



JUNE 1-3, 2025 | LAS VEGAS

Ethoca and Pega: Delighting customers with expedited dispute resolution

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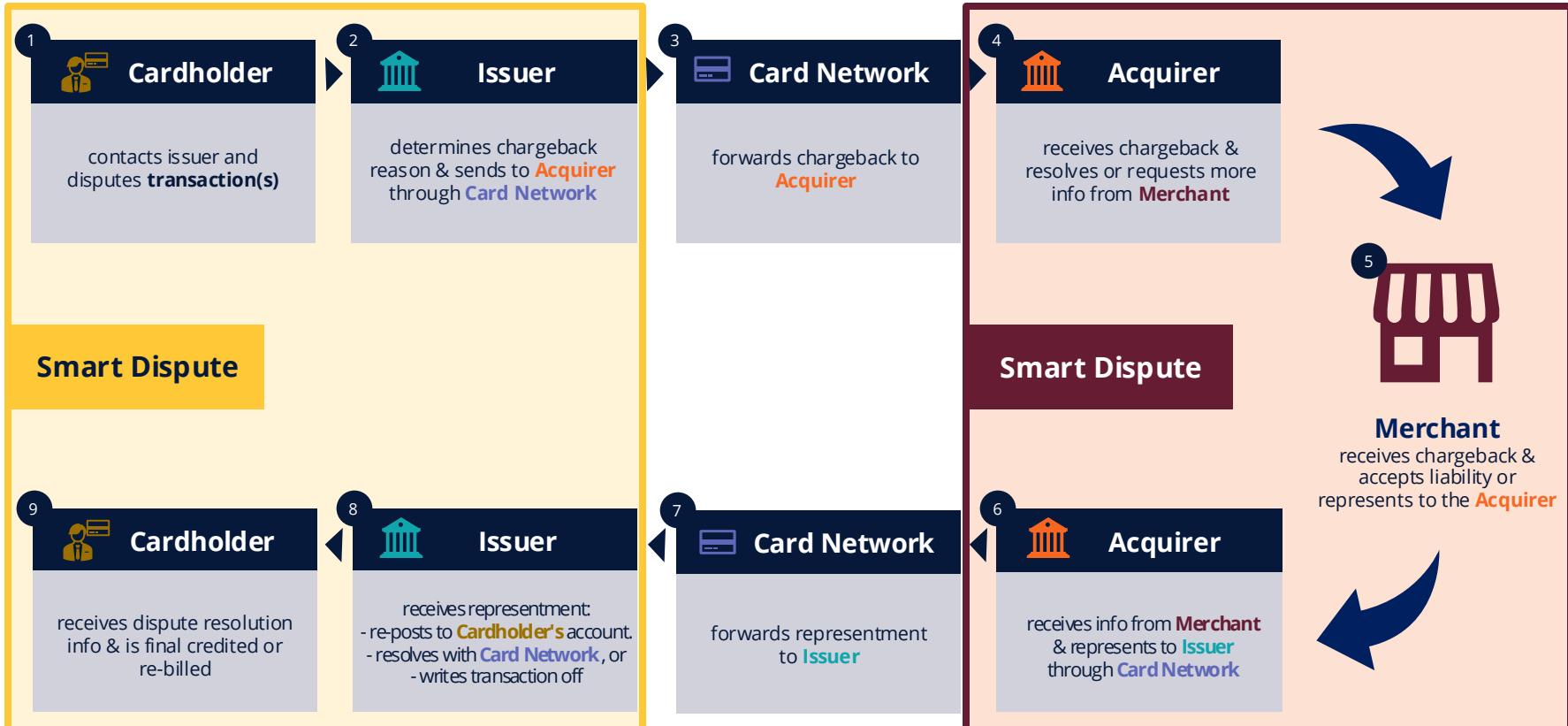


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What is the dispute lifecycle...?



