



Creating transparency to reduce chargebacks

Ethoca Consumer Clarity™ provides rich merchant and purchase information to cardholders within their digital banking apps—providing them with more insight into their purchases. These additional details can help reduce purchase confusion and decrease chargebacks.



337M
CHARGEBACKS

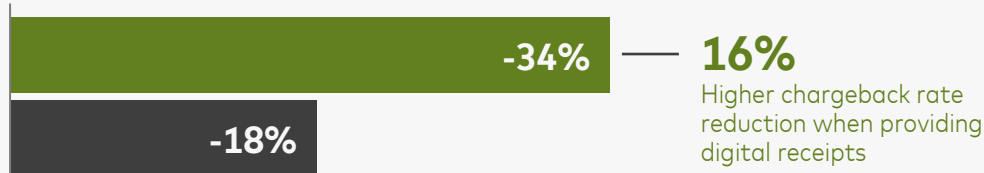
Businesses need to prevent chargebacks at every opportunity, as global volume is expected to grow 42% from 2023 levels and reach 337 million transactions in 2026.¹

Merchants

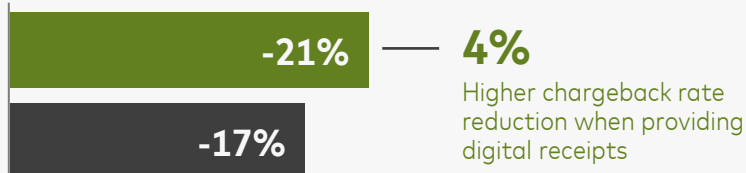
Merchants providing digital receipts in an issuer's banking app experienced higher chargeback reduction rates compared to merchants that didn't.

Results from one merchant commerce platform²

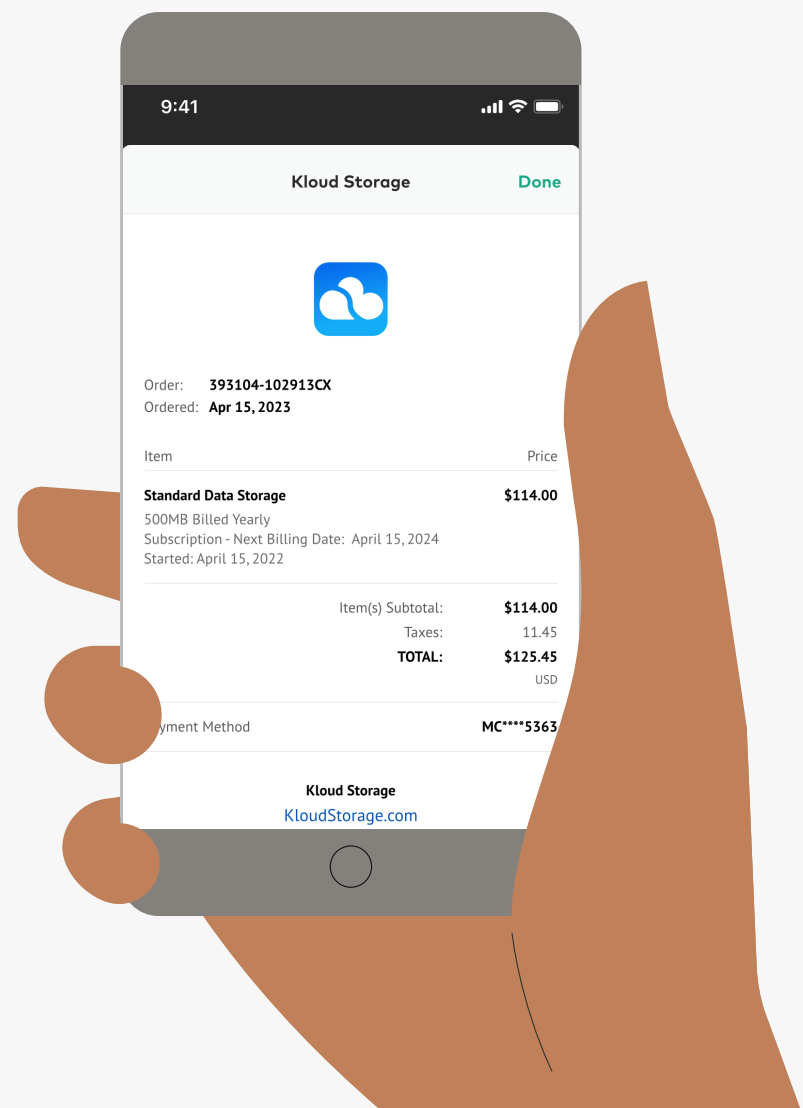
North America



Europe

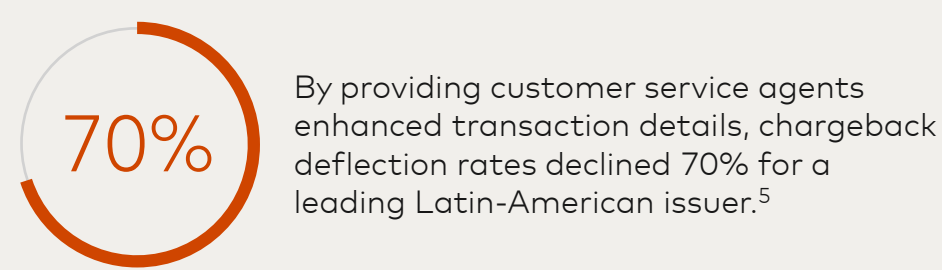


■ Merchant results with issuers providing their digital receipts
■ Merchant results with issuers not providing their digital receipts



Issuers

Issuers can reduce chargebacks and enhance their customer experience by offering digital receipts in their bank apps.



Providing customers with access to more purchase details in their bank app can also help reduce call center volume.

\$10

Every live service interaction with a customer can cost companies upwards of \$10.⁶

[Contact us](#)

Ready to harness the power of Ethoca Consumer Clarity? Contact us today.

Sources:

1. Datos Insights, July 2023.
2. Results period covers December 2023 to February 2024. Mastercard internal data specific to one merchant provider.
3. Results period covers Q1 2022 to Q4 2023. Mastercard internal data. Compared chargeback ratios on Mastercard transactions before and after implementing Ethoca Consumer Clarity.
4. Results period covers December 2023 to February 2024. Mastercard internal data. Compared chargeback ratios on Mastercard transactions before and after implementing Ethoca Consumer Clarity.
5. Mastercard internal data. Compared transactions where enhanced information was looked up in Call Center and compared to transactions where no dispute was later filed.
6. Dixon, Matthew, et al. January–February 2017. "Kick-Ass Customer Service." Harvard Business Review.

