

ACI Speedpay® dispute portal simplifies chargebacks

In today's fast-paced business environment, having a robust chargeback dispute process is crucial for maintaining financial health. Chargebacks can significantly impact your bottom line, leading to lost revenue and increased operational costs. By implementing an effective dispute process, you can protect your business from fraudulent claims and ensure accurate transaction records by resolving issues swiftly and fairly. This not only safeguards your profits but also strengthens your reputation.

ACI Speedpay®: Dispute Portal provides a centralized, simpler way to respond to consumer disputes on Visa, Mastercard, Discover, and Amex payment types.



Features of ACI's dispute portal

1. The platform consolidates your chargeback data and displays it in a detailed, easy-to-review report so users can quickly understand the specifics of each case.
2. A guided workflow makes it simple to create and submit your dispute response, ensuring that users can navigate the process with ease and confidence.
3. The tool provides real-time updates on the progress and outcome of each dispute, allowing you to stay informed, and providing a status report to manage and monitor consumers' cases effectively.

Why is this important now?

- “Friendly fraud” and other factors are driving a rapid increase in the amount of chargebacks filed each year
- Disputes are not just financial, they can also impact your reputation
- If there are too many disputes relative to the number of sales, the networks may impose penalties

When should you dispute a chargeback?

Disputing a chargeback can be a complex decision that hinges on several critical factors. First, consider whether it is cost-effective; sometimes the revenue recovered may not justify the expense involved in disputing the chargeback. Next, assess if you have the correct compelling evidence, as different reason codes require specific types of documentation. Tools like ACI's dispute portal assists by highlighting the recommended evidence through predictive fields. Lastly, ensure you can meet the submission deadlines, as each chargeback has its own time frame for filing disputes. The dispute portal prioritizes by deadline, ensuring you focus on the most urgent cases.

Things to consider when disputing a chargeback:

1. Is it cost effective?
2. Do you have the correct compelling evidence?
3. Can you meet the submissions deadline?



Customize and build your case

Once you decide to dispute the chargeback, ACI's dispute portal easily customizes your response with our proprietary recommendations. You can drag and drop your compelling evidence which acts to provide proof that the cardholder participated in the transaction, received the goods or services, or benefitted from the transaction. It allows you to provide additional types of evidence, including:

- Company and product description
- Transaction information
- Order information
- Order history
- Proof of usage
- Service contracts
- Terms and conditions
- Website images

The screenshot shows the DisputeFlow dashboard with a table of chargeback cases. The table has columns for Actions, Case Number, Recommended Deadline, Card Brand, Dispute Amount, Currency, Reason Code, Reason Description, Transaction Date, and Date Received. There are 8 rows of data.

Actions	Case Number	Recommended Deadline	Card Brand	Dispute Amount	Currency	Reason Code	Reason Description	Transaction Date	Date Received
☰	9922126812-01	● 2024-10-15	Visa	\$882.50	USD	12.6.2	Paid By Other Means	2024-09-21	2024-10-08
☰	9922119536-01	● 2024-10-15	Visa	\$499.00	USD	13.7	Cancelled Merchandise/Services	2024-09-28	2024-10-08
☰	9922127415-01	● 2024-10-15	Visa	\$802.66	USD	10.4	Other Fraud - Card Absent Environment	2024-09-30	2024-10-08
☰	9922115536-01	● 2024-10-14	Visa	\$1,350.48	USD	10.4	Other Fraud - Card Absent Environment	2024-10-03	2024-10-07
☰	9922111913-01	● 2024-10-14	Visa	\$438.10	USD	10.4	Other Fraud - Card Absent Environment	2024-07-30	2024-10-07
☰	9922113692-01	● 2024-10-14	Visa	\$1,692.32	USD	10.4	Other Fraud - Card Absent Environment	2024-09-21	2024-10-07
☰	9922113393-01	● 2024-10-14	Visa	\$689.94	USD	13.1	Merchandise/Services Not Received	2024-07-28	2024-10-07