Dispute & fraud operations key challenges

Operational Efficiency

- Multiple systems and manual processes limit STP
- Process variations across products restrain cross-skilling
- Disparate (or limited) channel solutions curb automation

Regulatory Compliance

- Continuous time & effort applied for networks/regulation changes
- Limited visibility or automation to prevent compliance failures
- Stay compliant even if it means lower efficiency or higher losses

Fraud & Loss Liability

- Losses continue to rise with increased “friendly fraud” claims
- Newer payment losses growing exponentially – especially “scams”
- Pressure/laws to protect customers and take more fraud liability

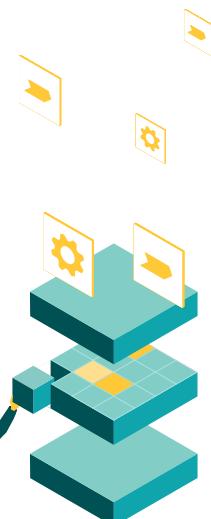
Customer Experience

- Customers have been trained by Tech/Fintech companies to expect a seamless, frictionless experience
- They also expect protection with newer payment types that matches traditional payment products
- This unique “moment of truth” in a banking relationship has an oversized impact on loyalty and attrition



Leading the market for 20+ years

Extensive clients & experience in dispute & fraud operations

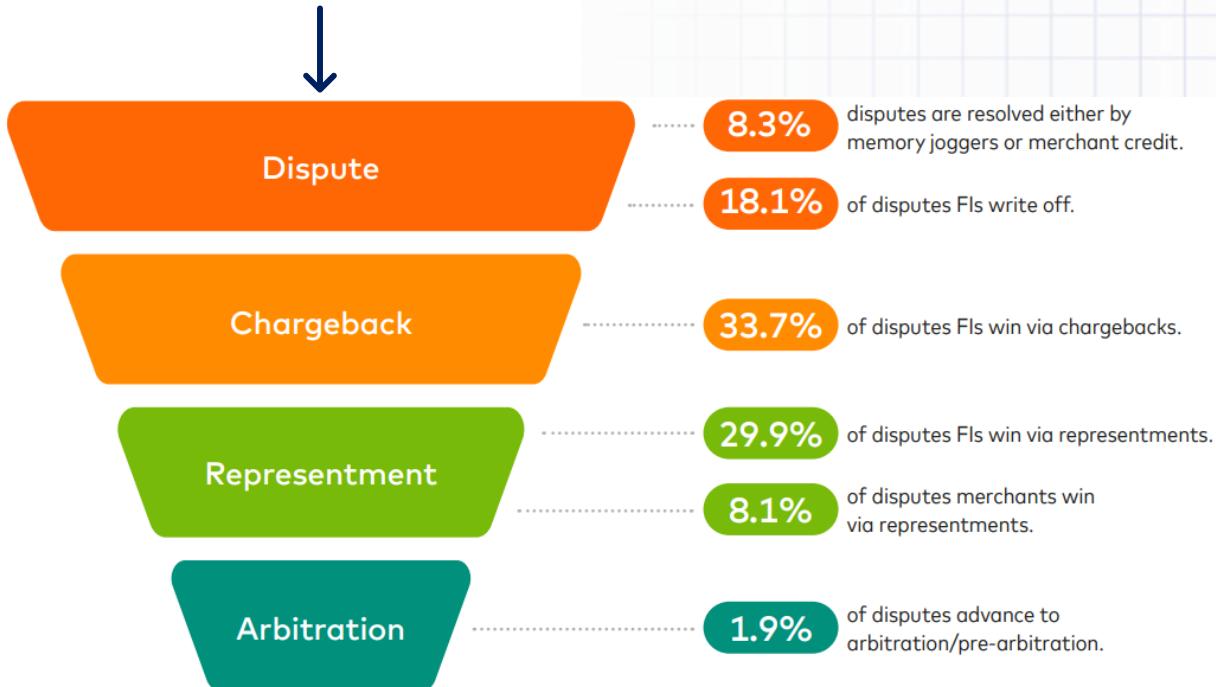


U.S. cardholder- Initiated dispute lifecycle*

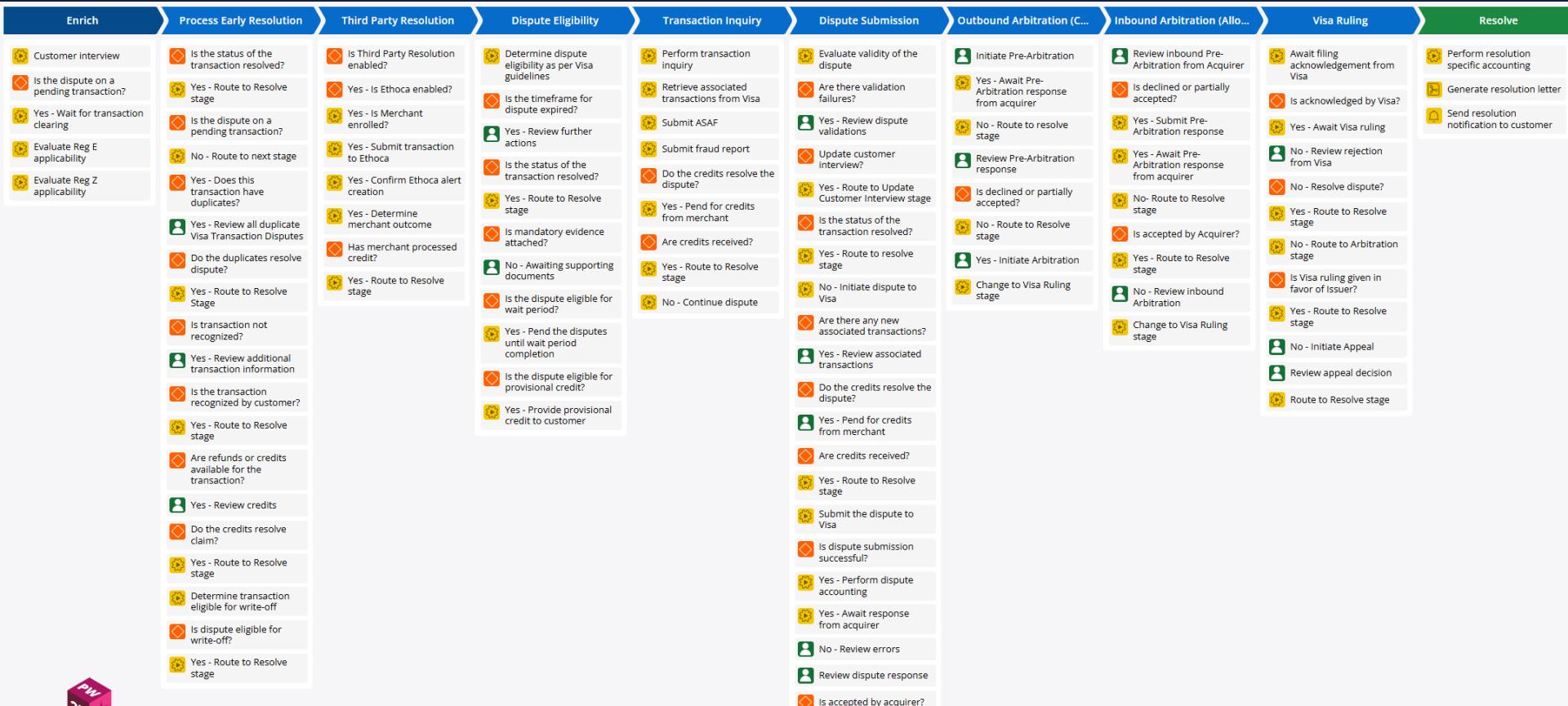
Most disputes, **73.6%**, become chargebacks. A smaller portion, **26.4%**, are resolved, preventing a chargeback.

FIIs win **45.8%** of chargebacks and merchants represent **54.2%** of them.

4.8% of representations advance to arbitration/pre-arbitration.



