

CASE STUDY:

Major american airline



A major American airline reduced its Visa dispute volume by one third (33.13%) with Real-time Resolution (RTR). In the first 90 days, the airline stopped over 550 Visa disputes worth over \$200,000 from becoming valid chargebacks.

Chargeback accomplished this by providing details about the airline, 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 airline to resolve the dispute or receive a refund.

90-day results

33.13%

of initiated Visa disputes stopped

\$200,000

of sales revenue retained

11.7%

reduction in Visa dispute volume

In the first three months, the company had over 4,700 Visa disputes initiated against them, representing \$1.8 million. From those, 1,660 prompted an RTR request for additional information, a 35.32% usage rate by issuers. Equipped with the additional information, the card issuers deflected over 550 (33.13%) of those Visa disputes, representing over \$200,000 in revenue.

Ultimately, over the first 90 days, 4,100 Visa disputes were filed against the company—2,440 that didn't participate in RTR and 1,660 that did. Overall, this resulted in an 11.70% net reduction in Visa disputes.

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