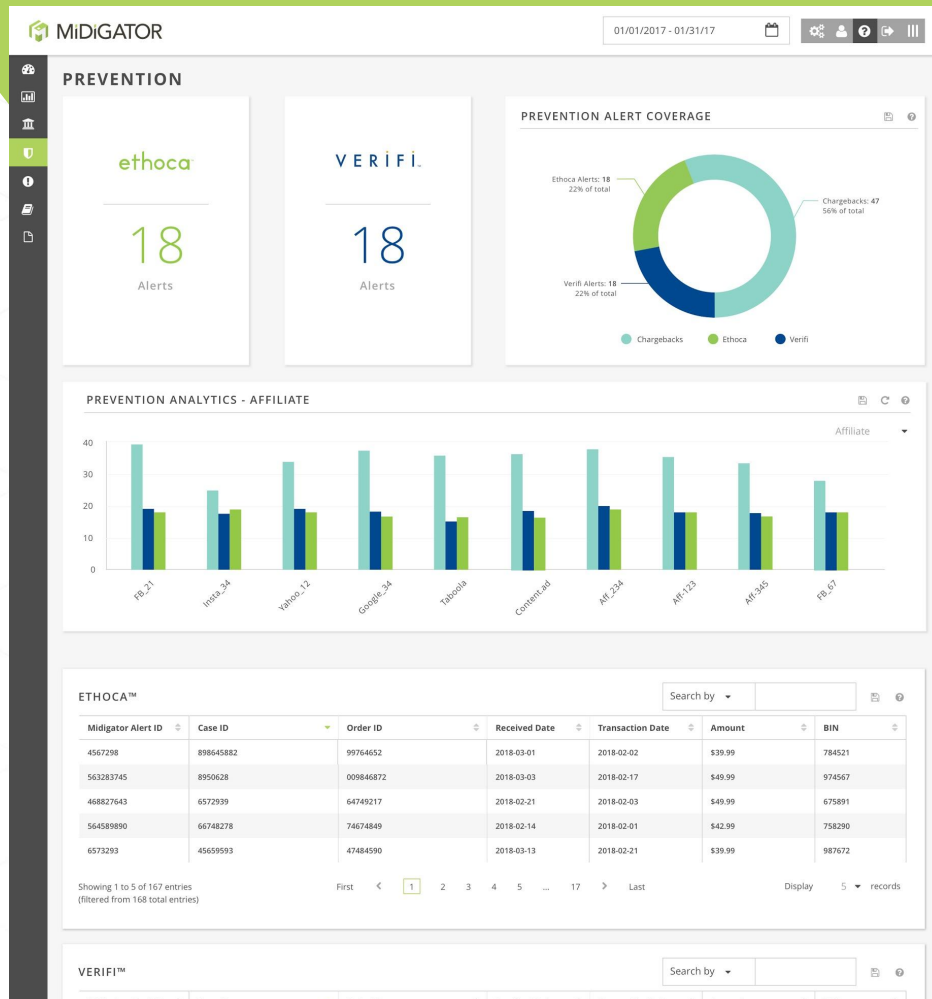




Chargeback Prevention Alerts

Explained & Simplified

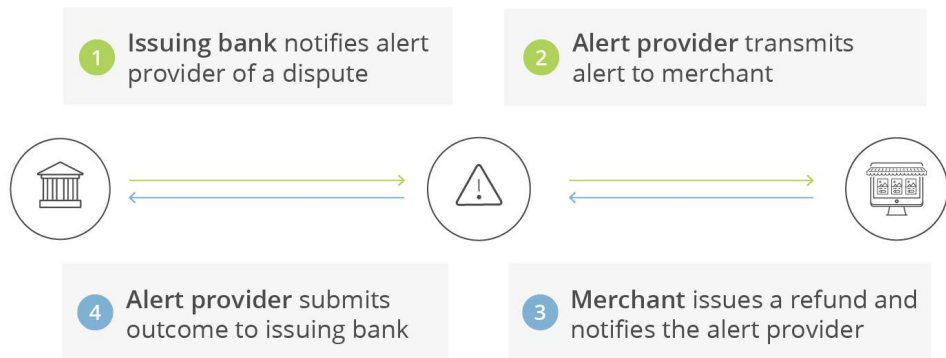




What Are Chargeback Prevention Alerts?

