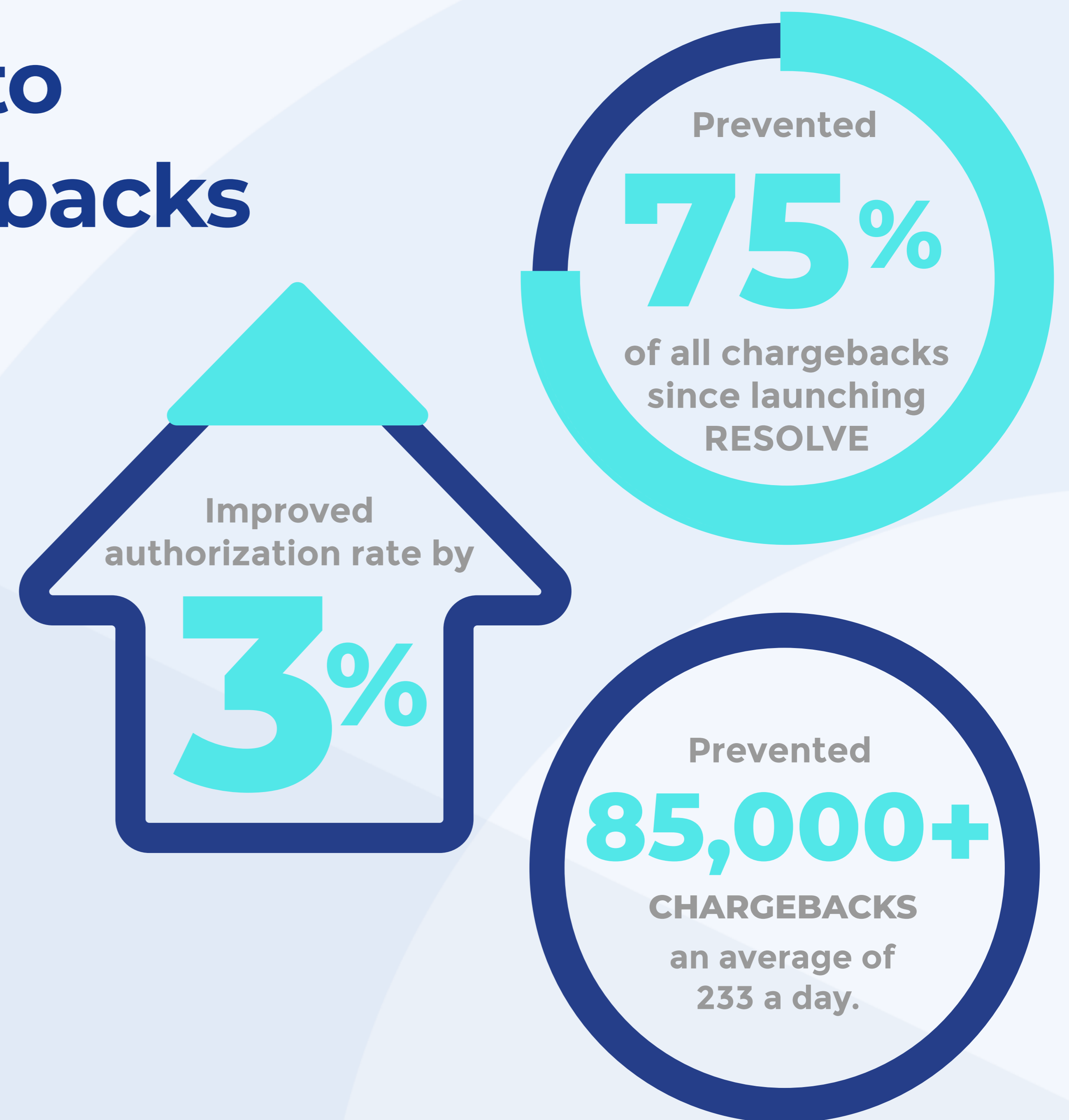


DisputeHelp RESOLVE Case Study

# PAYSTRAX Leverages Alerts to Dramatically Reduce Chargebacks and Boost Acceptance

## About Paystrax

European-based PAYSTRAX provides innovative payment services for merchants ranging from conventional payment card processing, POS-terminals and gateways, to fully custom solutions tailored to the business requirements of their clients



