery

A chargeback response allows you to challenge illegitimate transaction disputes. If you successfully overturn the chargeback, you'll recover revenue that's been lost. With our advanced technology, you no longer need to be burdened by time-consuming, labor-intensive, error-prone processes.
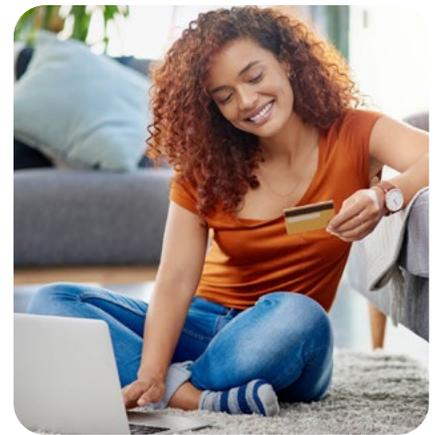
Business oriented Scalable Automation

Equifax enables you to prevent chargebacks with a choice between advanced or basic automation. Our advanced automation technology will do everything necessary to stop chargebacks from happening. All actions are recorded so you know exactly what's being done. Alternatively, our basic automation offers guided workflows, ensuring you won't miss a step or waste any effort. Detailed reporting makes it easy to evaluate the effectiveness of your strategy.
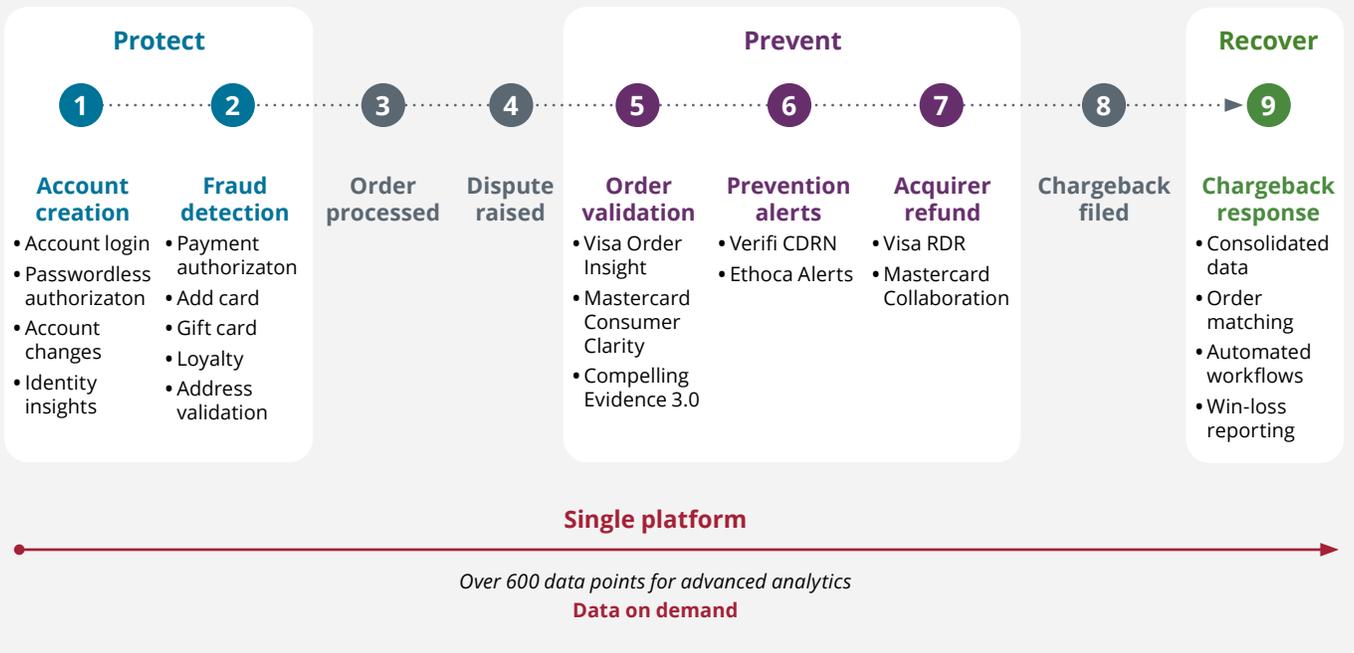
Comprehensive End-to-End Chargeback Solution

Chargebacks have damaged your bottom line for long enough. It's time to protect the revenue that's rightfully yours. Equifax is here to help by offering a complete end-to-end solution for chargeback management that will help protect your business and grow revenue.

Equifax offers advanced solutions that prevent chargebacks from happening. Our advanced data transfer technology spans every touchpoint across the customer journey, from an account being created to a chargeback being filed, and is fed into our artificial intelligence (AI) and machine learning (ML) models to help identify fraud patterns. This enables fraud analysts to make rapid data oriented decisions on whether or not they should add a customer to a decline list and also facilitates the adjustment of policies according to your business goals. Our unique data transparency provides the information you need to save a sale, prevent a chargeback, and grow your business efficiently.

Chargeback management – It's a complete strategy

Protect				Prevent				Recover
1 Account creation	**2** Fraud detection	**3** Order processed	**4** Dispute raised	**5** Order validation	**6** Prevention alerts	**7** Acquirer refund	**8** Chargeback filed	**9** Chargeback response
• Account login • Passwordless authorizaton • Account changes • Identity insights	• Payment authorizaton • Add card • Gift card • Loyalty • Address validation			• Visa Order Insight • Mastercard Consumer Clarity • Compelling Evidence 3.0	• Verifi CDRN • Ethoca Alerts	• Visa RDR • Mastercard Collaboration		• Consolidated data • Order matching • Automated workflows • Win-loss reporting

Single platform

Over 600 data points for advanced analytics
Data on demand

equifax.com/business/identity-fraud