chargeflow

2024

Annual Report

STATE OF CHARGEBACKS

Intro

The online retailer sector faces a clear threat: the escalating trend of chargebacks. Mastercard notes that global chargeback transaction volumes will reach 337 million by 2026—a 42% increase from current levels. Additional reports also predict that the final costs of chargebacks to the payments' industry will reach over $1B in 2023. The noticeable increase in disputed transactions poses a clear risk to business health.

To help merchants tackle the growing problem, Chargeflow presents the 2024 State of Chargebacks report. The report compiles dispute data to define the primary themes of the 2024 chargeback industry. Chargebacks remain a complex issue, and that complexity demands data-driven insights. Any effective defense strategies start with a comprehensive understanding of the chargeback landscape.

Moreover, the chargeback economy is ever-changing. Sustainable success comes from a proactive approach that acknowledges the constant evolution of fraud and the dispute process. The insights provided in the following report are designed to empower merchants to "get ahead of the curve" and better navigate chargebacks.

Overview

SECTION 01

Chargeback Segmentation

TRUE FRAUD VS. FRIENDLY FRAUD

SECTION 01

True fraud and friendly fraud are unique types of fraudulent activity. They differ in nature, action, and intent. True fraud involves unauthorized transactions made without the cardholder's consent. Typical occurrences include identity or credit card theft. On the other hand, friendly fraud involves consumers who dispute charges without a valid reason. Typical occurrences are often due to misunderstandings or unintentional abuse of the chargeback process.

Since each fraud type involves unique circumstances, segmented data carries several profound implications for merchants and their security measures.

The prevalence of friendly fraud

First, friendly fraud constitutes 79.03% of chargebacks, or approximately **8 out of 10 cases**. That means the greatest impact due to chargebacks is likely related to customer-related fraud. If merchants want to limit revenue losses, there should be greater emphasis on friendly fraud mitigation. In addition, merchants must seek to balance their security posture.

Over-strict security measures that limit True Fraud can create friction that induces Friendly Fraud. Ideally, merchants can engage in "strategic friction". As security friction increases, teams introduce enhanced customer experience measures to balance customer trust and convenience.

TYPE	SHARE
Friendly Fraud	**79.03%**
True Fraud	**20.97%**

Win rate analysis by case count

Secondly, merchants achieve win rates of 43.82% of all friendly fraud cases. That is, a significant portion, yet a substantial 56.18% of cases still lead to revenue losses. And while friendly fraud occurs for a multitude of reasons that make identification a challenge, it should not become an expected business expense. Such numbers show that it is well worth the cost for merchants (and the chargeback industry) to develop strategies that improve overall win rates on false claims.

In addition, only 9.27% of true fraud cases result in wins. Such a low win rate does imply that the chargeback process functions properly: customers deserve financial recourse against true fraud. Yet the near tenth of total true fraud cases suggests that unique cases may demand representment. Still, merchants should not expend resources to shift fraud losses to consumers. Instead, resources are better used to prevent all forms of criminal activity before the transaction occurs.

TYPE	SHARE
Friendly Fraud	**43.82%**
True Fraud	**9.27%**

Win rate analysis by transaction value

Friendly fraud accounts for 38% of the total recorded dispute value. Despite a lower win rate compared to the overall number of cases, the financial impact on businesses is substantial.

And though true fraud counts for a smaller percentage of the disputed value, it certainly demands vigilant fraud prevention measures. A 5.71% share of total dispute value is still too high for most businesses that operate on small margins.

Such skewed numbers in regard to friendly fraud win rates offer a warning. Within a financial context, the data infers that businesses must balance their fraud prevention approach. Any strategy that reduces the high incidence rate of friendly fraud and true fraud offers benefits. But for those with limited resources, focusing on friendly fraud, especially in cases of high transaction value, may provide greater revenue recapture.

TYPE	SHARE
Friendly Fraud	**38%**
True Fraud	**5.71%**

SECTION 02

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WHAT CAN WE LEARN FROM CHARGEBACK SEGMENTATION?

SECTION 02

The variances in win rates by case count and transaction value highlight the unique challenges of each fraud type. Each organization must choose where and how to invest their resources, and with applicable strategies. The weight and importance given to each fraud type will depend on company security values.

