



Resolve Pre-Chargebacks With RDR

Resolve chargebacks at the Pre-Dispute stage with the Rapid Dispute Resolution (RDR) program to avoid impacting Visa and MasterCard's chargeback ratios.

What is a Pre-Dispute?

A pre-dispute occurs before a chargeback is filed. It is initiated when a Consumer challenges a transaction with their credit card issuer, with the intent to dispute its legitimacy.

Chargeback Ratio

A **chargeback ratio** measures chargebacks relative to total transactions. Exceeding Visa / MC's threshold results in account termination and blacklisting, preventing you from accepting credit cards with any merchant services provider.

How RDR Works

Handling Pre-Disputes with RDR Alert

- 1 Customer disputes a charge, the issuer notifies RDR provider.
- 2 RDR provider transmits an alert to the merchant.
- 3 Merchant makes automated or manual decision on the alert
- 4 RDR provider transmits alert and outcome to the issuer.
- 5 Merchant refunds customer and avoids the chargeback.

Implementation

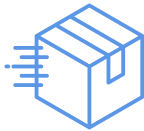
RDR Reduces Chargeback Disputes

Once RDR Alerts are enabled on your merchant account, you'll receive near real-time notifications of customer disputes. This gives you the opportunity to stop fulfillment, issue refunds, and prevent chargebacks before they happen. You can set this process to be automated or manage it manually, based on your preference.



RDR Program Benefits

Improve your business with RDR Alerts



Fight Fraud

Stop the fulfillment of fraudulent orders



Prevent Chargebacks

Reduce chargebacks and related fees and costs



Protect

Merchant Account

Stay below Visa / MC's chargeback ratio threshold.



Reduce Future Fraud

Bolster fraud screening to identify future fraud and prevent spikes



Find Related Fraud

Use link analysis to eliminate related fraudulent orders



Improve Reputation

Customers no longer need to go through the long and frustrating chargeback process

Want to Enable RDR?

Contact AltruPay Support

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