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AN AMERICAN EXPRESS COMPANY

viator[®]

Viator increased chargeback win rates by 11% and reduced internal resources dedicated to managing chargebacks by 60% after implementing Accertify's Chargeback Management solution

Customer Overview

Viator makes it easy to find and book tours and activities around the world. With a marketplace of over **395,000** experiences, there's always something new to discover, both near and far from home.

Viator offers industry-leading flexibility and last-minute availability so travellers can make the most of their time off, and spend less time searching and more time making memories.

Viator is a Tripadvisor company. Tripadvisor, the world's largest travel platform*, helps hundreds of millions of travellers each month** make every trip their best trip. Travellers across the globe use the Tripadvisor site and app to browse more than 878 million reviews and opinions of 8.8 million accommodations, restaurants, experiences, airlines, and cruises. Whether planning or on a trip, travellers turn to Tripadvisor to compare low prices on hotels, flights, and cruises, book popular tours and attractions, as well as reserve tables at great restaurants. Tripadvisor, the ultimate travel companion, is available in 49 markets and 28 languages.

* Source: SimilarWeb, September 2020

** Source: Tripadvisor internal log files

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Viator Case Study



The Situation

In 2020 the impact of COVID-19 was significant for business globally and chargebacks were a problem at the start of the pandemic, particularly for travel companies like Viator.

Viator was using a manual process to manage chargebacks. The Viator team used internally-written code linked to the company's data warehouse. The process was time-intensive and not as efficient or effective as it could be. So, they researched solutions that would enable the team to automate chargeback management enterprise-wide. Viator also wanted to address a growing problem it was experiencing with first-party chargeback disputes that originated from mobile payment wallets.

Viator considered a variety of software as a service (SaaS) offerings looking for the right integration solution for its system. After a lengthy search and trial process, the team contacted Accertify.



Solution

The Viator team decided Accertify's Chargeback Management (ACM) solution was perfect for its needs because there was a wealth of order information available on Accertify's servers from the original transaction fraud screening, in addition to offering an "all-in-one" solution that includes fraud and chargeback management as well as device intelligence. The Viator team was also impressed by Accertify's diverse range of clients, which spans across multiple industries and includes many of the world's largest merchants.



Implementation

Implementation took about three months and the solution was deployed in June 2020. The bulk of the time was spent testing functionality and waiting for a system release that was compatible with Viator's merchant account structure.

Since implementation coincided with the beginning of the COVID-19 pandemic the implementation team had one on-site meeting and then continued to collaborate through video calls and email.



Results

Prior to implementation, Viator's chargeback management process was time-consuming and inefficient. It is now much easier because the staff has access to case handling, order summary and operational risk information as well as a document library.



Viator has automated chargeback reporting

by documenting scheduled data extracts using internal dashboard tools, which saves management about three or four hours per week. It has seen its chargeback dispute win rate increase by 11%.



The staff can log the root cause of a chargeback

within ACM using custom fields and report on them using an efficient, streamlined process. This allows them to provide prompt feedback and issue resolution updates internally and with suppliers.



Viator has also been able to increase the rate

at which it can recover funds from third parties by 7% because of streamlined workflows and the elimination of manual processes. The company now dedicates 60% fewer resources to chargebacks while maintaining all its service level agreements (SLA).



Managing "friendly" fraud is also easier

because all data is displayed alongside chargebacks. As a result, Viator has been able to identify serial chargeback offenders they could not detect previously because each transaction looked like it was initiated by a unique individual.

The Future

As with most online merchants, Viator is always looking for ways to diversify its payment solutions to accommodate customers' needs. Implementing ACM has simplified chargeback management by enabling Viator to house all chargebacks and associated information in a single system. As a result, senior managers are planning to further develop integration with the company's customer relationship management (CRM) system so front-line customer service representatives have greater visibility into cases and access to the latest updates.

Andrew Spencer, Viator Global Fraud Systems and Analytics Lead, advises other companies looking for a chargeback management solution that they should not be influenced by flashy demos and functionality claims: *"When evaluating a solution, look at who is actually using it and how it is working for them."* He adds, *"To get the most out of a chargeback tool, you need to ensure that chargebacks for all of your payment methods are compatible with the solution you choose."*





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Accertify, Inc., a wholly owned subsidiary of American Express, is a leading provider of fraud prevention, digital identity, device intelligence, chargeback management, and payment gateway solutions to customers spanning diverse industries worldwide. Accertify's suite of products and services help companies grow their business by driving down the total cost of fraud, simplifying business processes, and ultimately increasing revenue. For more information, please visit www.accertify.com

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