Stripe Chargeback Monitoring Program

REMEDIATION PLAN TEMPLATE

COMPANY	
PREPARER'S NAME	
TITLE	
EMAIL	
DATE SUBMITTED	

INSTRUCTIONS: This form is to be submitted by businesses at risk of entering a Visa Chargeback/Fraud Monitoring Program (VCMP, VFMP) or Mastercard Chargeback Monitoring Program (CMM, ECM). The objective is to ensure a set of actions are implemented to effectively remediate a merchant out of and consistently below card network program thresholds.[1]

To create an effective remediation plan, first start by identifying the primary drivers of your disputes.[2] Are customers filing disputes because they are not satisfied with their service? Are they having trouble canceling their subscriptions? Are you seeing high rates of fraudulent charges? Ensure that your remediations target your largest dispute categories.

The best remediation plans also have clear timelines and quantifiable outcomes. If you're targeting a 15% reduction in disputes, it is helpful to know what % remediations A, B, and C will contribute to that 15%.

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Target Categories

CREDIT NOT PROCESSED	❏
DUPLICATE	❏
FRAUDULENT	❏
PRODUCT NOT RECEIVED	❏
PRODUCT UNACCEPTABLE	❏
SUBSCRIPTION CANCELED	❏
UNRECOGNIZED	❏

Goals

% Reduction* in 45 Days	%
% Reduction* in 90 Days	%
Long Term Dispute Rate	%

*Reduction in most recent 30-day dispute rate

Root Cause Analysis

Explanation of the problem should include supporting documentation, as well as quantitative and qualitative analysis of the chargeback/fraud trends that support the determination of the root cause.)

Existing Measures

Elaborate on the tools and processes and any other preventive tools not in remediations list below. Please include the criteria/settings for the tools utilized, indicate how effective they have been and provide supporting evidence.

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Fraud Remediations

	REMEDIATION	TIMELINE	EXPECTED IMPACT
1	*(example)* Implemented a new rate-limiting Radar rule (>2 attempts per IP address in 1 hour = block) that will block 50% of fraudulent disputes.	Immediate	50% reduction in fraudulent disputes, 25% overall
2	*(example)* Integrating 3DS for all orders tagged by Radar as high risk	Nov. 2020	60% reduction in fraudulent disputes, 30% overall
3			
4			
5			

Operational Remediations

	REMEDIATION	TIMELINE	EXPECTED IMPACT
1	*(example)* 30% of our disputes categorized as 'product_not_received' were from international orders because of delayed shipping. We're now paying 10% more to expedite international shipping and are sending tracking numbers	Immediate	30% reduction in PNRs, 9% reduction overall
2	*(example)* Create self-cancellation portal for online cancellations of subscriptions.	Jan. 2019	50% reduction in subs_canceled, 10% reduction overall
3			
4			
5			