## THE PROBLEM

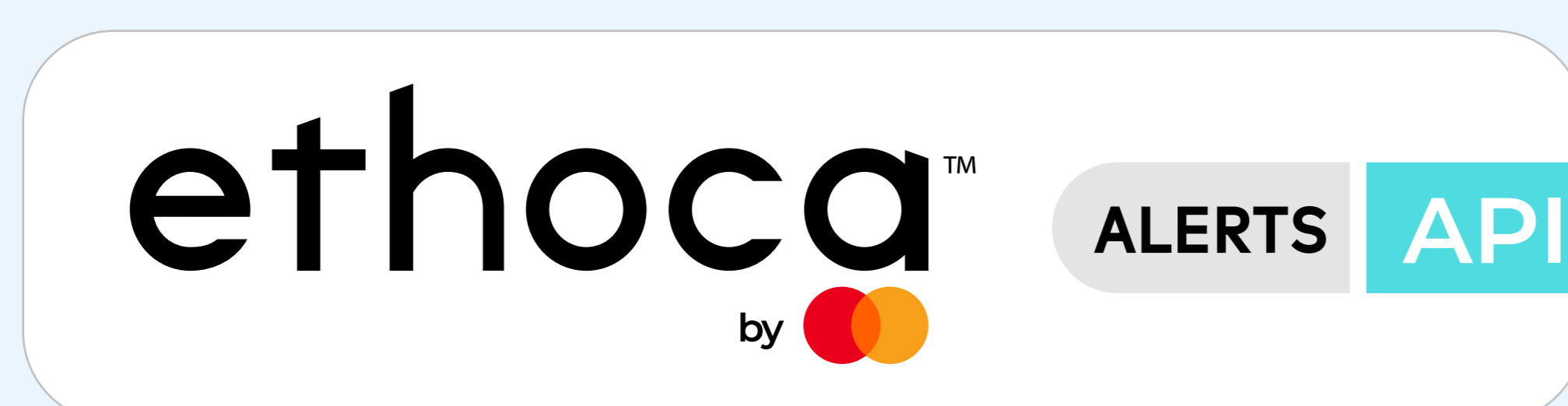
The dispute and chargeback landscape is becoming increasingly complex due to surging digital payments, ongoing changes to regulatory compliance, and intensifying competition amongst acquirers and merchant service providers.

In light of these pressures, PAYSTRAX was looking for a comprehensive solution that would:

- ✓ Help their merchants prevent chargebacks in order to keep MIDs healthy, and reduce risk in their portfolio.
- ✓ Improve transaction acceptance.
- ✓ Expand their list of services to increase brand loyalty and prevent revenue disintermediation.
- ✓ Automate chargeback prevention, thereby maximizing efficiency and minimizing operational expenses.

## THE SOLUTION

PAYSTRAX turned to DisputeHelp and their RESOLVE solution to go to market quickly with Ethoca Alerts and Visa Rapid Dispute Resolution (RDR).



### **RESOLVE**

- Integrates & maintains all APIs
- Configures RDR automation
- Merchant onboarding
- Descriptor enrollment
- Alerts management
- Transaction matching
- Technical Support

## WHY DISPUTEHELP?

With DisputeHelp, acquirers, PSPs, and merchant service providers can:

- Leverage all industry-leading dispute management solutions from a single source without expending any organizational resources.
- Create a customized dispute management solution that best suits the needs of their clients.
- Review program performance with a sophisticated, user-friendly dashboard that offers a range of reporting capabilities.
- Get to market quickly with merchant onboarding, sales, and marketing support.

*“We chose DisputeHelp due to their outstanding reputation, industry knowledge, and the fact that they’re a one-stop-shop for Ethoca and Verifi solutions. This is important for us, as in the future we plan to expand our use of their solutions to help us further differentiate from our competitors and increase client-loyalty and satisfaction.”*

### WOLFGANG SPECHT

**PAYSTRAX** Head of Merchant Risk & Card Scheme Project Management

## THE RESULTS

Thanks to a combination of Ethoca Alerts and Visa RDR, PAYSTRAX have been able to prevent more than 98,000 chargebacks. That’s 75% of total chargebacks, and 83% of all fraud-related chargebacks – providing immense value to their merchants and the payments ecosystem in general. What’s more, since implementing these programs that promote positive refunding behavior and lower overall chargeback levels, they noticed a 3% improvement in transaction acceptance. The end result is happier consumers, happier merchants, and greater revenue for PAYSTRAX.

“DisputeHelp’s RESOLVE tools have almost completely eliminated our chargeback issues and greatly improved merchant satisfaction,” said Wolfgang. “Their staff are incredibly responsive, and are constantly helping us to fine-tune the solutions so they operate at maximum efficiency. We look forward to launching other tools within their solutions suite to further improve our services. This includes Verifi Order Insight, Ethoca Consumer Clarity, Visa CE 3.0 and the Mastercard First-Party Trust program.”

*“We’re thrilled at the results yielded by Paystrax and their merchants – particularly the increase in transaction acceptance. This is a monumental achievement as it means happier consumers and increased revenue. Merchant acquirers and service providers are increasingly looking to modernize their dispute management solutions and differentiate themselves with meaningful value-added services. At DisputeHelp, we’re helping them do exactly that by ensuring they have the technology-driven tools to thrive in an increasingly complex ecosystem. Thank you PAYSTRAX for a fruitful partnership!”*

**BART SZYPKOWSKI**  
Chief Revenue Officer  
DisputeHelp

## CONTACT US TODAY!

Learn how you can experience the future of disputes.

 [www.disputehelp.com](http://www.disputehelp.com)

 [info@disputehelp.com](mailto:info@disputehelp.com)