

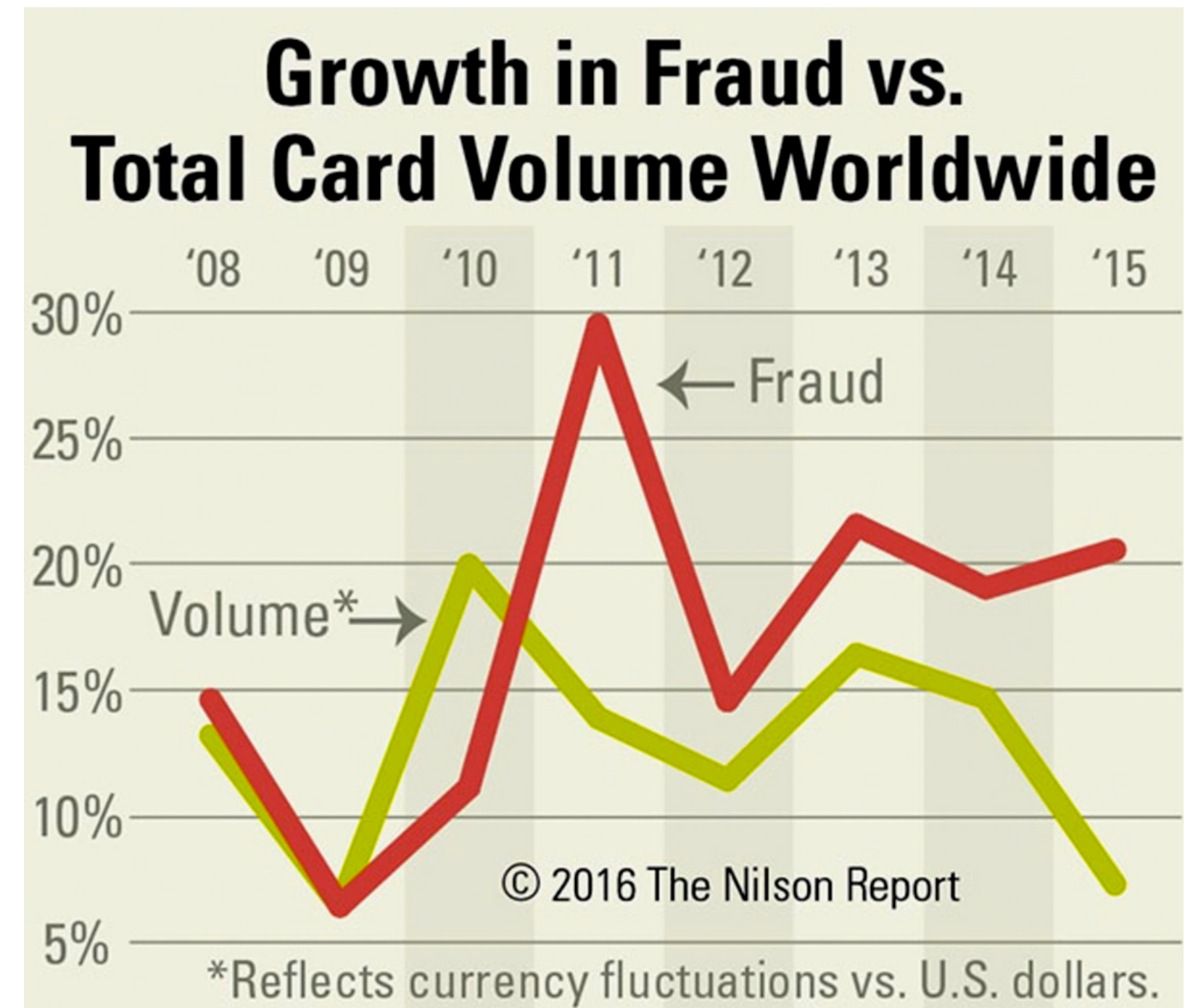
CHARGEBACK MITIGATION SERVICES FROM



CHARGEBACK THREATS AND HOW WE HELP

A chargeback is the reverse of a credit card purchase: money from a completed purchase is taken from your account and returned to the cardholder.

