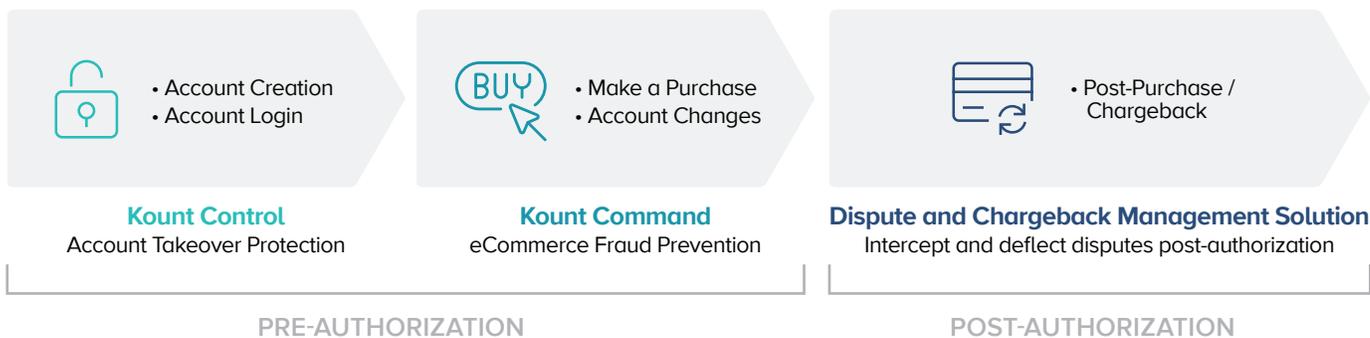# Kount Dispute and Chargeback Management: Ethoca Alerts

Historically, card issuers and businesses have had no effective way to communicate and collaborate with each other. When an issuer has to communicate cardholder-confirmed fraud or a customer dispute, they go through a slow, costly, and inefficient chargeback process. By the time a business is notified of a chargeback, it's too late to stop fraud, resolve the dispute, or save the sale. Not only does a business get a chargeback, but the process strains customer relationships.

Challenges

- Businesses can't resolve disputes or avoid chargebacks when customers go to their issuing banks to dispute transactions.

- Businesses need accurate information from a single source to protect against fraud and disputes.

• Account Creation • Account Login	• Make a Purchase • Account Changes	• Post-Purchase / Chargeback
Kount Control Account Takeover Protection	**Kount Command** eCommerce Fraud Prevention	**Dispute and Chargeback Management Solution** Intercept and deflect disputes post-authorization
PRE-AUTHORIZATION		POST-AUTHORIZATION

Dispute and Chargeback Management with Ethoca Alerts

Ethoca Alerts has integrated with Kount's Dispute and Chargeback Management solution. Now, businesses can get alerts that help them intercept and deflect disputes from criminal and friendly fraud, post-authorization and pre-chargeback.
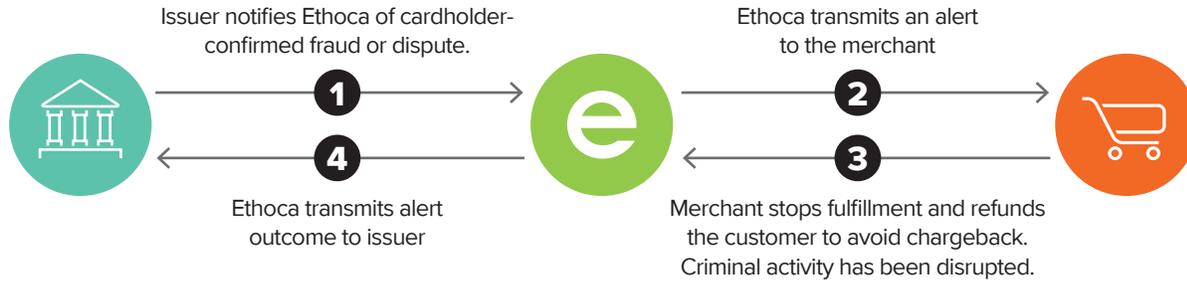
Ethoca Alerts inform businesses of a customer dispute or confirmed fraud soon after the issue has been flagged by the cardholder. As soon as a business knows a customer initiated a dispute, it can stop the shipment of goods and services, issue refunds, or take other steps to stop chargebacks. And they can use direct-from-source issuer data to update fraud rules and prevent future fraud.

Digital Goods and Services
Avoid chargebacks and suspend services or orders from fraudulent and compromised accounts

How it Works

Issuer notifies Ethoca of cardholder-confirmed fraud or dispute.

Ethoca transmits an alert to the merchant

1

4

2

3

Ethoca transmits alert outcome to issuer

Merchant stops fulfillment and refunds the customer to avoid chargeback. Criminal activity has been disrupted.

Ethoca Alerts is ideal for businesses of all sizes, across industries. Its direct-from-source issuer data reduces the time it takes for businesses to be alerted of confirmed fraud and disputes. In some cases, businesses can reduce the dispute and chargeback process from up to six weeks to days, hours, or minutes. Thanks to a global collaboration network of issuers and merchants, businesses can get dispute alerts, stop order fulfillment, and reduce chargebacks.

When a consumer disputes a transaction with their issuing bank, the issuer sends a confirmed-fraud or customer dispute notice to Ethoca in real time. This "Ethoca Alert" is sent to businesses immediately via Kount's Dispute and Chargeback Management dashboard where it integrates with other dispute and chargeback management tools. Kount marks the transaction as confirmed fraud automatically — no manual effort required.

Benefits

Fight fraud
Stop the fulfillment of fraudulent orders before you lose inventory.

Reduce chargebacks
Stop chargebacks before they happen, and reduce related costs.

Increase order acceptance
Accept more orders with confidence, knowing Ethoca Alerts will notify you of fraud.

Reduce future fraud
Update fraud rules to prevent future fraud.

Find related fraud
Eliminate related fraudulent orders with link analysis.

Improve customer satisfaction
Save customers from the long, frustrating chargeback process, and maintain positive experiences.

Contact us at:
sales@kount.com
+1.866.386.1431

ABOUT KOUNT, AN EQUIFAX COMPANY

Kount's Identity Trust Global Network delivers real-time fraud prevention and account protection and enables personalized customer experiences for more than 9,000 leading brands and payment providers. Linked by Kount's award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust — from ensuring frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews. **www.kount.com**