Prevention alerts are primarily used to **resolve consumer disputes** so an issue won't escalate to a chargeback.

Prevention alert networks enable participating issuing banks to communicate directly with merchants in real time. The issuer alerts the merchant when a cardholder has disputed a transaction so the merchant has a chance to provide a refund.





What Are the Benefits of Using Chargeback Prevention Alerts?

There are several advantages of using chargeback prevention alerts. Any merchant--whether card-present or card-not-present, big or small--can benefit from this dispute resolution tool.



Reduce chargeback rates by about **20-30%** to help prevent chargeback threshold breaches.



Improve the customer experience by resolving issues quickly.



Stop fulfillment on disputed orders so the cost of goods isn't lost.



Identify issues within 24 hours of a cardholder dispute, rather than waiting until a chargeback is issued 2-5 weeks later.



Who Offers Prevention Alerts?

There are two vendors who maintain prevention alert networks: **Ethoca™** and **Verifi™**. They both help merchants resolve disputes and avoid chargebacks. However, the way they go about providing that functionality varies.

Because each prevention alert vendor has a slightly different area of expertise, they partner with different banks. A few issuing banks are in both networks, but for the most part, each provider has a unique network of issuers.



Originally created to help merchants resolve issues resulting from non-fraud, consumer disputes

Strong presence in US, expanding into international regions



Originally created to help merchants resolve issues resulting from legitimate credit card fraud

Strong presence in both US and international regions



The Benefits of Using Prevention Alerts via Midigator

By signing up for chargeback prevention alerts with a preferred partner, such as Midigator, you'll receive additional benefits that will yield a much higher return on your investment.

Important: Chargeback prevention alert prices are the same whether you integrate directly with the provider or you integrate through a partner. But if you integrate through Midigator, you'll get all the alert functionality with the added bonus of automation and reporting--at no additional cost.

Direct with Ethoca/Verifi

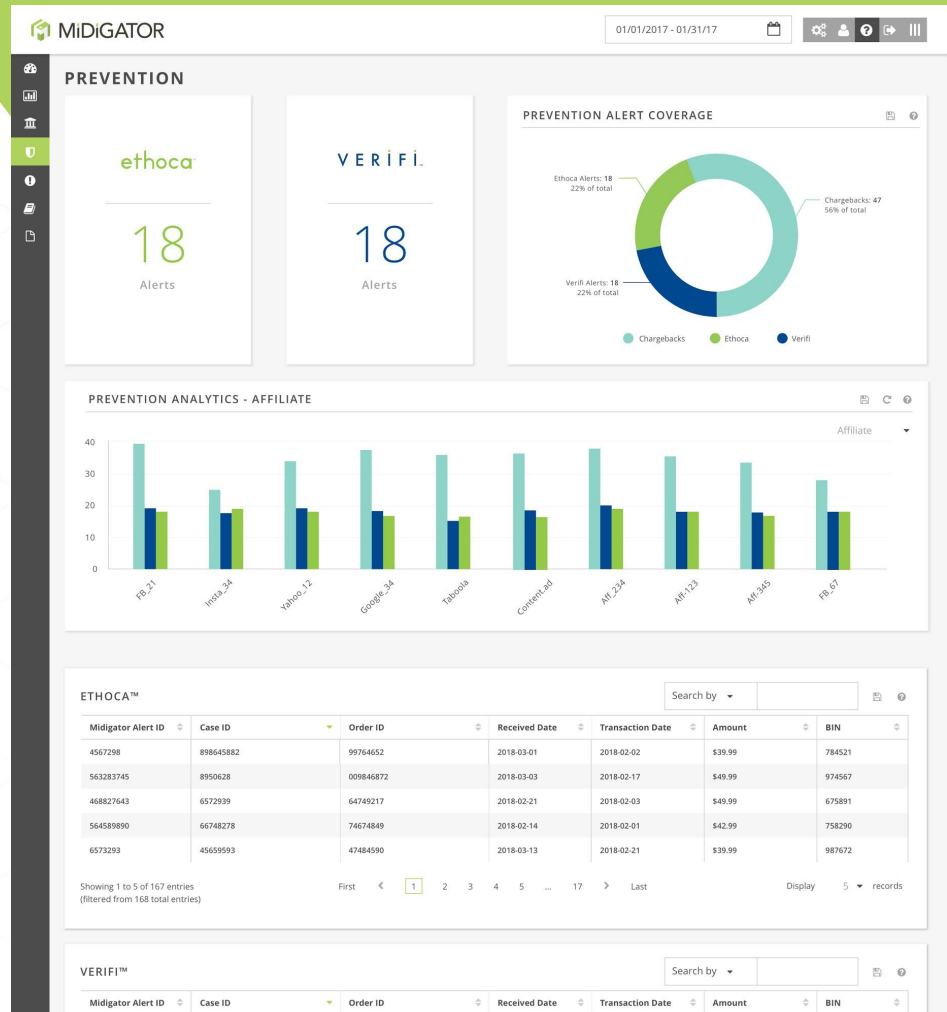
- ✗ Log into separate portals for each vendor and account
- ✗ Respond to vendor manually for each alert received
- ✗ No analytics or reporting on prevention alert performance
- ✗ Potential for lost opportunities by not responding within 24 hour window
- ✗ Increased labor cost of in-house fraud team due to manual processes
- ✗ Enterprise-level merchants only

