

Subscription merchants struggle with unnecessary disputes, likely attributed to friendly fraud.

Customers often dispute recurring charges with the issuer rather than contacting the merchant directly after "setting and forgetting". Verifi's Post-purchase Solutions can help recurring merchants enhance the post-purchase experience by giving both issuers and customers a clear understanding of the purchased product or service, while creating a positive customer experience that results in both higher customer retention and reactivation.

Merchant Experience



- Merchants receive notice of disputes too late to save the sale.
- Unnecessary disputes raised from customers who forget they set up recurring transactions.
- Shipping delays, perishable items, unrealized price increases, and confusing descriptors all contribute to a negative customer experience.

Benefits



- Block submission of disputes that are deemed friendly fraud.
- Enrich customer experience through purchase transparency and immediate delivery of digital receipt.
- Resolve customer disputes before they become chargebacks.



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 subscription transactions and prevent disputes from ever occurring.

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

RESOLVE – RDR and CDRN®

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