

# REDUCE FRAUD LOSSES AND INCREASE ACCEPTANCE

Ecommerce fraud has a direct impact on your issuing business. Chargeback processing and operational expenses increase. You'll continue to absorb losses on low value and 3D Secure transactions. Most of all, more fraud means higher decline rates. That drives down acceptance and interchange income, while negatively impacting customers.

Your losses – and lost opportunities – stop now. Ethoca closes the information and communication gap between issuers and merchants. By participating in Ethoca's collaboration-based network, you enable merchants to act quickly on your confirmed fraud intelligence so you get proven, immediate value.

It's simple: you send Ethoca your confirmed fraud data, and we send it to the merchant as a near real-time alert through the Ethoca Network. The faster you send us your confirmed fraud data, the sooner merchants can act to stop fraud, refund transactions and eliminate more chargebacks. That drives more acceptance and takes cost out of your issuing business.

#### **GETTING STARTED IS EASY**

- Start sending Ethoca your confirmed fraud transactions.
   The sooner you send us your fraud data, the better chance merchants on the Ethoca Network have to stop the fraud.
- As soon as merchants confirm they have stopped fulfillment of the fraudulent order (do not settle) or refunded the transaction through the Ethoca Portal, you'll know you can avoid processing the chargeback.
- Ethoca will work with you to optimize your performance and continually improve your fraud loss avoidance results.

#### WHY JOIN THE ETHOCA NETWORK?

With thousands of merchants across the globe on the Ethoca Network, you get access to a growing base of businesses taking direct action on your confirmed fraud data. More merchants means more refunds, more chargebacks avoided, more stopped fraud and greater acceptance for all.

INTEGRATES SEAMLESSLY WITH LEADING FRAUD AND DISPUTE PLATFORMS









### **HOW IT WORKS**

Confirmed cases of card fraud from card issuers on the Ethoca network are rapidly sent to merchants, enabling both to significantly reduce their fraud and chargeback costs.

Issuer notifies Ethoca of cardholderconfirmed fraud or dispute



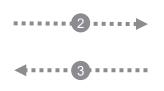




Ethoca transmits alert outcome to the issuer.

Merchant and issuer liable losses recovered by card issuer on first contact with cardholder.

Ethoca transmits an alert to the merchant.





Merchant stops fulfillment and refunds the customer to avoid chargeback.

Criminal activity is disrupted – fraudsters forced to go elsewhere.

#### When a merchant receives an alert they do four things:

- 1. Stop the order/suspend the service.
- 2. Attempt to identify more fraudulent transactions through link analysis.
- 3. Update fraud rules to prevent more future fraud.
- 4. Process a refund or credit back to customer (eliminating the need for a chargeback)

## **BENEFITS**

- ✓ CNP fraud & customer disputes recovered in hours
- ✓ Reduced losses on low value transactions normally written off
- ✓ Recovery of 3-D secure losses
- ✓ Much lower chargeback volumes & processing costs
- ✓ Near instant dispute resolution with cardholders
- ✓ Improved customer experience & satisfaction reduced complaints

## **ABOUT ETHOCA**

Ethoca is the leading, global provider of collaboration-based technology that enables card issuers, ecommerce merchants and online businesses to increase card acceptance, stop more fraud, recover lost revenue and eliminate chargebacks from both fraud and customer service disputes.

Through the Ethoca Network – the first and only of its kind in the industry – we are closing the information gap between card issuers and merchants. This unique capability makes fraud and customer dispute insight available and actionable in real time

Our suite of services delivers significant revenue growth and cost saving opportunities for thousands of merchants and hundreds of issuers across the globe. This includes the world's biggest ecommerce brands and largest banks.

To find out more, please visit us online at www.ethoca.com or contact us at sales@ethoca.com.