Alerts via Midigator

- ✓ All alerts managed from a single dashboard
- ✓ Submits alert resolution to Ethoca or Verifi automatically
- ✓ Reporting and analytics on all prevention alerts
- ✓ Ease of use and automation limit the risk of cases expiring before resolution
- ✓ Little to no increase in manual processes or labor costs
- ✓ No minimum alert volume requirements

Let's Take A Tour

Chargeback Prevention Alerts
Inside Your Midigator Platform



All Your Alerts In a Single Platform

If your business uses both Ethoca and Verifi for the most comprehensive coverage possible, you'll appreciate the ease of monitoring all activity from a single platform.

No need to log into multiple accounts or portals. Midigator has everything you need in a single view.

ETHOCA™		ethoca		VERIFI™	
		18		18	
		Alerts		Alerts	
Midigator Alert ID	Case ID				
4567298	898645882				
563283745	8950628				
468827643	6572939	64749217	2018-02-21	2018-02-03	\$49.99
564589890	66748278	74674849	2018-02-14	2018-02-01	\$42.99
6573293	45659593	47484590	2018-03-13	2018-02-21	\$39.99
Showing 1 to 5 of 167 entries (filtered from 168 total entries)		First	<	1	2 3 4 5 ... 17 > Last

VERIFI™					
Midigator Alert ID	Case ID	Order ID	Received Date	Transaction Date	Amount
4567298	898645882	99764652	2018-03-01	2018-02-02	\$39.99
563283745	8950628	009846872	2018-03-03	2018-02-17	\$49.99
468827643	6572939	64749217	2018-02-21	2018-02-03	\$49.99
564589890	66748278	74674849	2018-02-14	2018-02-01	\$42.99
6573293	45659593	47484590	2018-03-13	2018-02-21	\$39.99
Showing 1 to 5 of 167 entries (filtered from 168 total entries)					
First < 1 2 3 4 5 ... 17 > Last					

Easily Send Dispute Resolutions Directly From Midigator

Midigator is integrated directly with both Ethoca and Verifi's alert processing systems. This means a resolution can be communicated to the appropriate vendor from inside your Midigator dashboard, ensuring your response is received as quickly as possible.

The screenshot displays the Midigator dashboard interface. A modal window titled "Resolve Prevention Alert" is open, showing details for an alert with Internal Alert ID 618451, Order ID 10222634, Amount \$39.99, and Transaction Date 11/22/17. Below this, a dropdown menu titled "Select Your Resolution Code" is open, listing six options: "Resolved - Full Refund", "Resolved - Partial Refund", "Resolved - Already Refunded", "Unresolved - Not Found", "Unresolved - Authorization Failed", and "Unresolved - Already a Chargeback". A green arrow points from the "Resolved - Already Refunded" option to a table of alert entries. The table, titled "VERIFI™", has columns for "Midigator Alert ID", "Case ID", and "Amount". It lists five entries with their respective IDs and amounts. At the bottom of the table, it shows "Showing 1 to 5 of 167 entries (filtered from 168 total entries)". To the right of the table, there is a search bar and a table with columns "Transaction Date" and "Amount", showing the same five entries with their transaction dates and amounts.