The following practical strategies can assist merchants in both friendly fraud and true fraud prevention:

Customer experience initiatives

For those who plan to focus on friendly fraud prevention, improve the customer experience. Friendly fraud often relates to accidental or non-malicious instances of first-party abuse, so efforts to shore up the customer-to-business relation should take precedence. That may look like increased customer communication access, clarified transaction details, and improved refund policies.

Customer education initiatives

Utilize automated communication platforms to educate customers about the chargeback process. Such efforts aim to reduce instances of Friendly Fraud via clear messaging on transaction receipts and automated follow-up emails.

Automated fraud detection

For those who want to focus more on true fraud mitigation, leverage automated systems to better identify criminal fraud patterns. Tools that analyze pre-transaction data like behavioral analytics, click velocities, and VPN usage help businesses rapidly and accurately respond to fraudulent activities. In addition, many of the available solutions offer additional friendly fraud identification support.

Automated chargeback management

Since Friendly Fraud is particularly challenging to detect, chargeback management solutions are ideal tools. Many specific management tools are designed for both true and friendly fraud detection, helping give you generalized protection across the entire chargeback cycle.

SECTION 03

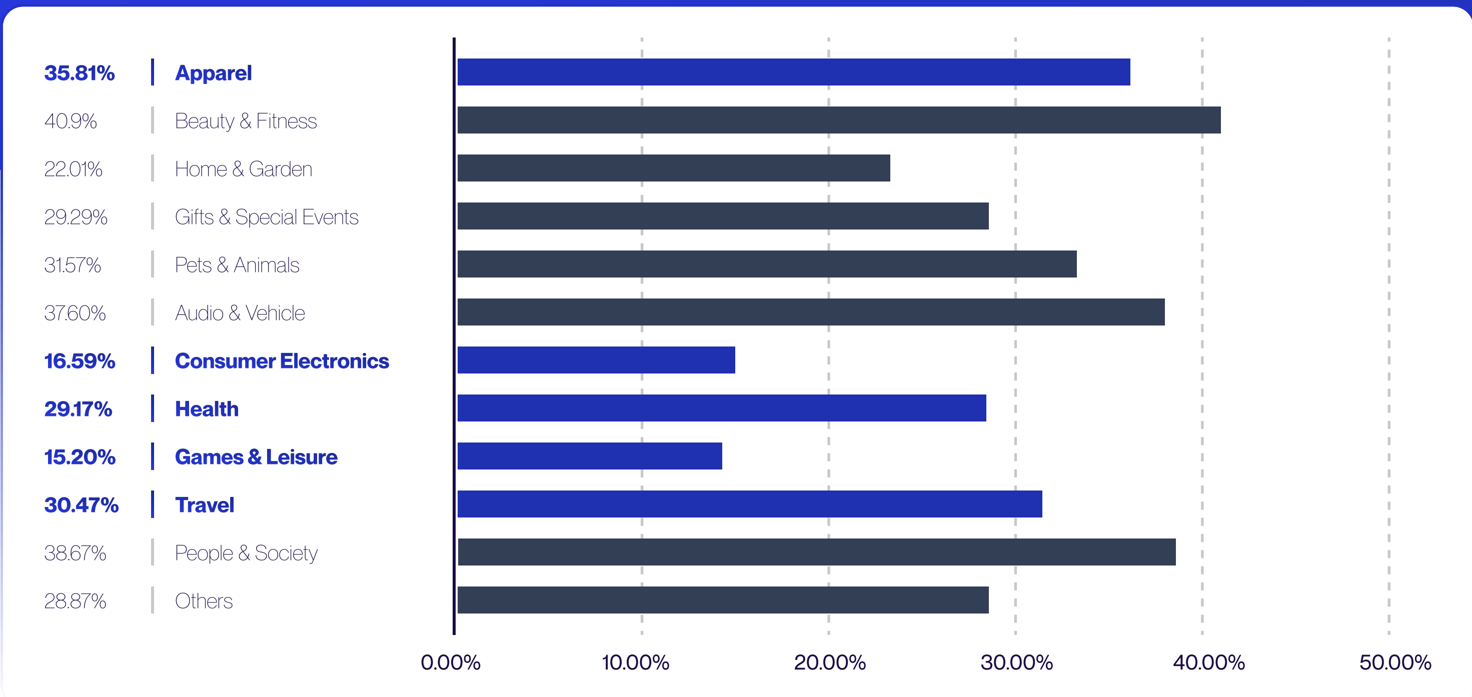
03

WIN RATE ANALYSIS

SECTION 03

Win rates across different industries depict high levels of variance. There may be a multitude of reasons for such differences. For example, external factors may play a part as different sectors combat different forms of fraud. In addition, some business verticals may have access to more resources. Other organizations may have more evolved fraud defense structures. Factors such as changes in demographics, market competition, and risk levels of fraud all impact how a business limits chargebacks.

