Real-time Resolution Case Study: Credit repair company

A leading credit repair company reduced its Visa dispute volume by 47.41% with Real-time Resolution (RTR). In the first 30 days alone, the company was able to stop 1,827 Visa disputes from becoming chargebacks. Prior to RTR, the company was exceeding the acceptable limit for disputes in a given period. With RTR, the company has moved well below the limit.

Chargeback accomplished this by providing details about the credit repair company, its products, policies, and contact information to card issuers when disputes are first initiated by customers. The additional data gives card issuers what they need to deny dispute requests and redirect customers back to the credit repair company to receive a refund.

In the first month, the company had 3,854 Visa disputes initiated against them, representing $295,780. From those, 2,511 prompted an RTR request for additional information, a 65.15% usage rate by issuers. Equipped with the additional information, the card issuers deflected 1,827 (72.76%) of those Visa disputes, representing $135,254 in revenue and $20,097 in chargeback fees

Ultimately, in the first 30 days, 2,027 Visa disputes were filed against the company—1,343 that didn't participate in RTR and 684 that did. In other words, only 52.59% of the total disputes initiated against them were finalized. Resulting in a staggering 47.41% net reduction in Visa disputes. In just one month, their net savings estimate became $235,000.

30-Day Results

Chargeback stopped	Chargeback retained	Chargeback provided	Chargeback created a
72.76%	**$135,254**	**$235,000**	**47.41%**
of Visa disputes initiated	of sales revenue	in estimated savings	reduction in Visa dispute volume

About Chargeback

Chargeback, owned by Sift, is the leading global provider of automated dispute management. Real-time Resolution (RTR) from Chargeback enrolls merchants in Visa Merchant Purchase Inquiry (VMPI), allowing for real-time communication of customer, order, and product detail to over 120 million cardholders. With RTR, issuing banks use the additional details to prevent disputes, stemming from both friendly fraud and chargeback fraud, from being filed. Visit sift.com to learn more.