

# REDUCE YOUR CHARGEBACKS WITH 3D VERIFY

## The Overview

A large eCommerce nutraceutical company with an average ticket size of \$45 was experiencing a chargeback rate of over 2% due to friendly fraud. Friendly fraud means: consumers make claims that they didn't authorize an online purchase in order to get their money back. These might be legitimate customers who didn't want to seek recourse directly (they go to their bank to file a chargeback), or they might be fraudsters taking advantage of a system designed to protect consumers.

## The Challenge

It is very hard to protect against friendly fraud - normal fraud prevention tools don't work. This client was on the brink of losing their processor.

150,000  
Monthly Transactions

2.25%  
Chargeback Rate

\$30  
Chargeback Fee

\$7.30  
Avg. Shipping Cost

\$277,762.50  
Annual Revenue Loss

## The Solution

In partnership with PAAY, LimeLight's special implementation of 3D Secure is called 3D Verify. With 3D Verify technology you can seamlessly and securely authenticate transactions, and shift the liability of fraudulent chargebacks from your merchant accounts to the card issuing bank, adding an extra layer of protection to your business.

## The Results

**Chargeback rate with 3D Verify: 0.05%**

(Total annual revenue loss of only \$74,070)

**Total Additional Annual Revenue: \$3,259,080**

**Learn More: Contact Us Today!**

Contact us at [sales@limelightcrm.com](mailto:sales@limelightcrm.com) to see how much extra revenue you could be making!