Unified and integrated process



Unified and integrated process

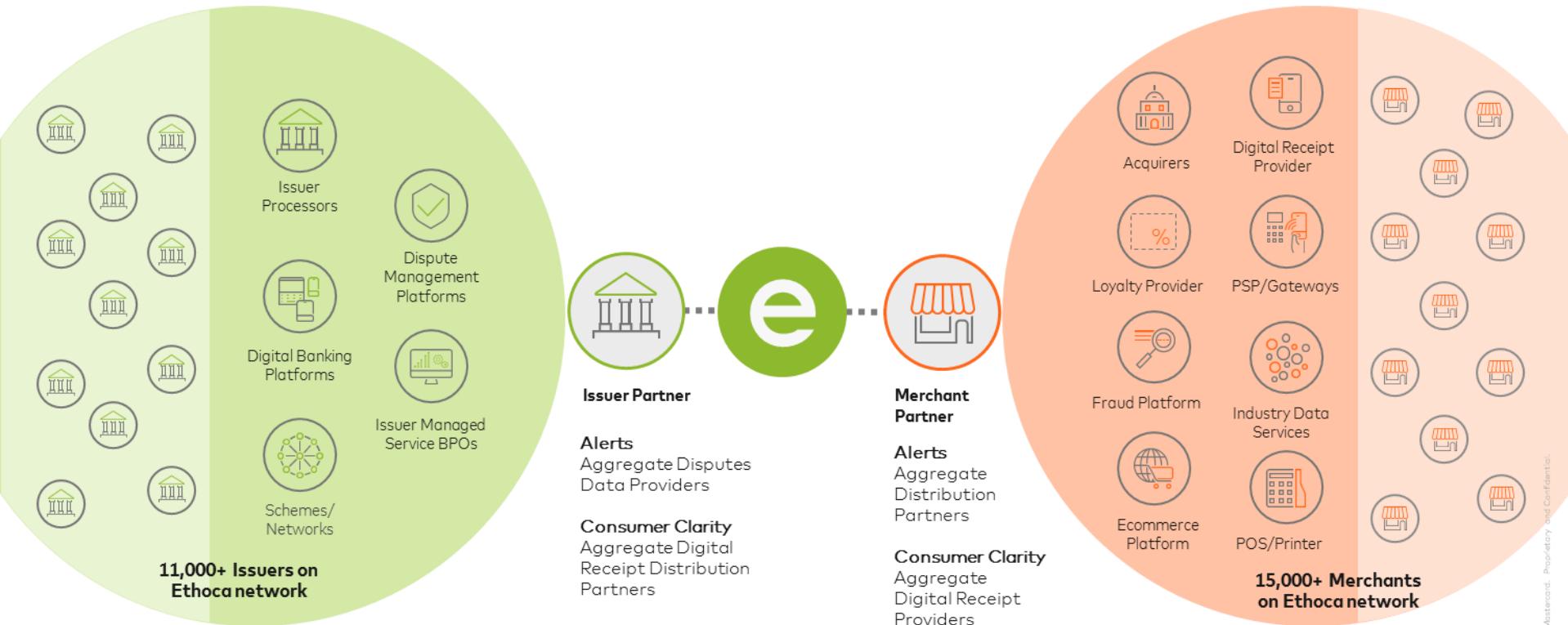


A strategic alliance since 2016

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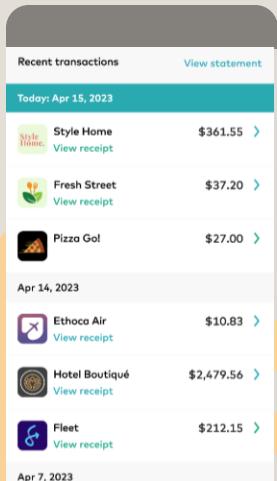


The Ethoca Network is powered by our partners.

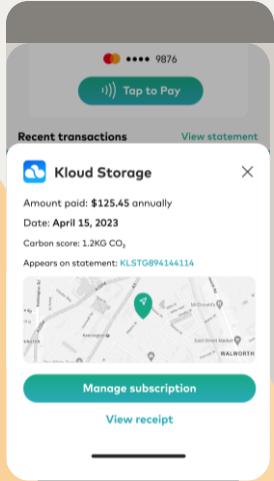


How our solutions create a seamless omnichannel purchase journey

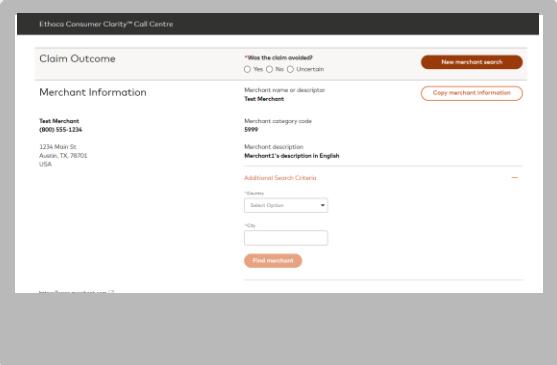
1. Ethoca Consumer Clarity in digital bank apps helps reduce confusion and related first-party fraud



2. Ethoca Consumer Clarity Subscription Controls gives cardholders more self-serve controls over their transactions



3. Ethoca Consumer Clarity Call Center gives issuer agents access to more information to resolve inquiries sooner



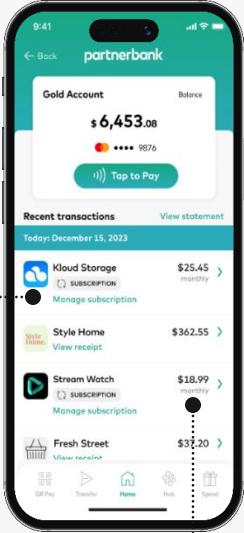
4. Ethoca Alerts helps prevent chargebacks when customers still need to dispute a charge



