# Al Guided Responses

1

#### **Find Transaction**

Connected API accounts are searched using the original dispute data.

2

#### **Find Order Details**

Additional details are searched and added to the consumer digital profile object.

3

### **Analyze Data**

After all the available data is collected, Al reason conditions are analyzed.

4

### **Create Response**

The response is automatically created and is ready to send to the ISO.

5

### Send Response

Response can be sent traditionally via fax, email or by dynamic url, qr code.



## **Reason Code Conditions**

Each reason code has a conditional rule set that applies to both Issuers and Acquirers. Issuers must only file chargebaacks when specific conditions exist. Often times these conditions are not met and the chargebckback is processed. This gives the Acquirers and merchant the ability to Invalidate the dispute.

Email: info@chargebacks.online.com Web: www.chargebacks.online



# **Dynamic URLs**

Digital response packets are the most secure and effecient way to send chargeback responses. All resonse content is created using dynamic html which is printed or send as pafs. The advantage of this process allows the response to viewed without the need to send a packet. The receiver only needs the url address to view the response.

Our digital responses are leading the industry with the ability to send responses as qr codes that can be viewed publicly or privately. This resonses is revolutionary as it changes the wasy chargeback responses are sent and recieved.

- Content created and updated using dynamic html, which eliminates how chargebacks are sent and receveid.
- New QR code responses create a secure way to create and send chargeback responses.

## **Dispute Escalation**

With the dispute response packets being dynamic, updating the original dispute response, amending to by simply clicking on the additional evidence needed from the Evidence Library. When the response packet is saved. The response does not need to be sending again. The Issuer only needs to refresh the url.

- Eliminates back and forth communications between Issuer and Acquirer.
- Updated supporting documents are dynamically updated.
- Secure digital respones ensure security of cardholder's information