

COMPLETE CHARGEBACK PROTECTION

Total freedom from chargebacks

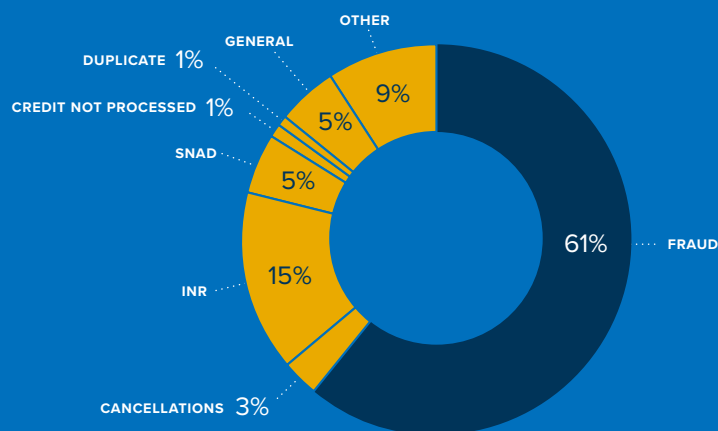
Guaranteed protection against both fraud and non-fraud chargebacks



While fraud is the largest contributor to chargeback losses globally, a significant portion of chargebacks result from non-fraud codes as well. These range from disputes filed by consumers such as Item Not Received (INR) and Significantly Not Described (SNAD) to processing errors such as Duplicate Processing and Credit Not Processed.

The cost of fraud and non-fraud chargebacks is not limited to the profit loss of the sale itself but also includes the needless authorization and processing fees incurred, chargeback fines imposed, time spent manually investigating claims, and loss of the merchandise itself. And because issuing banks use a merchant's total chargeback rate as a proxy for their trustworthiness as a business partner, any spike in chargebacks could lead to an equal dip in authorization rates – and sales – over time.

Fraud is just one source of chargebacks



Fraud or not – Signifyd has you covered

Signifyd's Complete Chargeback Protection evaluates orders at checkout and delivers instant decisions backed by a financial guarantee against fraud and non-fraud chargebacks on all approved orders. This effectively shifts the liability for chargeback losses away from your business, allowing you to trust customers and grow fearlessly while reducing risk.

Chargeback reasons covered by Complete Chargeback Protection include:

- Authorization Issues
- Canceled Merchandise
- Credit not processed
- Duplicate
- General
- Fraud (Card Not Present)
- Processing Issues
- Product unacceptable, or significantly not as described (SNAD)
- Item not received (INR)
- Subscription canceled
- Unrecognized

How it works



- 1** Order is placed on a merchant's site. Signifyd evaluates the order with identity and intent intelligence from the Commerce Network.
- 2** Accept or reject decisions are delivered in real-time. Approved orders are guaranteed against eligible fraud and non-fraud chargebacks.
- 3** Approved orders are shipped automatically; fraudulent orders are canceled.
- 4** Any chargebacks that result are reimbursed to the merchant, while those that Signifyd deems abusive are challenged automatically. If the dispute is unsuccessful, the merchant is still reimbursed.

Key benefits



Approve more good orders

Confidently approve 5-9% more orders that otherwise would have been falsely declined due to fear of fraud.



Fight chargeback abuse

Signifyd wins 50% more disputes than the industry average and 0 abusive claims go unchallenged – reducing your chargeback rate overall.



Influence higher auth rates

Maintaining a lower chargeback rate leads to higher bank authorization rates over time, so the conversion benefits will just keep coming.



Eliminate total chargeback losses

Signifyd has your back. Fraud or not, you'll never have to worry about a chargeback again.



"What caught my attention about Signifyd was the guarantee, the reimbursement of approved orders, the fact that claims like item-not-received are all covered by the guarantee – it really gives us a peace of mind."

– JOSH JAROS, CUSTOMER SERVICE LEAD

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Get in touch, visit us at signifyd.com/contact