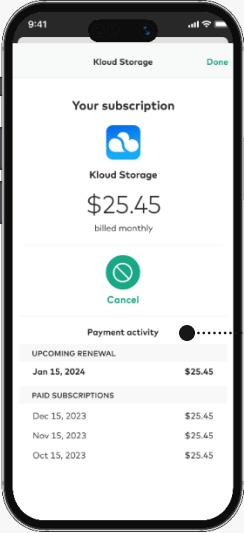
via Pega Smart Dispute

Ethoca Consumer Clarity connects issuers and merchants together to empower subscription controls for cardholders

Transaction list



Digital receipt/ subscription detailed view

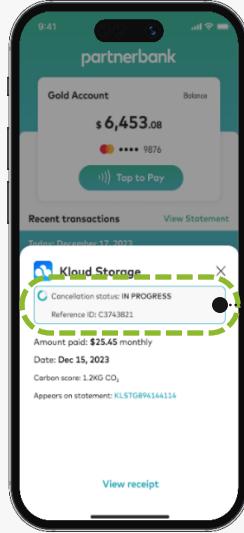
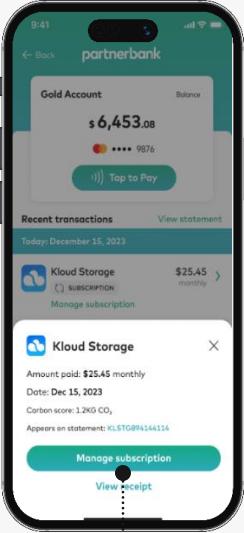


Eliminate confusion caused by unclear descriptors and provide clear **merchant names /logos**

Indicate **frequency** of subscriptions

Enrich subscription with additional information (e.g., **past and upcoming payments**)

Subscription action flow



Update cardholders with status of **subscription action**

Allow cardholders to **manage subscriptions** including pause, resume and cancel

Make Consumer Clarity Call Center available to agents in all support channels to maximize the value of the solution



Issuer call centers



Back-office teams



Issuer branch locations



Branch support line



SMS and live chat



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Order Details

Item ordered	SKU	Shipping method	Product type	Quantity	Price
The Duder Deck Chair Blue Stripers Dimensions: 32 1/2" h x 20 3/4" w	94347	In_Store_Pickup	Furniture	2	\$ 123.00

Physical delivery #56789 : description for other status

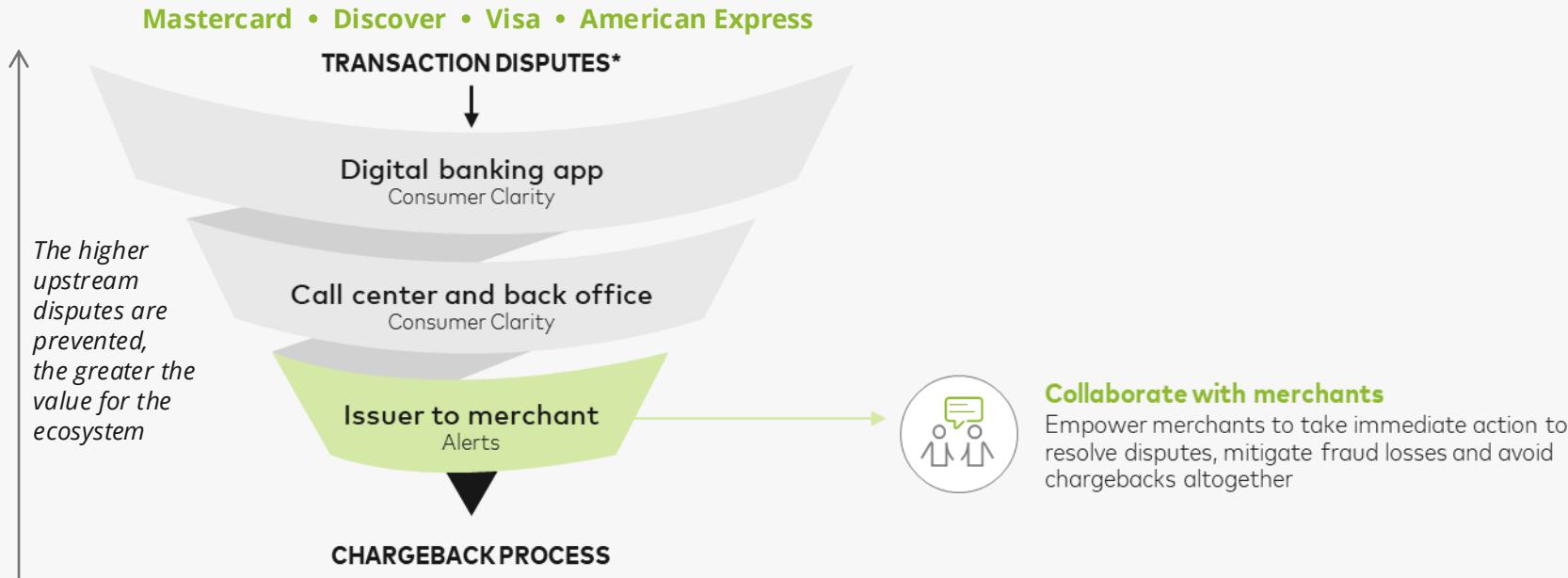
John R Doe 8000 Town center way Suite 610 Pittsburgh, PA, 15210 USA ✓Address verified by vendor ✓Address matches billing address	Date shipped 2022-10-24T16:00:34Z	Date delivered 2022-10-24T16:00:34Z	Provider/Service Provider	Tracking number RefNumber#123456	Packing slip →
					Item count 1

