

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.

30-day results

72.76%

of initiated Visa
disputes stopped

\$135,254

of sales
revenue retained

\$235,000

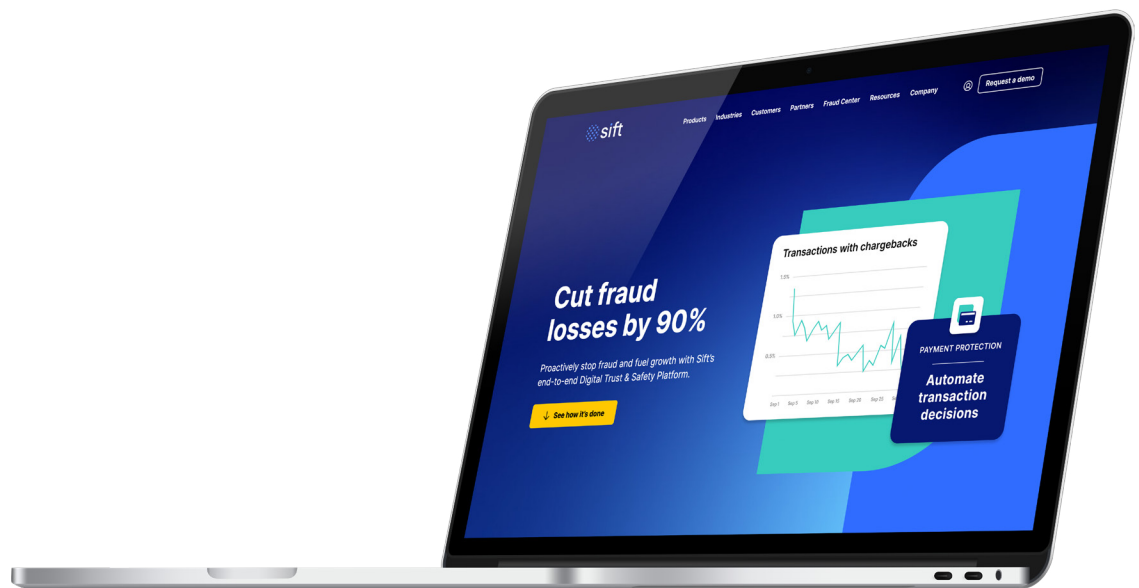
provided in
estimated savings

47.41%

reduction in Visa
dispute volume

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.



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