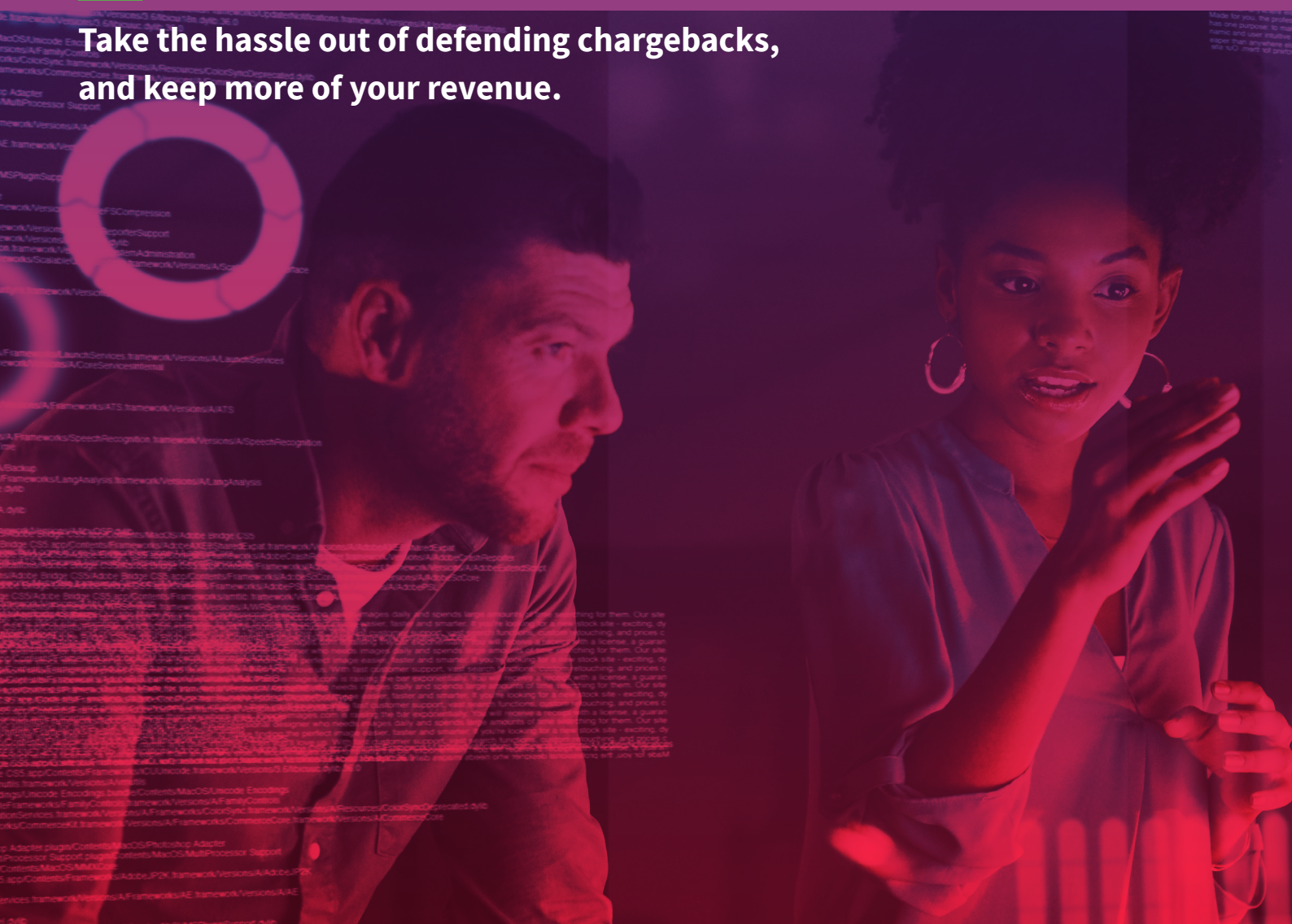


DISPUTES DEFENDER

Take the hassle out of defending chargebacks,
and keep more of your revenue.



The challenge of chargebacks

At Worldpay from FIS, we know that your top priority is converting consumers into buyers – not worrying about chargebacks. But chargebacks cost you revenue, and defending them is complicated and time consuming.

It may seem easier to just accept them as a cost of doing business. But with chargebacks constantly on the rise, that's not really an option. You need a payments partner who can help you manage chargebacks efficiently and reliably and above all, save you money.

Let us worry about chargebacks... and save you money while we do it

Fight back against chargebacks with Worldpay Disputes Defender, powered by Chargebacks911.

From prevention to representment, our dual-layer approach drives more revenue recovery and proactively reduces your chargeback volume. We make it easy with multiple integration options – including a direct connection to your CRM system.

Did you know?