No special instructions

Item ordered	SKU	Shipping method	Product type	Quantity	Price
Walter Outdoor Table Fatigue Brown Dimensions: 27.5 "h x 20 3/4" w	28392	Package	Furniture	1	\$ 84.00

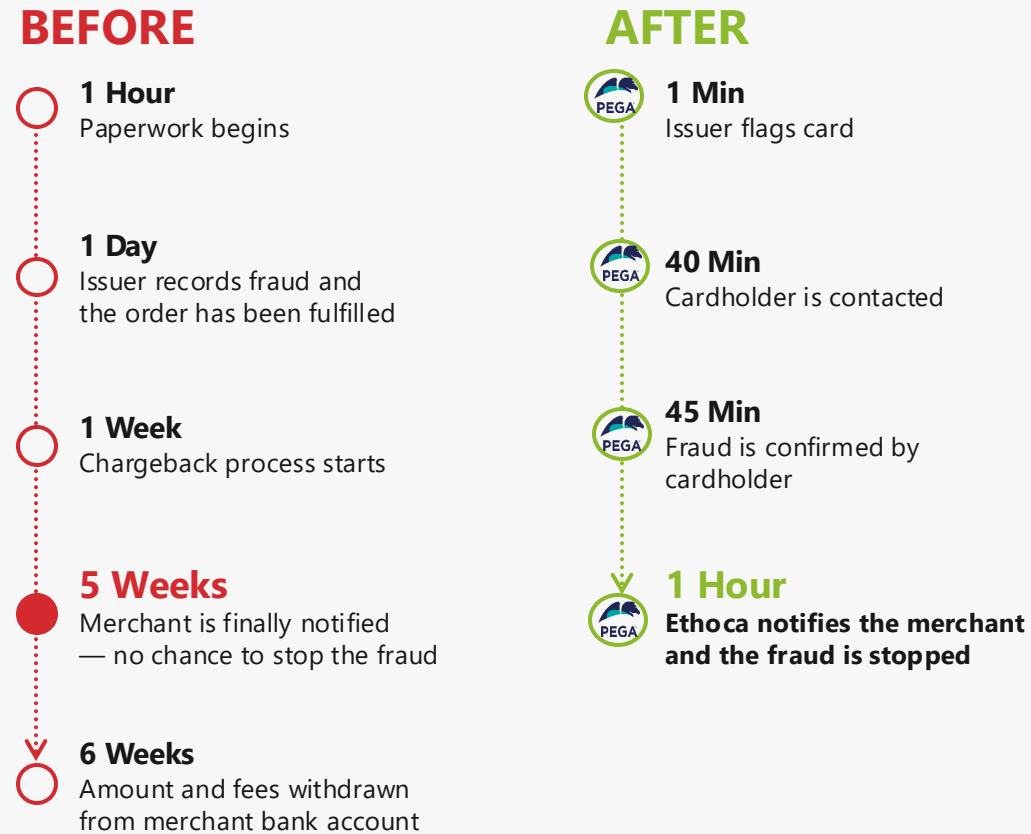
Subtotal	\$ 324.00
New User sign-up discount	\$ 10.00
Total tax	\$ 27.56
Purchase total	\$ 361.56
	USD