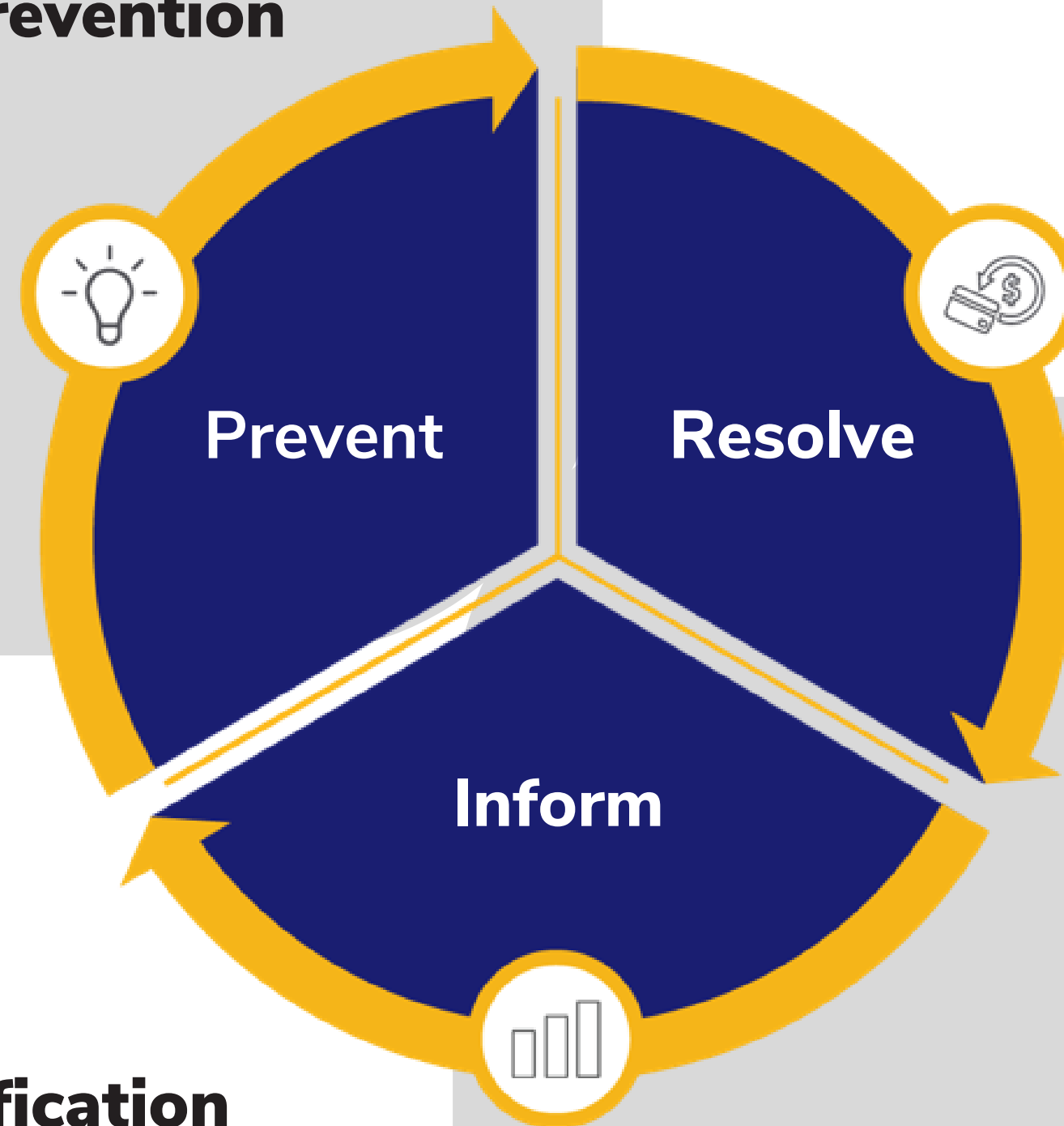
TouchSuite protects other merchants from the multiple revenue threats that come with it, like frauds and transaction disputes.



