

worldpay
from FIS

WORLDPAY DISPUTES

Let us help you protect your revenue with more control over chargebacks



What are disputes exactly?

Disputes, also known as chargebacks, occur typically when a consumer contacts their card issuer to request their money back for goods or services purchased, rather than the merchant they bought from.

When surveyed, the majority of consumers have admitted to have raised a dispute out of convenience, making what is known as 'friendly fraud' 67 percent of all disputes.¹

And there is also the matter of criminal fraud: customers who simply want something... for nothing.

The cost of disputes

It's often difficult to prove that a transaction was legitimate, even more so in an online, card-not-present environment.

When you lose a dispute, issuers will obtain the value of the transaction from your account. This comes with a hefty administration fee, which varies depending on regions.

With fraud costing the average merchant 1.86 percent of their total revenue², you soon find that resulting chargebacks amount to significant costs if not managed properly.

Disputes: The Challenges...



40% of consumers who commit friendly fraud will do so again in the next 60 days³



Chargebacks are costing the payments industry in excess of **\$100bn** in leakage/losses⁴



81% of customers admit to filing a chargeback simply out of convenience⁵

Disputes: The Opportunity...

It's easy to see why merchants can see disputes as just a cost of doing business – they want to focus their efforts and resources on growing their business. But it doesn't have to be like this.

Managed in the right way and with expert advice, the number of disputes you face each day can be dramatically reduced. And you can recover more revenue that today is leaking out of your organisation.

Disputes: The Worldpay solution

We're putting your business in control with more options. Defend disputes your way, and keep more revenue.

Grow with experts

Identify growth opportunities with the power of payments experts plus robust data and reporting.

Maximize global acceptance

Remove the complexity from accepting payments anywhere, any way around the world.

Protect your revenue

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

Convert sales & save

Increase revenue with higher authorization rates at the lowest optimized cost.

Pay & get paid your way

Choose from a variety of funding options ranging from currency choices to speed of settlement.



Resolvelt: Worldpay Disputes

Our **Protect your Revenue** solutions include **Resolvelt: Worldpay Disputes**: A true end-to-end global chargeback management suite, from prevention through representation.



Worldpay is investing heavily to deliver a complete and unique suite of disputes management products.



I want to manage my disputes through a user-friendly portal with powerful analytics



Disputes Portal

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I want to defend my disputes through API calls, rather than a portal



Disputes Direct API

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I want to be notified earlier in the disputes cycle, so I have the opportunity to prevent a dispute turning into a chargeback



Disputes Deflector

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I want to let Worldpay handle disputes on my behalf



Disputes Defender

Page 14

DISPUTES PORTAL

Manage and take control of your chargebacks,
simply and efficiently



When it comes to chargeback management, time is essential

Managing chargebacks can be frustrating, time-consuming and costly. That's why you need the right tool to manage and defend them efficiently.

We've removed the guesswork with our Disputes Portal. It lets you take control of disputes, rather than accept them as a cost of doing business.



Protect your Revenue

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

Take control of chargebacks with our Disputes Portal: easy management, proactive defense, and enhanced reporting. All in one place.

Card capabilities

Defend both credit and debit card chargebacks with the Disputes Portal.

Complete coverage

Defend chargebacks coming from all channels: online, call centres, points of sale, mobile devices and kiosks. All your disputes, in one place.

Compelling results

Cut chargeback process steps by half, increase your win rates and reversals, and boost your cash flow.

Advanced reporting and analytics

Powerful analytics and reports to give you a comprehensive view of how your business and your teams perform with chargebacks - available in a variety of formats.

No integration required

There's no integration time or resource investment required to use the portal, and it's simple to log in.

Rich features and functionalities



Summary dashboard

Get the latest view of disputes for your business at a glance, including the percentage of fraud-related chargebacks, number of users, and MIDs and useful graphs to show you trends and spikes.

Actions in one click



In just one click, assign a chargeback to a user, upload defense material or decide to not represent the chargeback.

Bulk defence tool



Save your users time by disputing multiple chargebacks from the same card number at once.

Visibility with reporting

Useful reporting views, and a choice of ranges such as card type, issuer, reason code. Copy and paste your current list of chargebacks into Excel, or generate custom reports and export the data as CSV, Excel or PDF files.



Powerful search functionality

Search the chargebacks list for any character contained in any field, including MIDs, reason codes, value, and results filter as you type. Use the advanced option to search for chargebacks meeting multiple search criteria.



Self-serve user management

You're in control of users and roles within the Disputes Portal. Easily create new users and assign standard roles, or customize permissions and access to MIDs to fit your unique requirements.

DISPUTES DIRECT API

Automate the management and defence of your chargebacks through our Disputes API



Take control of your chargebacks

When it comes to chargeback management, time is essential. You need the right tools to protect your business.

It's never been more important to have a payments partner that gives you flexible options, including automation, so you can quickly and efficiently manage chargebacks.

Worldpay's Disputes Direct API integrates with your current workflows, so you can now automate your chargebacks submissions.



DISPUTES DIRECT API powered by Chargeback911

Our RESTful API lets you receive, manage, defend and query chargebacks automatically so you can save on time, costs and increase operational efficiencies.



Did you know?

Worldpay's Disputes Direct API is part of a complete suite of Disputes solutions, including our Disputes Deflector and Disputes Defender that work together to oversee every aspect of your chargebacks.

