



Accertify Chargeback Service

Introducing an Easy, Efficient Way to Manage Chargebacks

Accertify Chargeback Service is a comprehensive software platform addressing every element of the chargeback management process from review and analysis through representation and reporting. The platform utilizes the latest technology to take the hassle out of managing chargebacks and help merchants save time, reduce manual efforts and boost revenue recovery.

Why Accertify?

The experts at Accertify have been helping merchants of all sizes reduce payment fraud and manage chargebacks for more than a decade. We understand the challenges merchants face in managing chargebacks with tight resources while trying to keep abreast of an evolving payments landscape. Based on our experience in developing world class fraud prevention solutions, we've built a chargeback management platform that is PCI compliant.

Key Product Benefits

Designed to meet all Card and Processor requirements for receiving, managing and replying to chargebacks in order to streamline processes, create efficiencies and provide for transaction lifecycle tracking

- Supports multiple load processes, including direct processor integration, web report upload and manual entry
- Supports multiple output format and transport requirements and e-fax integration, allowing for ease of transmission back to processors
- Flexible system reference tables are managed and updated by Accertify chargeback experts, helping ensure adherence to current card brand requirements and eliminating need for merchant to monitor changes

Integrated workflow software can save time by automating time-consuming routines and management processes

- Helps reduce human errors and allows merchants to focus on their core businesses
- Provides quick, easy document capture, avoiding the need for multiple screen shot uploads and reducing paper usage
- User interface is customizable to customer business needs
- Customizable skill-based routing provides workflow optimization

Integrated reporting and data tools make it quick and easy to generate reports and track chargeback trends

- User-based access hierarchy maintains data security
- Provides secure, web-based reporting
- Provides standard reporting package
- Provides real-time, ad-hoc reporting flexibility

Designed to Manage Global Payments Dispute Processes in the Following Industries:

- Retail
- Travel and Entertainment
- Digital Download
- Digital Subscription/Service
- Social Networking

Potential Business Improvements

- Retain and recover more revenue
- Reduce operational costs
- Improve your chargeback reversal rate
- Streamline chargeback management processes
- Gain efficiency and increase productivity
- Free up time and resources to focus on core tasks

The Accertify Advantage

- **International capabilities** – Global architecture can handle multiple languages and currencies
- **Valuable intelligence** – Interceptas customers can automatically leverage chargeback data via the platform for validation of front-end fraud screening processes and updating of screening rules and negative/positive data tables
- **Flexible and customizable** – Merchants can control automation levels, system updates, business rules and user interface design to meet their specific business requirements
- **Integrated** – Components of a complete chargeback management program are seamlessly connected to save time and provide multiple efficiencies
- **Automated** – Provides capability to automate representations when coupled with Interceptas transaction and purchase details
- **Outsourcing** – Option to outsource chargeback management operations to Accertify on a full or partial basis

A Complete Solution – Product Features

Built-in Card and Processor Requirements

- Transaction and dispute lifecycle tracking
- Integrated rule sets tied to processor requirements
- Integrated and customizable input formats
- Multiple output formats tied to processor requirements
- Customizable automated representation capabilities

Workflow and Management Processes

- Global language and currency support
- Rule-based queue structure
- Management dashboard
- Supervisor escalation process
- Quality control and training process
- Links historical occurrences by transaction
- Links across other custom-defined data elements
- Clipboard functionality
- Pre-loaded support documents
- Custom templates (representation and purchase details)
- Concatenates support documents into one
- Converts documents as required (.pdf or .tif)
- Integrated fax capabilities including inbound fax tagging

Reporting and Data Repository

- Secure, real-time web-based reporting
- Standard Reporting package
- Ad-hoc reporting flexibility
- Document management
- UPS and FedEx APIs for POD automation
- Custom integration for image file and data support
- Business Improvements

Tools to Help Retain and Recover More Revenue

- Improve your chargeback reversal rate
- Streamline chargeback management processes
- Gain efficiency and increase productivity
- Free up time and resources to focus on other core tasks

About Accertify®

Accertify®, Inc., a wholly-owned subsidiary of American Express, is a leader in providing e-commerce companies with software, tools and strategies for preventing online fraud and mitigating enterprise-wide risks. Our Interceptas® platform integrates every component of fraud prevention, applies state-of-the-art automation to each step in the process and offers advanced capabilities for managing fraud data. Accertify can aggregate data across your organization to deliver a true, enterprise-wide view of all your interrelated risks. Built from a merchant's perspective, Interceptas delivers flexibility in preventing various types of criminal behavior, including fraud related to card-not-present purchases, online scams and policy abuse, merchandise returns and exchanges and other data management challenges. Accertify is committed to providing online companies with the most cost-effective, flexible solution to fraud available.



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