# **Merchant Chargeback Services**

Providing world class chargeback advocacy & solutions for small and medium-sized businesses



## Why Your Business Needs **Merchant Chargeback Services**

- Ignoring chargeback disputes makes them a cost-of-doing business reducing profit.
- 40 percent of small businesses have no effective chargeback solution.
- Without proper documentation, the dispute process is burdensome and time-consuming.
- In chargebacks, issuers consider the merchant guilty until proven innocent.
- Too many chargebacks may result in the termination of the merchant account. That can be fatal to small and mediumsized businesses.
- · Creating proper procedures and documentation takes time away from the business.
- · Merchant fraud is growing and without a proper means of defending against chargebacks they will become a larger cost and burden to the business.
- The average cost of each chargeback is estimated to be \$190.
- Estimates say 60% of chargebacks will be friendly fraud, a customer disputing a legitimate charge

## **Merchant Chargeback Services**

#### **Chargeback Dispute Resolution**

Timely and efficient advocacy assistance concerning all chargeback processes including: retrieval requests, disputes and representment.

#### **Transaction Fraud Advocacy**

Resolution of transaction-based fraud for the benefit of the merchant-business as well as Red Flags Rule compliance.

### **Reducing Chargebacks**

Reducing future chargebacks and fraud through merchantdatabase analytics and staff training.

#### **Advocacy Services**

Clients interact directly with our experienced chargeback specialists and are supported by our fraud department. Merchant Chargeback Advocacy<sup>™</sup> is highly effective and provides many beneficial services. The program lessens the burden of dispute resolution and related fraud perpetrated against small and medium size businesses.

ConviviaOne becomes the merchant's partner, assuming the heavy lifting of dispute and fraud resolution arising from charge card transaction processing. Our highly-experienced team of chargeback and fraud specialists is a powerful resource, available to assist merchants on a daily basis, or as needed.

.The service integrates seamlessly into the payment operations of most companies. Services are executed by experienced chargeback and fraud specialists. Each issue is meticulously recorded on a case management system, creating a database of dispute history and a resource for analyzing trends and patterns.

> **Chargebacks Made** Simple for Business