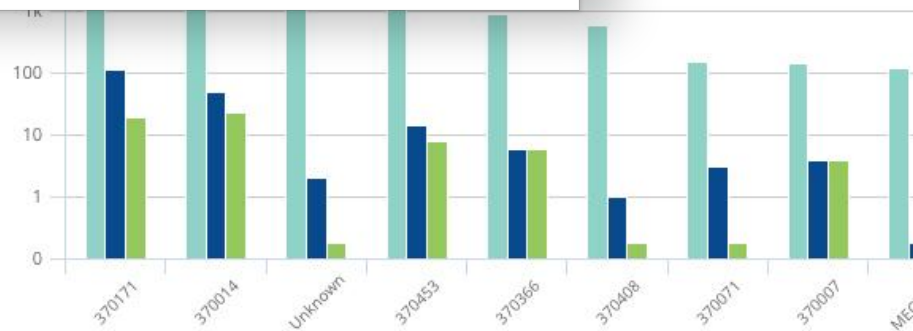
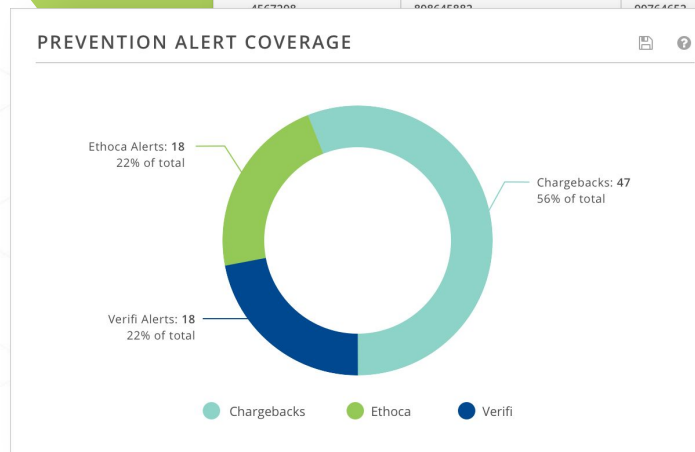
Midigator Alert ID	Case ID	Amount
4567298	898645882	\$39.99
563283745	8950628	\$49.99
468827643	6572939	\$49.99
564589890	66748278	\$42.99
6573293	45659593	\$39.99

Transaction Date	Amount
2018-02-02	\$39.99
2018-02-17	\$49.99
2018-02-03	\$49.99
2018-02-01	\$42.99
2018-02-21	\$39.99

Centralized Reporting & Analytics

Prevention alert management within the Midigator platform includes comprehensive reporting across your entire portfolio.

