

# Customer Reference Case Study

JustAnswer

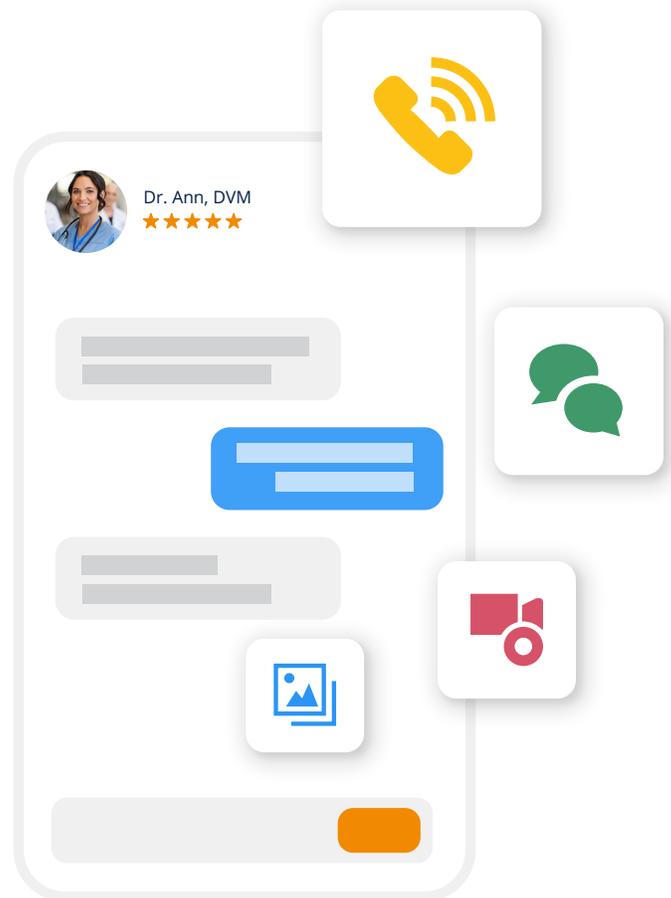


## Business Overview

JustAnswer is the largest online marketplace offering access to doctors, mechanics, lawyers, veterinarians, and other verified professionals to answer subscription holder's questions in real time, 24/7.

Billing is set up as a subscription service with a flat monthly rate.

JustAnswer's business is heavily reliant on word of mouth, so they have always embraced a strong customer centric business model with a focus on retaining and reactivating customers.



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# The Solution Process

## CHALLENGES

- When customers bypassed JustAnswer's customer service center, JustAnswer was unable to provide the positive customer service that is core to their business.
- Heightened consumer demand rapidly increased sales volumes, and simultaneously dispute and fraud volumes.
- JustAnswer became at risk of getting flagged into a chargeback monitoring program, which created added operational costs that impacted JustAnswer's bottom-line.
- Disputes related to first-party misuse became much more prevalent, largely because issuers erroneously marked reoccurring transactions as fraud disputes, when the disputes should have been redirected as customer service complaints.
- The elongated post-purchase dispute cycle left JustAnswer customers with a bad taste, which decreased retention, referrals, and returning customers.



## SOLUTIONS

- With the introduction of Verifi's Order Insight, Rapid Dispute Resolution (RDR), and Cardholder Dispute Resolution Network™ (CDRN®), JustAnswer now fully extends customer service to the post purchase environment, offering their customers enhanced customer service at all points of contact, including their mobile banking app, issuer call center, and the JustAnswer call center. Order Insight shares enriched transaction detail across the post-purchase ecosystem, effectively giving issuers the data they need to help the customer properly identify transactions and redirect the customer back to JustAnswer's customer service team.
- To help reduce JustAnswer's dispute to sales ratio, and increase customer satisfaction, Verifi's Rapid Dispute Resolution (RDR) and Cardholder Dispute Resolution Network (CDRN) intercept disputes and refund the transactions in seconds – proactively stopping disputes before they are officially filed.



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## The Results

### JustAnswer

disputes declined by

# 55%

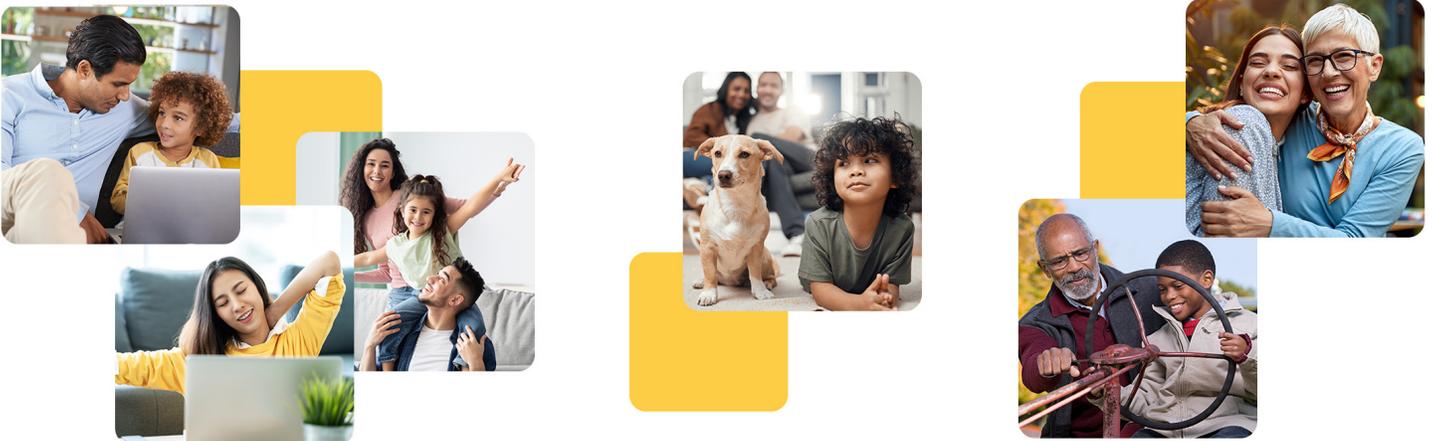
### JustAnswer

consistently maintained a  
chargeback-to-sales ratio below

# 0.9%

### CURRENT STATE

- In a survey, JustAnswer found that many customers who had previously left and filed disputes, had a positive post-purchase experience and chose to return to the service for a renewed subscription.
- Even as business continues to grow at an accelerated rate, and new payment models and products are rolled out, the implementation of Verifi's Order Insight, Rapid Dispute Resolution, and Cardholder Resolution Network, JustAnswer has successfully maintained a chargeback-to-sales ratio below 0.9%.



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