How does it work?

Use Disputes Direct API to retrieve chargeback cases and send your documentation to Worldpay to defend chargebacks. If using our other disputes solutions the Disputes Deflector and/ or the Disputes Defender, you can also use the API to retrieve this data.

Integration options

We offer a modern, secure Representational State Transfer (REST) API, designed to take advantage of existing protocols. The API offers endpoints to automate actions such as retrieving chargebacks, blacklisting customers who have high chargeback counts, submitting CRM order information, cancelling recurring subscriptions, viewing chargeback related alerts, and much more.



Protect your Revenue

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

Partnering with the industry leader, **Chargebacks911**, we let you manage chargebacks your way. Disputes Direct API is the latest product available within Worldpay Disputes, alongside:

Disputes Deflector

Deflecting disputes before chargebacks are initiated.

Disputes Defender

A managed service, where Worldpay can defend chargebacks on your behalf.

Disputes Portal

Chargeback management within a user friendly interface, proactive defense and enhanced reporting.

DISPUTES DEFLECTOR

Reduce the number of chargebacks and
associated revenue losses



Reduce your chargeback exposure

At Worldpay from FIS, we understand the frustrations associated with the ever-growing challenge of chargebacks: time, cost and energy. All things you'd prefer to spend on growing your business.

Chargebacks can also result in customer friction and ultimately lower sales. Some of this could be avoided if claims can be caught earlier in the dispute lifecycle.

With Worldpay's Disputes Deflector, you can now quickly deflect disputes before a chargeback claim is initiated.

DISPUTES DEFLECTOR

Powered by Chargebacks911

The Disputes Deflector aggregates dispute information from card brands, so you can act on customer claims faster and reduce the number of chargebacks and revenue losses.



Did you know?

Worldpay is the first acquirer to offer a chargeback deflection solution. We use our size, scale and large set of data to transform how you manage and defend disputes with our complete suite of chargeback products and services.



How does it work?

Visa and Mastercard are introducing new scheme services that seek to reduce the number of chargebacks.¹

We leverage these services to let you supply information earlier in the dispute lifecycle. Where applicable, you can issue a refund or take other actions to prevent a dispute turning into a chargeback.

Partnering with Chargebacks911, we give you direct insight into card brands and issuers. Working in tandem with the Disputes Defender, we can help dramatically reduce your chargebacks from start to finish. Even if you're not processing your chargebacks with Worldpay today, we can still support you and handle all of your multi-acquired transactions.

Integration options



API – We'll use this connection to retrieve the relevant information and pass it on to the schemes. You can also use the API to retrieve records and statuses of transactions.



SFTP post – You can define parameters for sending a refund, and we'll forward this on to Visa or Mastercard based on these parameters and post to an SFTP folder.

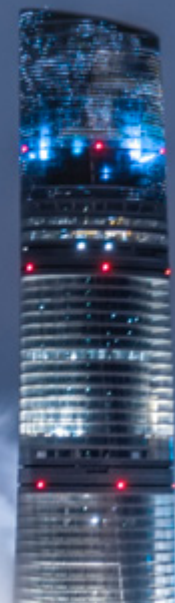


The time is now to reduce your chargeback exposure with Disputes Deflector.



Protect your Revenue

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



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.

DISPUTES DEFENDER

powered by Chargeback911

Fight back against chargebacks with Worldpay's Disputes Defender, in partnership with 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



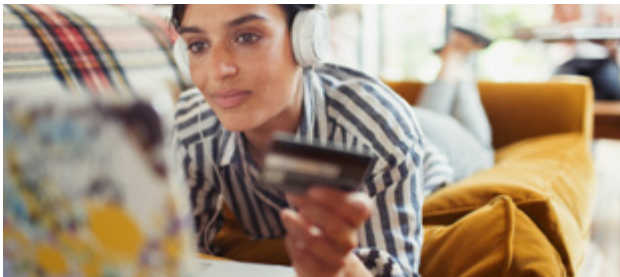
**Don't be a victim of chargebacks.
Let us defend and reduce them
for you... while you focus on
growing your business.**



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.

¹Multichannel Merchant - Distinguishing Legitimate Fraud from Friendly Fraud <https://multichannelmerchant.com/blog/distinguishing-legitimate-fraud-friendly-fraud/> - 2019

²LexisNexis - True Cost of Fraud study <https://risk.lexisnexis.com/insights-resources/research/2019-true-cost-of-fraud-study-e-commerce-retail-edition> - 2019

³The Paypers - Merchants are struggling to manage chargebacks, but there are ways to take control <https://thepappers.com/digital-identity-security-online-fraud/merchants-are-struggling-to-manage-chargebacks-but-there-are-ways-to-take-control--1239691>


⁴Chargebacks911 - The Shocking - But True - Cost of Chargebacks <https://chargebacks911.com/chargeback-costs>

⁵The Paypers - European cardholders in precarious position because of friendly fraud - <https://thepappers.com/expert-opinion/european-cardholders-in-precarious-position-because-of-friendly-fraud/765300>

About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks, and capital markets. Processing 75 billion transactions topping \$9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks, and invests.

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 **ADVANCING THE WAY THE WORLD PAYS, BANKS AND INVESTS™**