

## Digital goods merchants struggle with unnecessary disputes, likely attributed to friendly fraud.

Often, the cardholder is unable to identify purchases made via online or mobile means. Digital subscription services struggle with disputes from customers who sign up for a free trial period, then forget to cancel services and instead contact their issuer to dispute the valid charge.

### Merchant Experience



- Merchants receive notice of disputes too late to save the sale and stop the loss of digital merchandise.
- Customers forget they have set up recurring transactions.
- Lack of insight into transactions or a lengthy resolution process contribute to a negative customer experience.

### Benefits



- Prevent friendly fraud and disputes on subscription payments and digital products.
- Enrich customer experience through purchase transparency and immediate delivery of digital receipt.
- Resolve customer disputes before they become chargebacks, and use advance notices to reduce loss of digital merchandise.



### PREVENT – Order Insight®

Shared order data with issuers provides insight at the point of customer transaction inquiry. Issuer personnel can identify and prevent friendly fraud on digital goods and prevent disputes from ever occurring.

Recurring transactions can now be used as evidence in the event of friendly fraud on 10.4 disputes with Visa's Compelling Evidence 3.0 (CE3.0).

### RESOLVE – RDR and CDRN®

On low ticket sales, quickly resolve disputes with issuer collaboration. Issuers send participating merchants notifications of a would-be dispute for immediate refund – or facilitate automated resolution – preventing a chargeback from occurring and saving unnecessary fees.