Our Dispute Management **Services**

Dispute Prevention

Cardholder/ issuer reviews
merchant-provided
transaction details



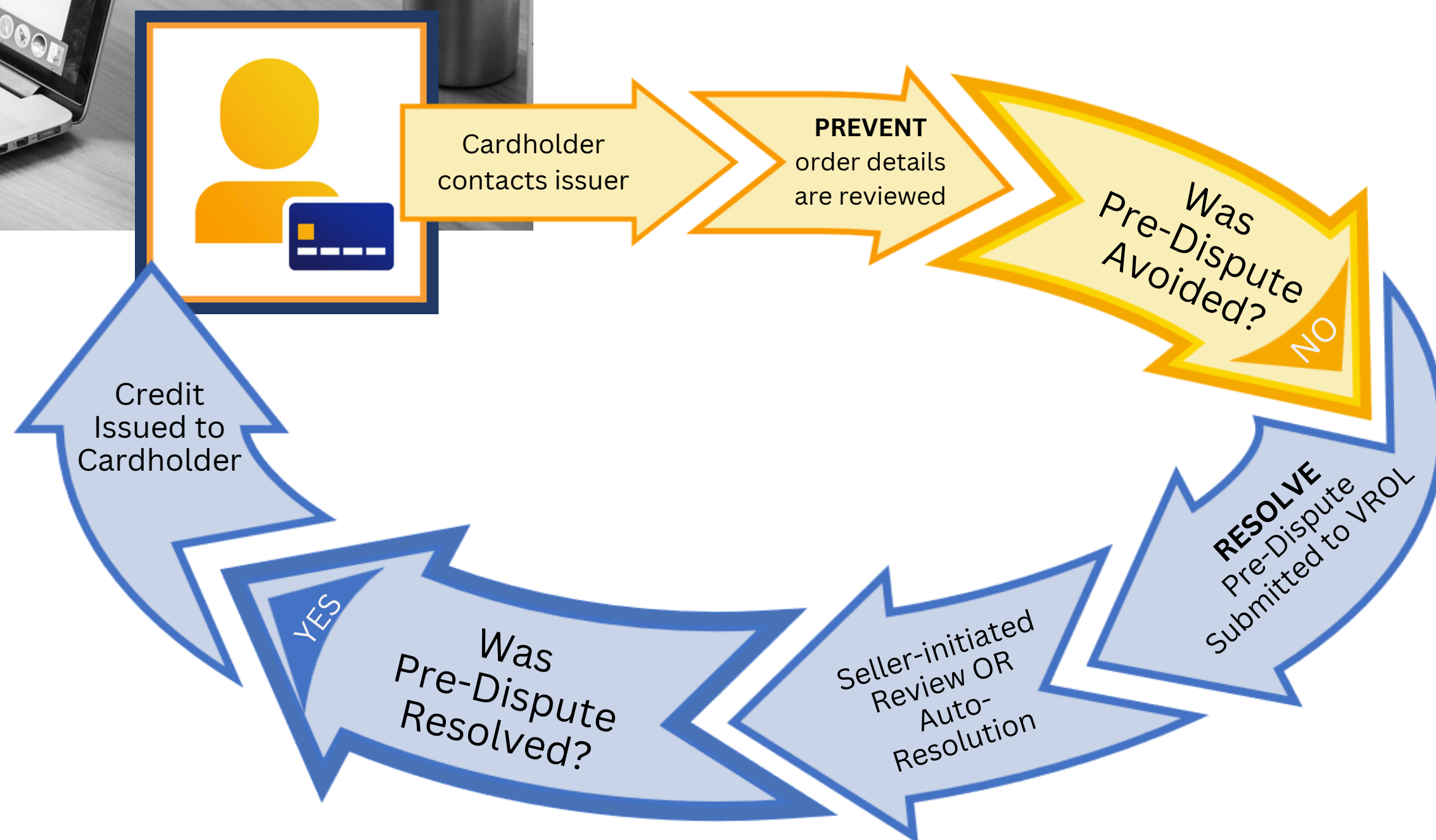
Dispute Resolution

Pre-dispute notification processed
to Merchant for resolution

Dispute information/notification

Notification of fraud or dispute is
sent to merchant

The Pre-Dispute Flow



PRE-DISPUTES

A pre-dispute is a customer inquiry that can be resolved or prevented even before a formal chargeback is raised with the customer.

PREVENT Services



Order Insight®
(Formerly Visa Merchant Purchase Inquiry - VMPI)

PREVENT connects sellers to issuers to provide customers with seller business and transaction details, at point of inquiry to clarify confusion and prevent disputes.

Our data-sharing network provides issuers and customers access to enhanced transaction information from sellers to prevent disputes at the point of customer inquiry, avoiding a confirmed dispute.

- Enables issuer call centers to access enhanced receipt details to validate sales with customer at the point of inquiry
- Improves customer loyalty by extending seller's customer service to issuer call centers



PREVENT



DO...

Use correct product names within the PREVENT solution:

- Order Insight®
- Order Insight® Digital

Use correct legal mark treatments:

- The first instance of Order Insight on each page receives circle-r registration symbol.



DON'T...

Use old or incorrect product names:

Visa Merchant Purchase Inquiry (VMPI)
Visa Cardholder Purchase Inquiry (VCPI)
Order Insights

RESOLVE Services



RESOLVE enables sellers and issuers to respond to transaction disputes early with a quick and final pre-dispute resolution, ensuring customer satisfaction and lowering the seller-dispute ratio.

Our data-sharing network enables sellers to resolve disputes quickly and easily, avoiding any chance of disputes escalating to a costly chargeback.

Rapid Dispute Resolution (RDR)

- Robust decision engine operates in VROL, using established rules customized by sellers, providing real-time resolution on eligible disputes

Verifi's Cardholder Dispute Resolution Network™ (CDRN®)

- Confirmed dispute cases are directed to sellers by participating CDRN issuers, enabling sellers to refund within 72 hours



RESOLVE



DO...

Use correct product names within the RESOLVE solution:

- Cardholder Dispute Resolution Network™ (CDRN®)
- Rapid Dispute Resolution (RDR)

Use correct legal mark treatments:

- The first instance Cardholder Dispute Resolution Network™ on each page receives TM
- The first instance CDRN® on each page receives circle-r registration symbol



DON'T...

Use incorrect product names:

- Credit Dispute Resolution Network
- Dispute Alerts
- DCRN
- Real-time Dispute Resolution