

PXP Financial Teams with DisputeHelp to Aid Merchants Prevent Chargebacks

ABOUT PXP FINANCIAL

PXP Financial is a leader in global payment services, providing a single unified payments platform to accept payments online, on mobile and at the point of sale. Powered by in-house acquiring, 120+ alternative payment methods & financial services, PXP processes over EUR 22.7 billion annually through its unified gateway. PXP Financial's cutting-edge end-to-end payment platform empowers businesses to thrive by providing all the necessary payment services from a single source.

THE PROBLEM

76% of global eCommerce merchants report consistent or increasing year-over-year chargeback rates, with costs now exceeding €50.3 billion annually (Source: PYMNTS). These costs stem not only from chargebacks caused by genuine consumer transaction disputes, but increasingly as a result of friendly fraud (where customers wrongly initiate chargebacks for transactions they initially authorized).

Given the ever-shifting payments dispute and fraud landscape, including regular regulatory updates and new threat vectors, many merchants struggle to keep pace and suffer a range of unnecessary consequences. PXP Financial recognized the need for a robust and effective solution to better support its clients and mitigate the many challenges associated with chargebacks and fraud.



THE SOLUTION

PXP Financial partnered with DisputeHelp to implement an advanced, centralized solution for handling disputes, chargebacks, and fraud mitigation. This collaboration enabled PXP to bring a fully integrated tool to market that simplifies and consolidates dispute management processes. PXP can support all major payment schemes on a single platform, providing a streamlined approach that eliminates the need for multiple systems.

The DisputeHelp platform empowers PXP with a single dashboard, giving teams a clear, consolidated view of chargeback performance and allowing them to adjust strategies in real time. This solution minimizes the operational resources required to manage chargebacks, enabling PXP to mitigate fraud effectively while reducing costs and freeing up internal resources. By delivering this robust, user-friendly tool, PXP Financial enhanced its overall service offering in a highly competitive market.

KEY BENEFITS FOR PXP FINANCIAL MERCHANTS

-  **Reduced Operational Burden:** Merchants can focus on what they do best—running their business—while trusting PXP Financial to efficiently manage their chargebacks, minimizing the time and resources needed to handle disputes and representments.
-  **Seamless Multi-Scheme Support:** With support for all major payment schemes, the platform provides a unified approach to dispute management, reducing complexity.
-  **Increased Cost Efficiency:** By reducing the need for multiple systems and streamlining workflows, the solution helps lower operational costs.
-  **Improved Client Service:** Offering clients an advanced, centralized dispute management improves and streamlines customer service.

“At PXP, we prioritize risk and fraud management to ensure secure transactions, safeguarding our clients from potential losses and reputational damage. We chose DisputeHelp as our partner due to their outstanding reputation and their ability to integrate their agnostic platform with various systems, offering not just innovative technology but also a personalized approach. They see beyond the label of customer, or partner and cherish the individual behind the business.”

Kasia Gruszka
Sr. Card Scheme Relationships Manager, PXP Financial

“Chargebacks and fraud pose an existential threat to many businesses. As digital transaction volumes and online sales continue to grow, so too will these threats. By delivering a host of powerful tools, PXP Financial provides their clients with a lifeline that not only allows them to protect their business and their relationship with their customers, but also improves the health of the entire payments ecosystem.”

Bart Szyrkowski
Chief Revenue Officer, DisputeHelp



THE RESULTS

The new chargeback solution has proved incredibly useful to a host of PXP Financial's clients.



Global Communication Platform

This business was experiencing high operating expenses as a result of a needlessly elevated chargeback rate. Within a quarter, PXP Financial helped them reduce their ratio by

50%

This significantly reduced costs, improved customer experience, and mitigated risk – allowing them to focus on growing their business.

Technology Service Organization

A global technology service organization experienced an increase in chargeback rate to 4.20% – placing them above card network limit. Upon identifying this issue and launching PXP's tandem Ethoca Alerts and Visa RDR solution, they brought their chargeback rate down

0.67%

– putting them back within acceptable limits and protecting their business within months of implementation.