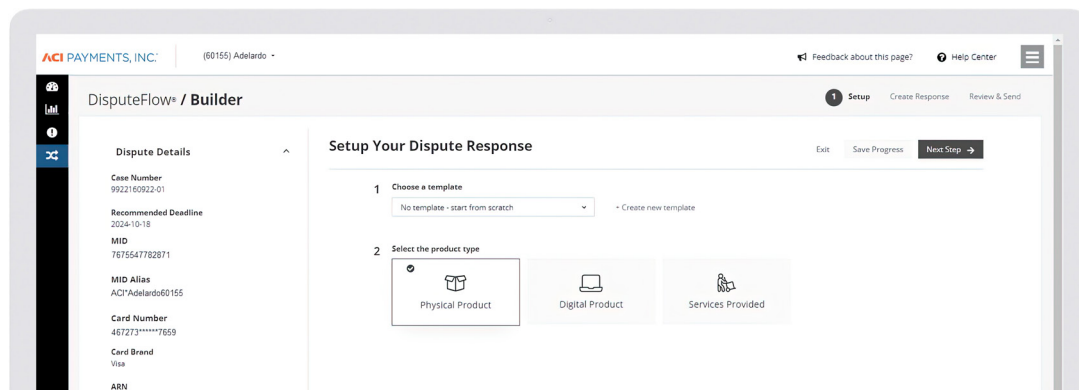
Customize and review your dispute data

The screenshot shows the DisputeFlow Builder interface. On the left, there is a sidebar with 'Dispute Response Sections' and 'Dispute Details'. The main area is titled 'Create Your Dispute Response' and contains three sections: 'Cover Letter', 'Transaction Information', and 'Order Information'. Each section has a 'Needs review' status and a 'Next Step' button.

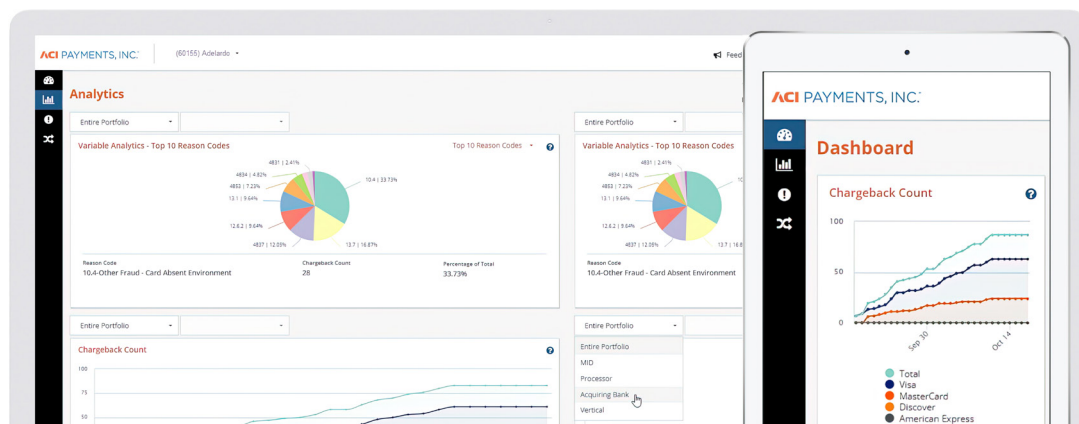
Reporting gives you in-depth information about each chargeback you receive

Additional features

- Save templates of regularly used information: Improve the speed, accuracy, and ease of each response by using saved information.
- Send your dispute response in one click. The dispute portal customizes each response to your processor's preferences. This ensures prompt delivery and the highest possible win rates.



Monitor your success with detailed reports



- **Reporting and analytics:** Easily view all your resolved alerts and detailed analytics in a centralized dashboard

Visit www.aciworldwide.com/solutions/aci-fraud-management-billers to learn more.

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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