DISPUTE MANAGEMENT - POWERED BY VERIFI OF VISA

Your Chargeback Problem, Solved Before It Starts

CX Pay is the Caribbean's only direct reseller of Verifi, a Visa solution, for pre-dispute resolution and fraud intelligence services. We stop disputes before they become chargebacks, covering Visa, Mastercard, American Express, and Discover, with zero operational burden on you.

1 sec	13.3M	$695M	$190
RDR resolves a Visa dispute, down from 24 days	Cases resolved globally by Verifi (2023)	In pre-disputes resolved globally (2023)	Average all-in cost of one chargeback to a merchant

WHAT A CHARGEBACK ACTUALLY COSTS YOU

You lose twice

You lose the transaction value and pay a non-refundable acquirer fee of $20 to $100 on top, whether you win the dispute or not.

Your ratio goes up

Every chargeback raises your dispute ratio with Visa and Mastercard. Too many and your card acceptance is at risk.

You find out too late

By the time a chargeback arrives, weeks have passed. The window to do anything has already closed.

FOUR LAYERS OF PROTECTION

PREVENT
Order Insight

Merchants respond to issuer inquiries with transaction details before a dispute is even raised, deflecting confusion before it becomes a claim.

RESOLVE
RDR and CDRN

Eligible Visa disputes resolve in one second via RDR. Mastercard, Amex, and Discover get a 72-hour merchant decision window via CDRN.

INFORM
Fraud and Dispute Notices

Real-time fraud and dispute notifications delivered the moment an issuing bank flags a transaction, days before a chargeback would arrive.

RECOVER
Representment

For disputes that reach chargeback stage, Verifi's expert team handles representment to recover revenue and maximize wins.

HOW IT WORKS: FROM CUSTOMER CALL TO RESOLVED CASE

1. **Cardholder calls bank** — Customer contacts their issuing bank to question a transaction
2. **Bank checks Verifi** — Issuer checks whether your merchant is enrolled before filing a chargeback
3. **CX Pay intercepts** — Rules run against the dispute. If accepted, refund happens in one second
4. **No chargeback filed** — Dispute disappears. No fee charged. No ratio damage. Customer credited
5. **You get INFORM** — Real-time alert lands so you can stop repeat losses and update fraud rules

WHY MERCHANTS IN THE CARIBBEAN CHOOSE CX PAY

Zero operational burden

CX Pay manages all enrollment, rule configuration, alert handling, and reporting. You set the rules once. The system runs itself.

All major card brands covered

Visa via Rapid Dispute Resolution, plus Mastercard, American Express, and Discover via CDRN. One enrollment, all your card transactions protected.

No technical integration to start

Start via the web portal with no development work required. Advanced gateway API integration available for full automation.

Monthly intelligence report

Every month you receive a clear report showing prevented chargebacks, estimated savings, your dispute ratio, and fraud trend data.

SIMPLE, TRANSPARENT PRICING

90-day introductory rate available

New merchants who sign up before September 2026 qualify for a 90-day introductory period with the per-case fee waived. Ask CX Pay for details.

MONTHLY SERVICE FEE	PER RESOLVED DISPUTE	INFORM FEED
$15-$25	$15-$20	$20-$22
Per enrolled merchant	Only when a case resolves	Per merchant location per month

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