ENHANCED REPRESENTMENTS FOR MERCHANTS

Fight chargebacks and get your money back faster

ethoca™

For card not present merchants, chargebacks are a constant threat that tie up resources and sap profits. When they strike, merchants look to the representment process to make their case and – hopefully – recover their losses. Unfortunately, the representment process is far from perfect: It's complicated, time-sensitive and costly. What's more, even if the case is won and the original funds returned, a great deal of time and money can be spent attempting to manage a burdensome process – time and money that can't be recovered.

Handling the representment process in-house is expensive, difficult to scale and requires know-how that many merchants have no time to develop. Outsourcing is an option, but many providers lack the operational expertise and the reporting or analytics merchants need to achieve high win rates and track results.

Merchants today need a faster, smarter and more cost effective solution. One that's hands-off, eliminates inefficiency and streamlines the process, while providing the customization needed to maximize results. Real-time insight must be a click away and easy to understand with simple visuals. That's where Ethoca's Enhanced Representment service comes in.
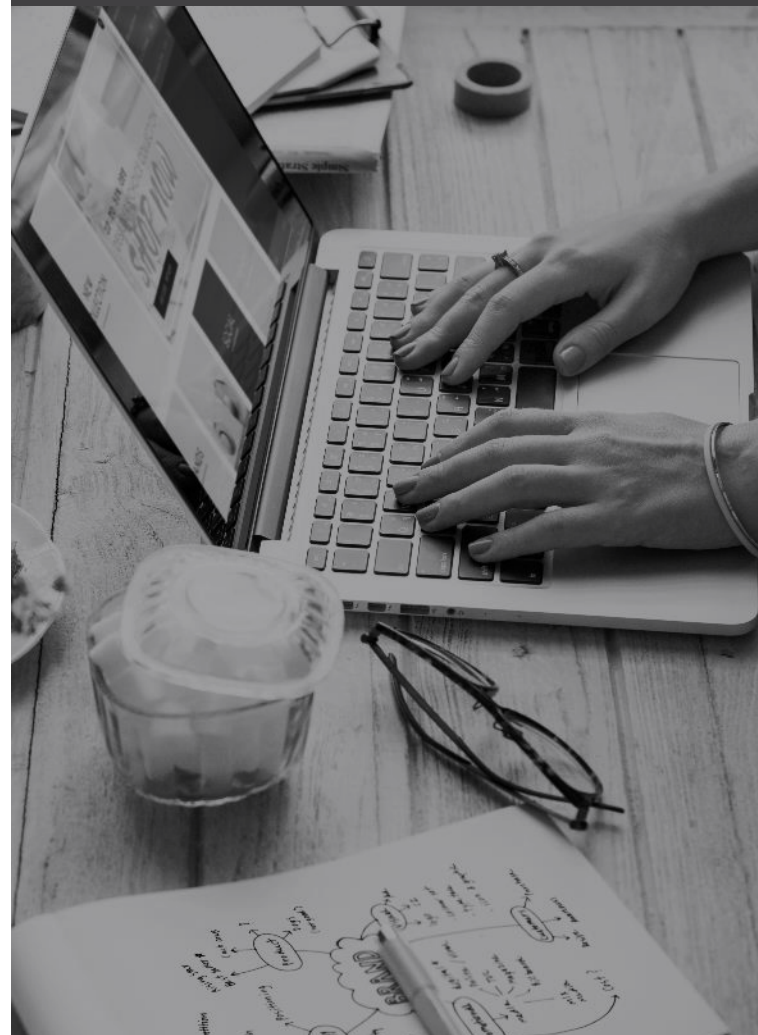
INTRODUCING ENHANCED REPRESENTMENTS

We have created a flexible and high-performing chargeback representment platform that allows merchants to recover revenue lost to chargebacks with minimal effort.
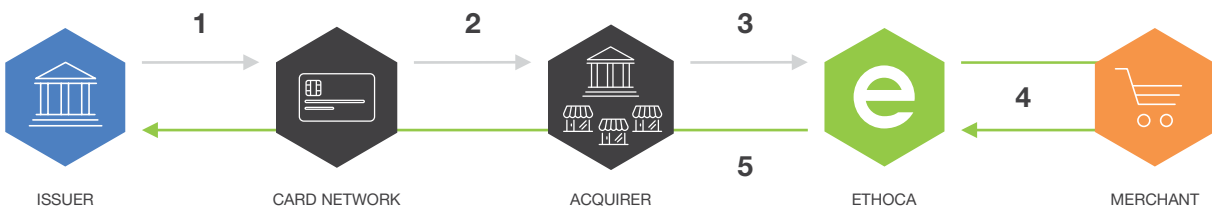
By integrating and collaborating directly with the key parties involved in the chargeback process, Ethoca's Enhanced Representment service decides what chargebacks to fight based upon rules set by the merchant, collects all the necessary evidence and processes the representment in real time to maximize revenue recovery.

The results of these efforts (as well as other critical chargeback data) is then delivered and displayed to the merchant as simple, customizable analytics and reports that allow them to make adjustments to their filters and develop accurate future revenue and representment forecasts.

THE TRADITIONAL REPRESENTMENT PROCESS TIES UP RESOURCES AND SAPS PROFITS. THANKFULLY, THERE'S A BETTER WAY.

HOW IT WORKS

| ISSUER | 1 → | CARD NETWORK | 2 → | ACQUIRER | 3 → | ETHOCA | 4 → | MERCHANT |

1. Issuer creates the chargeback and sends it to the card network.
2. The card network routes the chargeback to the merchant's acquirer.
3. Ethoca receives the chargeback from the acquirer and evaluates it based on merchant established criteria.
4. Ethoca retrieves compelling evidence from the merchant via API.
5. Ethoca organizes and securely processes the representment package.

This entire process takes minutes, and involves little effort from merchants.

Our solution then provides merchants with real-time reporting and analytics options that are visual and easy to understand.

BENEFITS

- ✓ **GET YOUR MONEY BACK:** Recover more revenue lost to chargebacks – faster than ever before

- ✓ **REAL-TIME CHARGEBACK ANALYTICS:** Get unmatched insight into your current chargeback situation and create accurate forecasts for the future

- ✓ **LEVERAGE EXPERT KNOWLEDGE:** Our staff specialize in chargeback policy and procedures so that you don't have to

- ✓ **CUSTOMIZABLE:** Adjust filters, rules and reports and create the perfect tool for your needs

- ✓ **SAVE TIME:** Free up resources typically spent on representments to focus on revenue generating activities

FEATURES

ADVANCED REPORTING AND ANALYTICS

Don't fight chargebacks in a vacuum – get the feedback you need to make informed decisions. Ethoca's Enhanced Representments provides in-depth, real-time chargeback analytics and reporting that allows merchants to truly understand the whole picture and make necessary adjustments to prevent chargebacks in the first place.

ADJUSTABLE REPRESENTMENT FILTERS

The fraud and chargeback landscapes are constantly shifting, and merchants need a solution that allows them to quickly adapt to new challenges. Ethoca's platform allows merchants to make adjustments to their representment filters and rules (value, age, reason code, etc.) quickly and easily to maximize their effectiveness and optimize revenue recovery.

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 to thousands of merchants and hundreds of card 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**