

ETHOCA ALERTS FOR ISSUERS

Improve CNP fraud and dispute recovery through collaboration



ethoca™



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

1. 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.
2. 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.
3. 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

FICO[™]

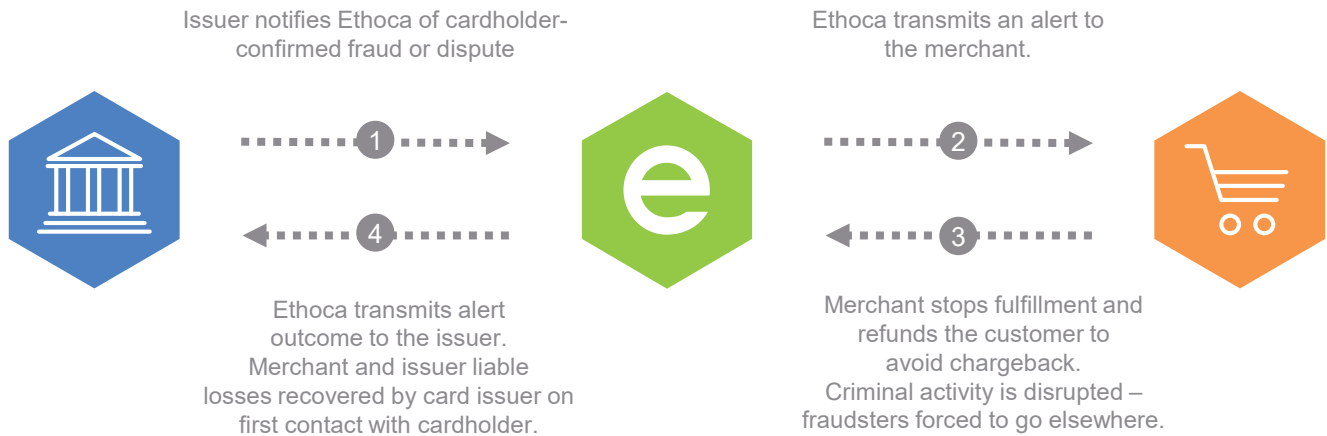
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HOW IT WORKS

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.



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