Regardless of the manifold causes, win-rate data by industry depicts one specific theme: chargeback strategies demand tailored defenses.



Consumer Electronics

Consumer electronics scored the second-lowest win rate by industry at 16.59%. This is likely due to the mobile nature of high-value items, which creates a higher risk profile. In addition, the retail industry often experiences double the digital fraud rate compared to other industries due to its exposure to numerous forms of attack (promotion abuse, return fraud, shipping fraud, account takeovers, payment fraud, and loyalty fraud. As such, the sector demands targeted fraud prevention strategies with a need for heightened security and customer verification processes.

Travel

The travel industry scored a 30.47% Win Rate. For an industry characterized by fluctuating travel plans, fragmented purchases, and digital systems that result in a higher incidence of chargebacks, those win rate numbers are encouraging. Still, win rates can certainly improve, and airlines have already noted the need to focus more on flexible and customer-friendly sales policies.

Apparel

The fashion and clothing industry scores a robust 35.81% Win Rate. Chargebacks in this sector are usually due to issues related to sizing and quality discrepancies coupled with high transaction rates. Apparel can improve win-rate numbers by collecting comprehensive evidence. That includes pre-transaction defense strategies such as creating clear product descriptions and streamlining the return processes.

Games & Leisure

Games and Leisure earned a 41.43% Win Rate, higher than most surveyed industry data. This is likely due to the digital nature of the delivered goods. Yes, digital products are susceptible to data breaches and attacks, but the industry also has easy access to helpful chargeback mitigation tools. Plus, the lower ancillary costs and data access of digital goods make fighting disputes simpler. Still, family fraud, virtual scams, and bots are crucial industry problems that require specific dispute strategies.

Health

The medical industry earned a 29.17% Win Rate. The unique challenges in the sector relate to product type, as common disputes stem from unrealistic expectations or subscription misunderstandings. Patient dissatisfaction may also play a part, as treatment outcomes can be variable. Such data shows how health-focused organizations should emphasize customer communication options and post-sale support.

SECTION 03

What Can We Learn From Win Rate Analysis?

Win rates segmented by industry reinforce the variable nature of the fraud and chargeback economy. In turn, chargeback management strategies must adapt to the unique environment of each business. Merchants can create their own industry-specific methods with the following action steps:

1

Analyze industry-specific data

Understand the reasons behind chargebacks in your sector, be it customer service issues, fraud, or product dissatisfaction.

2

Learn from high performers

Investigate what strategies the top organizations in your industry deploy. In addition, measure what companies in adjacent industries that maintain higher win rates are implementing, as it may contain novel mitigation responses.

3

Implement tailored strategies

Develop specific strategies based on your industry's needs. For example, electronics merchants should focus on fraud prevention, while apparel retailers might emphasize accurate product descriptions.

4

Use analytics

Utilize analytics tools such as Chargeflow to gain deeper insights into your specific chargeback patterns and the effectiveness of your strategies.

5

Benchmark and adapt

Regularly compare your chargeback rates with industry averages and adjust your strategies to improve your performance.