Drive prevention & resolution upstream with a digital-first approach

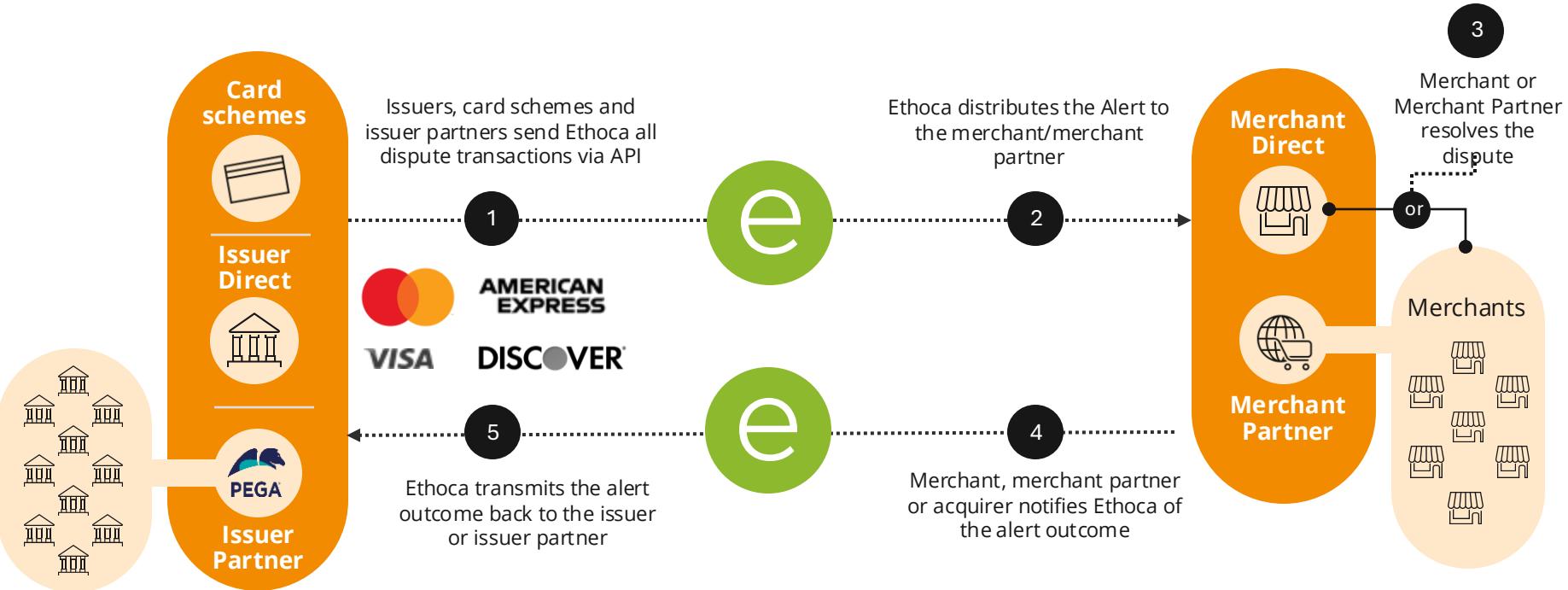


How real-time alerts speed up dispute resolution

The traditional dispute resolution process could take weeks, but with Ethoca Alerts via Pega Smart Dispute, the process can be completed within hours.



How actionable dispute information is shared quickly



Ethoca Alerts via Pega SD helped a NAM based card issuer prevent chargebacks

In 2024...

200K+

chargebacks
prevented

\$18M

in disputed
transaction value
resolved

For one North American based card issuer, the exponential growth of chargebacks was straining its operational resources.

By tapping into Ethoca Alerts via Pega Smart Dispute this leading U.S. card issuer resolved \$1.5 million in nonfraud chargebacks and stopped \$16.5 million in fraud chargebacks in one year.



What's next...

With Pega Smart Dispute, customers can harness the power of Ethoca's Alerts and Consumer Clarity Solution to proactively stop chargebacks in their tracks—accelerating claim resolution with unmatched speed and efficiency.

Connect with your Pega Account Team today to explore the capabilities and experience a live demo.



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