Chargebacks are up **41%** over the past 3 years²



**Don't be a victim of chargebacks.
Let us defend and reduce them
for you... while you focus on
growing your business.**

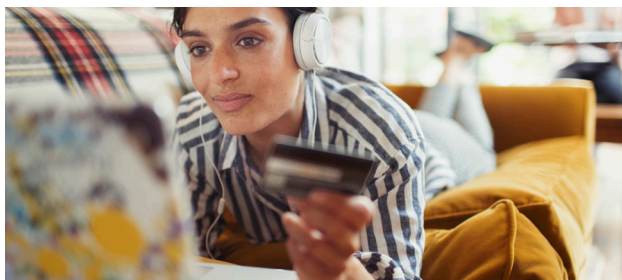
worldpay
from FIS



Chargebacks are costing the payments industry in excess of **\$100 billion** in leakage/losses³



67% of chargebacks are due to **friendly fraud**⁴



Approximately **40%** of consumers who commit **friendly fraud** will do it again within **60 days**⁵



81% of consumers admit they filed a chargeback **out of convenience**⁶

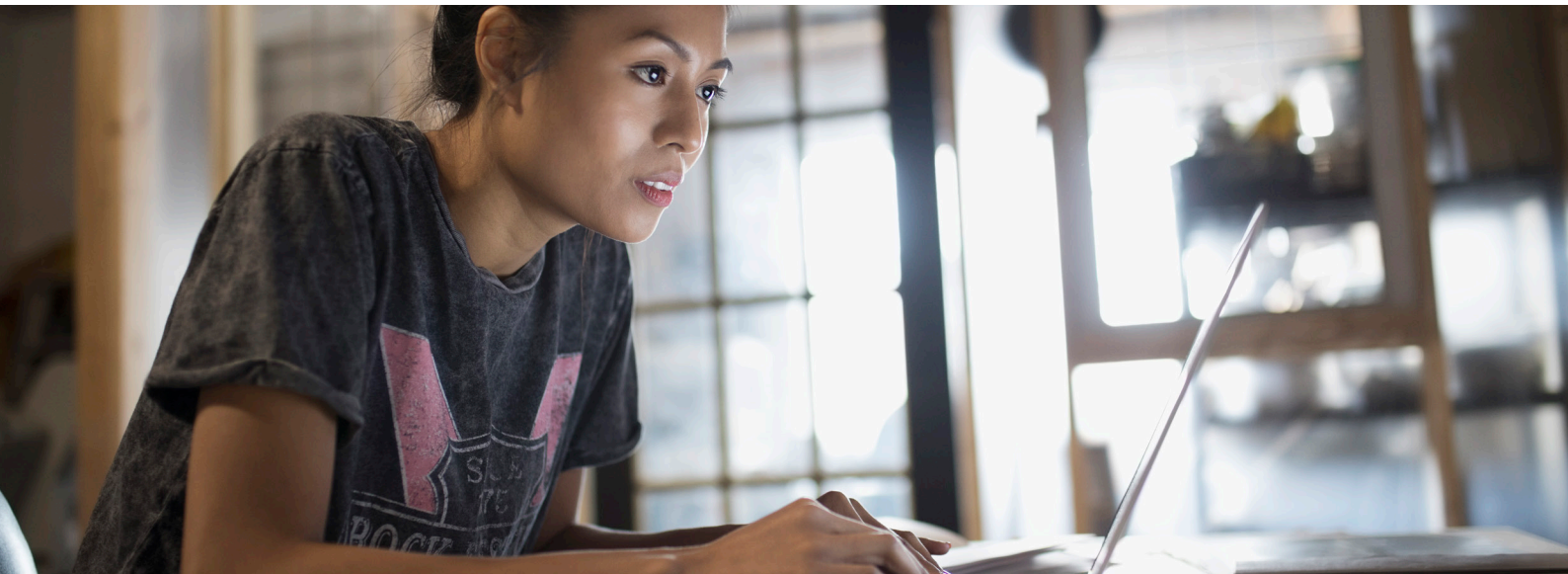


Protect your Revenue

Keep more revenue with leading-edge security, fraud, compliance, and loss mitigation solutions

What does end-to-end chargeback management look like?

- Provides powerful data
- Adapts to industry changes
- Disputes friendly fraud
- Identifies errors and liabilities



Reap the rewards of working with the best in the industry:

- Improved net win rates
- Increased intelligence and data collection
- Fewer chargebacks
- Enhanced reputation
- Improved fraud filter decisioning
- Simplified processes and optimized revenue

Chargebacks packed and priced in one punch

We operate a no win, no fee pricing structure. For details, please contact your Worldpay Relationship Manager or representative.



Why Worldpay?

With 40 years of experience and data from \$1.5 trillion in transactions annually, Worldpay has the world-leading expertise to help you protect your revenue.

From maximizing your acceptance to growing with our experts, we support you at every step of the payment lifecycle with powerful tools and services.

Our Protect your Revenue range of products comprises efficient and effective chargeback monitoring and defence services – it's the help you need to tackle the ever-growing challenge of disputes.



Get started today

Already a Worldpay customer?

Contact your Relationship Manager today to learn about the Disputes Defender.

New to Worldpay?

Visit **worldpay.com** to arrange a Sales call with one of our experts, and discover the advanced payment solutions your business needs to grow.

¹ Chargebacks911 was recognized by the 2018 CNP Awards as the best chargeback management program

² As found by Visa in 2012 - <https://www.rfigroup.com/global-retail-banker/news/friendly-fraud-%E2%80%93-friends-these-who-needs-fraudsters/>

³ From 'The Schocking - But True - Cost of Chargebacks' - <https://chargebacks911.com/chargeback-costs/>

⁴ From 'Distinguishing Legitimate Fraud from Friendly Fraud' - <https://multichannelmerchant.com/blog/distinguishing-legitimate-fraud-friendly-fraud/>

⁵ From a Paypers report - <https://thepayers.com/digital-identity-security-online-fraud/merchants-are-struggling-to-manage-chargebacks-but-there-are-ways-to-take-control--1239691>

⁶ Survey conducted by the eConsumer Services - <https://thepayers.com/expert-opinion/european-cardholders-in-precarious-position-because-of-friendly-fraud/765300>