

# **DISPUTES DEFLECTOR**

Reduce the number of chargebacks and associated revenue losses



# worldpay from FIS

# Reduce your chargeback exposure with the Disputes Deflector

At Worldpay from FIS, we understand the frustrations associated with the ever-growing challenge of chargebacks: time, cost and energy. All things you'd prefer to spend on growing your business.

Chargebacks can also result in customer friction and ultimately lower sales. Some of this could be avoided if claims can be caught earlier in the dispute lifecycle.

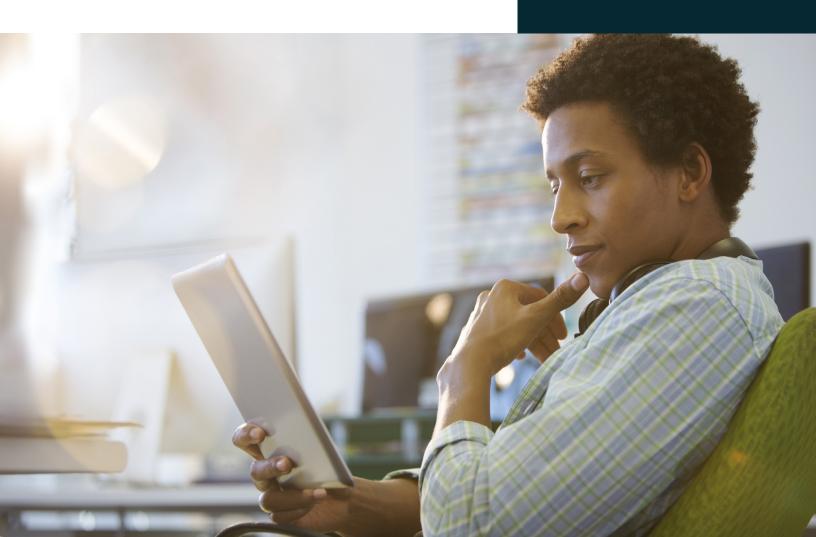
With Worldpay's Disputes Deflector, you can now quickly deflect disputes before a chargeback claim is initiated.

The Disputes Deflector aggregates dispute information from card brands, so you can act on customer claims faster and reduce the number of chargebacks and revenue losses.



#### Did you know?

Worldpay is the first acquirer to offer a chargeback deflection solution. We use our size, scale and large set of data to transform how you manage and defend disputes with our complete suite of chargeback products and services.





#### How does it work?

Visa and Mastercard are introducing new scheme services that seek to reduce the number of chargebacks.<sup>1</sup>

We leverage these services to let you supply information earlier in the dispute lifecycle. Where applicable, you can issue a refund or take other actions to prevent a dispute turning into a chargeback.

### **Integration options**



API – We'll use this connection to retrieve the relevant information and pass it on to Visa or Mastercard. You can also use the API to retrieve records and statuses of transactions.



SFTP post – You can define parameters for sending a refund, and we'll forward this on to Visa or Mastercard based on these parameters and post to an SFTP folder.

Partnering with Chargebacks911, we give you direct insight into card brands and issuers. Working in tandem with the Disputes Defender, we can help dramatically reduce your chargebacks from start to finish. Even if you're not processing your chargebacks with Worldpay today, we can still support you and handle all of your multi-acquired transactions.



The time is now to reduce your chargeback exposure with Disputes Deflector.



### **Protect your Revenue**

Keep more revenue with leading-edge security, fraud, compliance, and loss mitigation solutions.



# worldpay from FIS

# Why Worldpay?

With 40 years of experience and data from \$1.5 trillion in transactions annually, Worldpay has the world-leading expertise to help you protect your revenue.

From maximizing your acceptance to growing with our experts, we support you at every step of the payment lifecycle with powerful tools and services.

Our Protect your Revenue range of products comprises efficient and effective chargeback monitoring and defence services – it's the help you need to tackle the ever-growing challenge of disputes.

### **Get started today**

#### Already a Worldpay customer?

Contact your Relationship Manager today to learn about the Disputes Deflector.

#### **New to Worldpay?**

Visit **worldpay.com** to arrange a Sales call with one of our experts, and discover the advanced payment solutions your business needs to grow.

 $^{\rm 1}$  Visa's Merchant Purchase Inquiry (VMPI) and later in 2020, Mastercard's own inquiry service.

#### WFPD035 11.19

© 2019 FIS. Advancing the way the world pays, banks and invests™ Worldpay, the logo and any associated brand names are trademarks or registered trademarks of FIS. All other trademarks are the property of their respective owners.