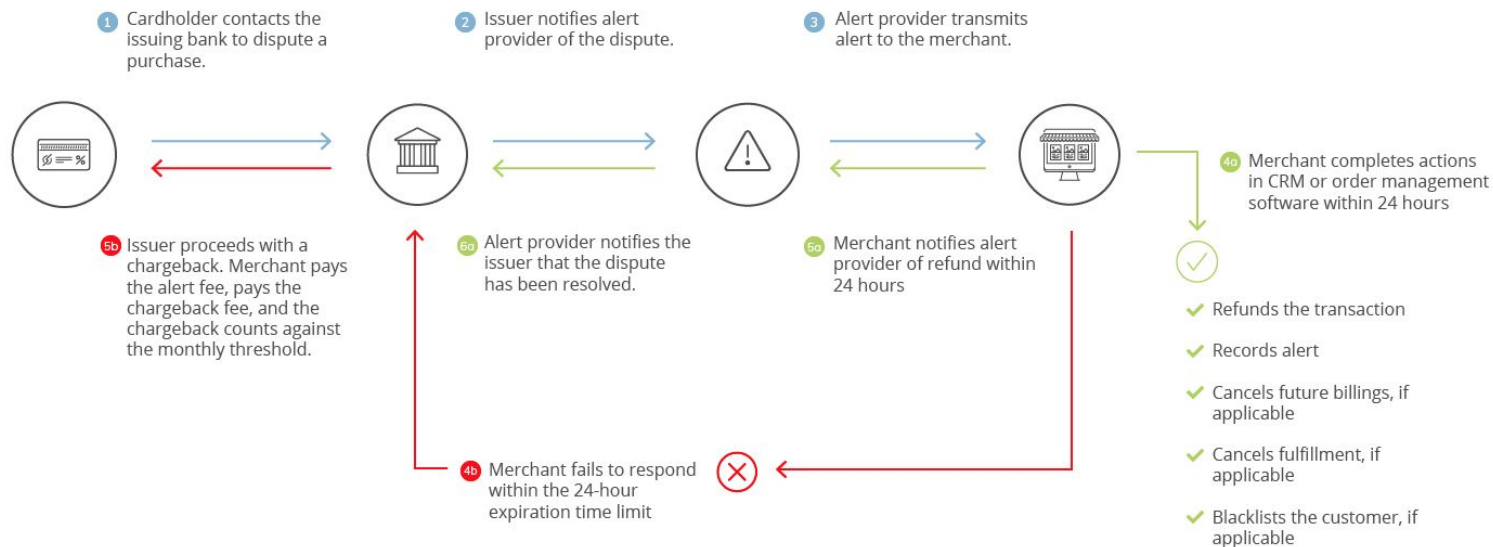
If you choose to connect your CRM, Midigator will also be able to provide detailed analytics. This insight will help you determine the root cause of customer disputes so you can stop problems at the source.





Standard Chargeback Prevention Alert Workflow

If you choose to manage **prevention alerts with your internal team**, the following workflow illustrates the complete process.

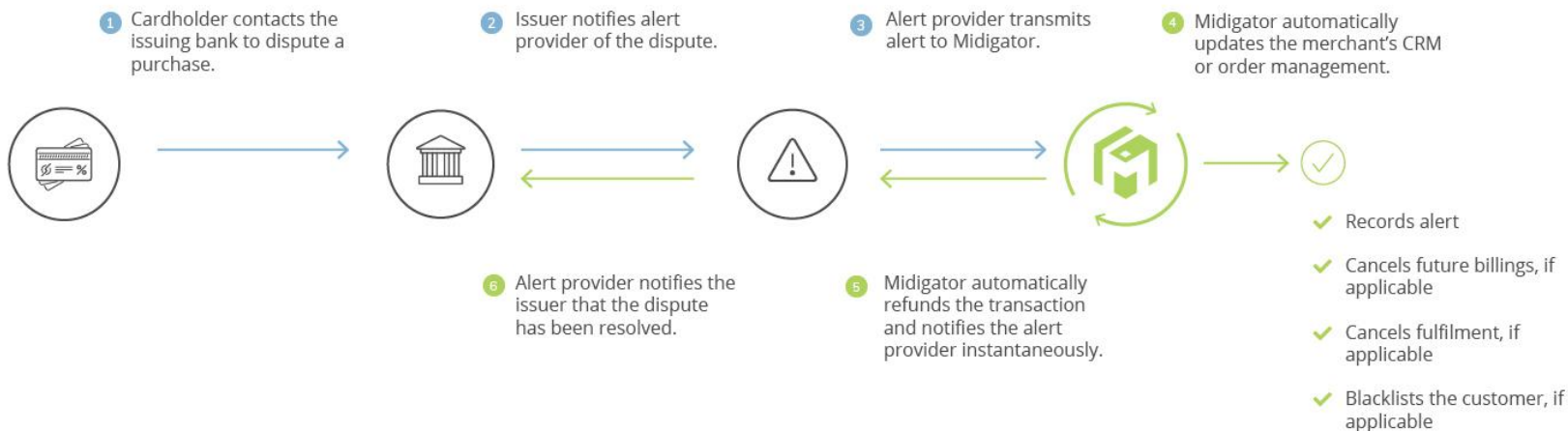




Automated Chargeback Prevention Alert Workflow

If you choose to manage **prevention alerts** via **Midigator's automated system**, the following workflow illustrates the complete process.

Note: This requires CRM access so Midigator can perform actions on disputed orders.





Thank You

If you have any further questions, contact your Midigator sales representative.

www.midigator.com

