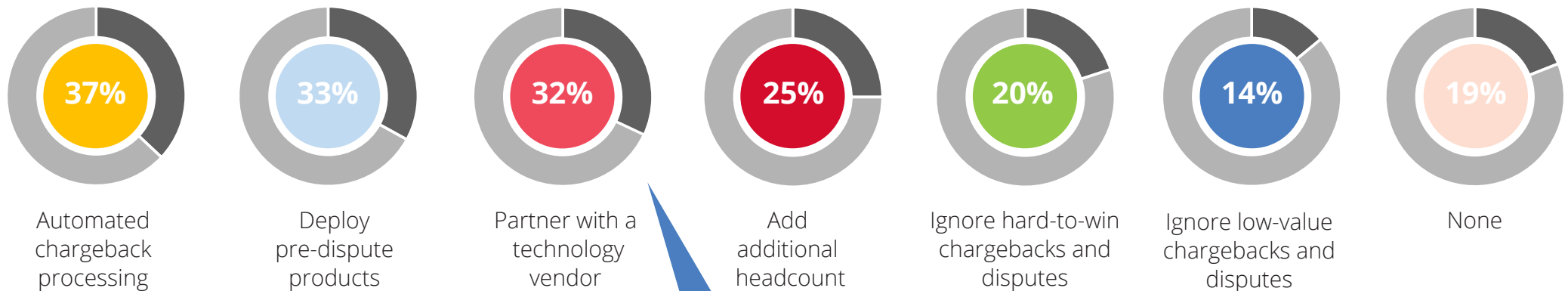


PROTECTING YOUR BUSINESS FROM CHARGEBACKS IN 2021

Eight-in-ten merchants are investing in strategies to cope with mounting chargeback volumes, most notably automated chargeback processing.

Strategies organizations are most likely to invest in during 2021 to cope with mounting chargeback volumes



72%
of consumers engage with their financial service providers' website or mobile application at least once a month.

<\$1B merchants are more likely than \$1B+ merchants to partner with a technology vendor to cope with mounting chargebacks

Providing additional transaction clarity has the potential to reduce call volume by 25% in cases where the description of the purchase was unclear.

96%
of surveyed consumers expressed a preference for having more detailed transaction information available to provide increased clarity.

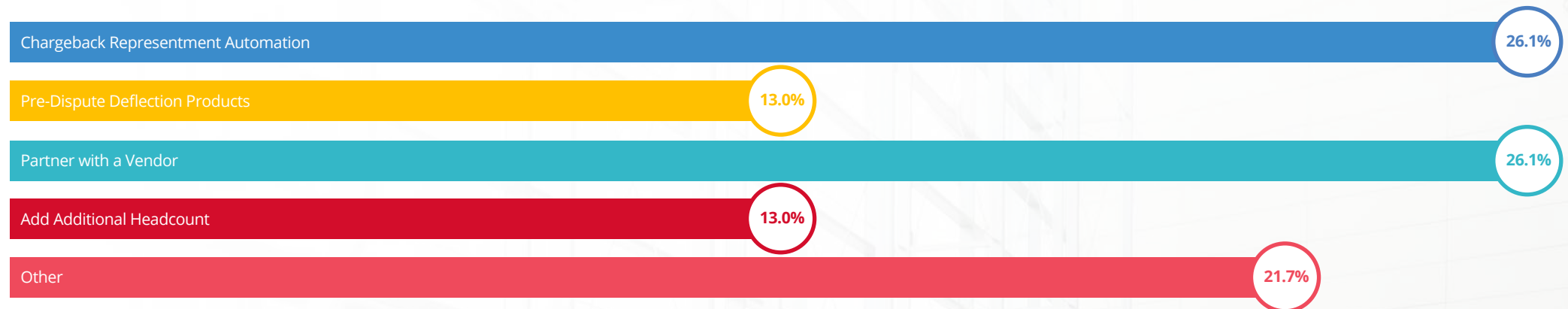
27%
of consumers report that, once they connected with their financial institution, the charge wound up being correct.



Source: Fraud trends: Arizent Research survey conducted on behalf of Accertify in December 2020/January 2021 on the subject of online payments fraud trends.

PROTECTING YOUR BUSINESS FROM CHARGEBACKS IN 2021

WHAT STRATEGIES TO HELP YOU MANAGE DISPUTES ARE ON YOUR 2021/2022 ROADMAP?



The features identified as being valuable for alleviating transaction confusion are:

- A picture of the printed receipt
- The date and location of delivery for online purchases
- A full list of products purchased
- A link to refund and return details for the purchase
- A merchant logo

Results based on anonymized polls conducted during Accertify webinar. Information relevant at date of poll.