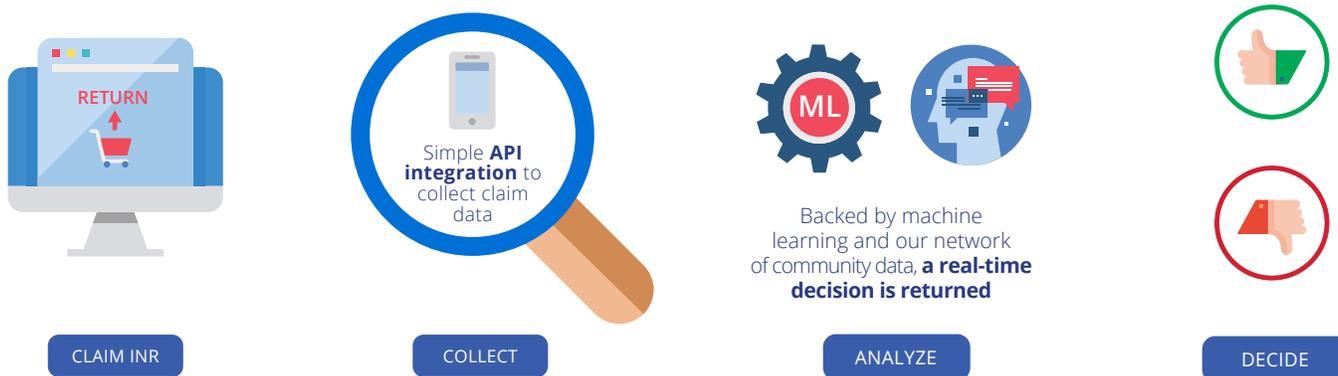# Accertify
AN AMERICAN EXPRESS COMPANY

Refunds Abuse Protection

The Rise of Refund Abuse

Refund abuse claims are a growing problem for merchants globally. Estimated to cost retailers $25B[1] annually, now, more than ever, is the time to assess your approach to stopping refund abuse.

Refund abuse, also known as item-not-received (INR) or merchandise-not-received (MNR) claims, is when a customer places an order, receives the goods and then fraudulently claims to have not received the shipment. As a merchant, you're placed in a difficult position. Do you simply attribute this to the cost of doing business online and accommodate each refund request? Or, do you instead penalize all customers by introducing unwanted friction into the customer experience?

RETURN

Simple **API integration** to collect claim data

ML

Backed by machine learning and our network of community data, **a real-time decision is returned**

| CLAIM INR | COLLECT | ANALYZE | DECIDE |

Moving from risk to trust

With this growing problem, it's clear you need a solution that lets you do both - process refunds from trusted customers and stop the fraud.

Refunds Abuse Protection from Accertify is a targeted solution designed to identify and stop patterns of claims abuse, while minimizing friction to trusted customers. Through an easy-to-implement API, our dynamic, risk-based approach allows you to accurately discern whether a refund claim is legitimate or fraudulent and take the appropriate action. With over a decade of solving complex fraud problems for merchants globally, Accertify's sophisticated technology gives you greater power to prevent this billion-dollar problem while protecting your brand.

PROTECT YOUR BRAND. PROTECT YOUR CUSTOMER.

Trust Accertify.   Accertify.com

Contact us for a free consultation.