

**worldpay**  
from FIS

# **FRAUD CHARGEBACK PREVENTION SERVICE (FCPS)**



# TAKE CONTROL OF FRAUDULENT TRANSACTIONS BEFORE THEY TURN INTO CHARGEBACKS

## The Opportunity:

### Reduce fraud-related chargebacks, save time, and costs

Fraud-related chargebacks are infuriating and expensive - and there's the risk of being placed on a card scheme chargeback compliance program if your chargeback levels are excessive. But, if you had information at hand about fraudulent transactions, you could take proactive action, preventing chargebacks before they occur. You'd save money, avoid a lot of chargeback administration work, and keep your chargeback levels below the thresholds set by card schemes.

## The Challenge:

### How do you minimize fraud while not hurting your order acceptance?

Card schemes and banks are often reluctant to refuse chargeback claims, and managing those chargebacks can prove costly and labor intensive. Taking preemptive measures can often have a negative impact on acceptance levels. So, how do you find the balance between keeping your order acceptance high and reducing fraud-related chargebacks?

## DID YOU KNOW?

Worldpay customers have seen on average a **20 to 30 percent** reduction in fraud chargeback rates through using FCPS's daily fraud advice from issuing banks, auto-refunds, and feedback - and no impact on acceptance levels.<sup>1</sup>

## The Solution:

### Fraud Chargeback Prevention Service (FCPS)

Worldpay's FCPS gathers knowledge provided by issuers about fraudulent transactions, and helps you use that knowledge to take control of chargebacks and mitigate fees, fines, and reputational damage.



**PROTECT YOUR REVENUE**

KEEP MORE REVENUE WITH LEADING-EDGE SECURITY,  
FRAUD, AND LOSS MITIGATION SOLUTIONS.

## FCPS at a glance

Features	Benefits
Daily Fraud Advice Report from issuing banks	Reduces chargebacks by proactively identifying actionable transactions
Automated chargeback refunds	No additional work to manually refund transactions identified as fraudulent
Detailed post-deposit impact report	Displays chargeback timelines and effectiveness of refunding

### Daily Fraud Advice Report

The Daily Fraud Advice Report shows issuer-confirmed fraudulent transaction details and any associated refunds or chargebacks.

With this report, choose to submit refunds yourself or opt to have us automatically issue refunds on your behalf. Additionally, you can select to receive reports by method of payment (MOP) or merchant identification (MID).

### Post-Deposit Impact Report

This report shows you the timelines of when chargebacks and fraud alerts occurred, which helps measure the effectiveness on refunding strategies.

### FCPS provides you with two flexible data-delivery options

- Export from Worldpay's iQ Reporting with our Post-Deposit Impact Report
- Daily Fraud Advice Report through the Scheduled Secure Report (SSR) system

## DID YOU KNOW?

When you enable FCPS, Worldpay can also assist you with card network compliance programs, saving you valuable time, money, and resources.

Even if you have not been placed in a card network compliance program, FCPS Daily Fraud Advice Report is an effective tool to take control of your chargebacks and prevent them from occurring.



## WHY WORLDPAY?

With two-thirds of chargebacks being fraud related, our dedicated fraud chargeback monitoring tools are proven to help customers take control of chargebacks and reduce associated costs.

Other solutions attempt to reduce fraud by screening during the initial transaction. FCPS works differently: It provides post-deposit fraud relief without the risk of rejecting potentially good orders and impacting your acceptance rates. FCPS is a perfect addition to real-time fraud prevention systems you already use to protect you from fraud and resulting chargebacks.

## Ready to take the next step?

Already a Worldpay customer? Talk to your Relationship Manager about how FCPS can help you prevent chargebacks and minimize the resulting fees and fines.

New to Worldpay? Discover how we can help you grow your revenue and protect it, whatever the country, whatever your sector.

Talk to us at: [worldpay.com/global/about/contact-us](https://worldpay.com/global/about/contact-us) or get more information at [worldpay.com](https://worldpay.com).

