



Chargeback Services




Working capital optimized.



Businesses accepting credit card payments are destined to experience having to address customer transactions that the credit card provider has put on hold, or reversed, due to a customer's dispute. The reasons for disputes can vary from things as simple as the

consumer feeling the charges are in error, to a concern about the product or service purchased not being satisfactory. Whatever the situation, your business' bottom line is adversely affected by funds being withheld until the situation is resolved.



Receivable Management Services - RMS is enrolled in Trustwave's Trusted Commerce™ program to validate compliance with the Payment Card Industry Data Security Standard (PCI DSS) mandated by all major credit card associations including: American Express, Diners Club, Discover, JCB, MasterCard Worldwide, Visa Inc., and Visa Europe.

What We Do

RMS is the leading provider of Chargeback Management Services with over 10 years of experience in the global marketplace. With an expansive portfolio of Fortune 100 eCommerce merchants from a wide variety of industries, RMS maintains important relationships with the decision makers of all bank and card associations. With our services, you get our web-based proprietary technology providing workflow management, merchant system redundancies for additional security, and customized analytical reporting.

Chargeback Process Consultation

Chargeback Process Consultation Services provide industry standard recommendations and comparisons for company/merchant system capabilities and deployment, expense and fraud reduction, as well as processor contractual language suggestions. With our industry wide relationships and involvement in trade associations at the committee level, we help merchants to effect top-down changes in the card association rules.

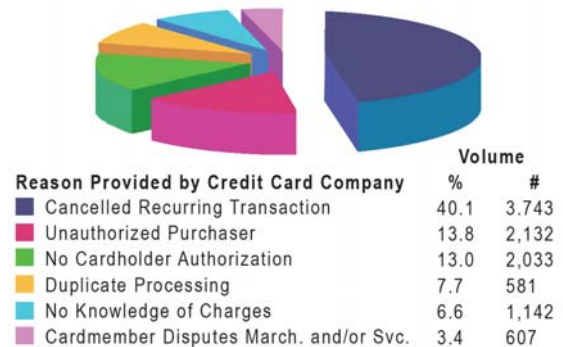
The RMS Advantages

- **Experience** - By servicing so many clients, we are able to apply the proven, successful strategies and responses to all of our clients for overall higher success rates
- **Knowledge** - Through our on-going relationships with the card providers and major payment processors, we gain insights into provider regulation changes, the best response strategies, and industry trends

- **Technology** - RMS is PCI compliant and provides a secure, customized data warehouse and proven workflow processes

- **Analytics** - By utilizing 'Root Cause' reporting and analysis, we are able to identify process deficiencies to reduce chargeback ratios and penalties

Root Cause Analysis



- **Global** - RMS has offices and/or business partnerships worldwide to service our customers when and where they may require it.

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R·M·S®

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Benefits of Using RMS

- Global solution
- Easily scalable workforce
- End-to-end process includes 3rd Party Collections to ensure maximum recovery efforts are applied to all chargebacks received
- Flexible pricing format, contingency based, management fee based, or a blend of the two
- Reversal and recovery results far exceeding industry averages
- A proven process generating results for the largest e-commerce and global companies
 - Fully documented processes
 - Extensive reporting and analysis provided
- RMS is PCI Compliant meaning your data is secure

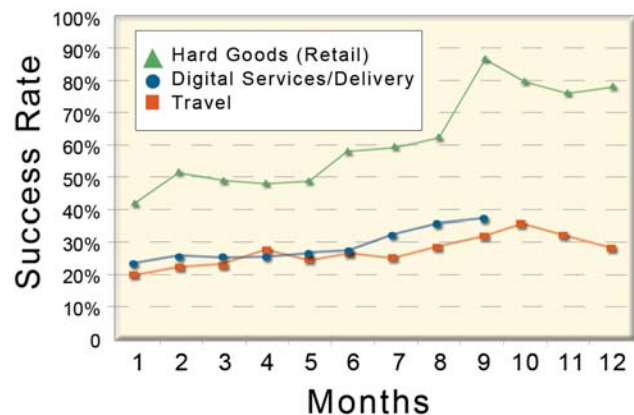


Audits and Quality Control

- All procedures are thoroughly documented to ensure Sarbanes-Oxley compliance
- All processes and treatment plans are mapped and flow-charted to avoid confusion
- Cash movement reconciled throughout process
- Secure, PCI compliant environment

Improved Performance

RMS provides Chargeback Services across a broad range of industries. Shown here is the average success rate increases by industry where RMS has been able to work the Chargeback from the initial inception through the first 9-12 months of servicing.



Average lift by industry observed:

Hard Goods/Retail	56%
Digital Services/Delivery	35%
Travel	29%

Contact Us

Please contact me for a personal review of how RMS' Chargeback Services can optimize your working capital

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