6

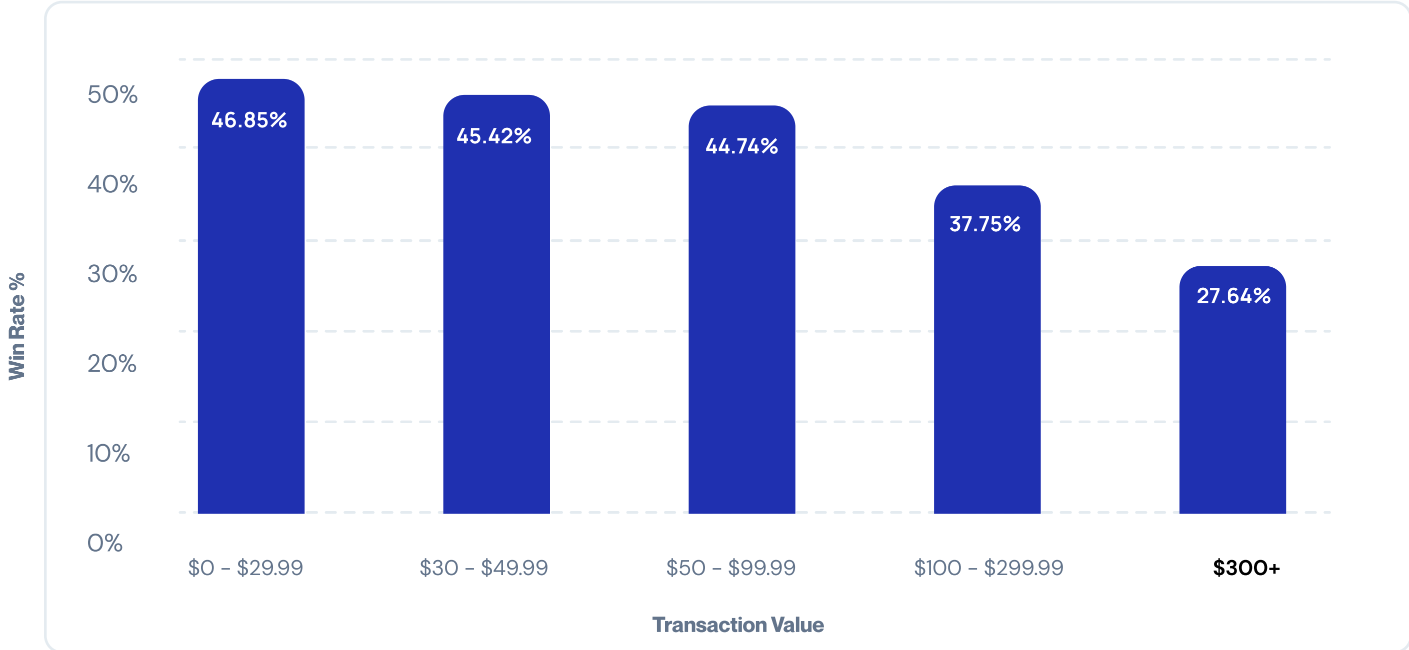
Prioritize prevention

Focus on proactive measures like clear communication at the point of sale and customer education to reduce the likelihood of chargebacks.

SECTION 03

Win Rate By Transaction Amount

Win rates by transaction amount data depict a noticeable pattern: higher transaction values correlate with lower win rates.



Lower-value transactions ($0 to $49.99)

Transactions up to $49.99 maintain relatively high win rates, with 46.85% for $0 to $29.99 and 45.42% for $30 to $49.99. Such numbers suggest less scrutiny and fewer disputes for lower-value transactions.

Mid-range transactions ($50 to $299.99)

A gradual decrease in win rates is evident in this bracket, dropping to a 44.74% win rate for the $50 to $99.99 category and a further drop to 37.75% for the $100 to $299.99 category. This indicates an increased complexity and higher scrutiny as the transaction value rises.

High-value transactions ($300+)

The most significant drop is seen in transactions over $300, with a win rate of just 27.64%. The larger sums are likely to involve complex dispute scenarios, reflected in the lower success rates.

SECTION 03

What Can We Learn From Transaction Value Data?

Translation value data insights highlight the need for targeted dispute strategies based on item value, especially for products above $300. Enhancing fraud prevention measures and refining dispute resolution approaches for higher-value transactions could prove helpful for win rates in these segments.

In addition, businesses need to balance the cost of fighting a dispute against the value of the product itself. Such a balance is delicate, as merchants must keep chargeback ratios below penalty thresholds. Still, some low-value product revenues are not worth the extensive business resources needed to win the dispute.

The definition of what products are worth disputing will vary by organization. Higher transaction values appear to correlate with increased dispute complexity. Recognize this trend and prepare accordingly. In addition, it is wise to deploy more rigorous verification and customer engagement processes for higher-value transactions. For lower-value transactions, streamline the dispute resolution process for efficiency.

SECTION 04

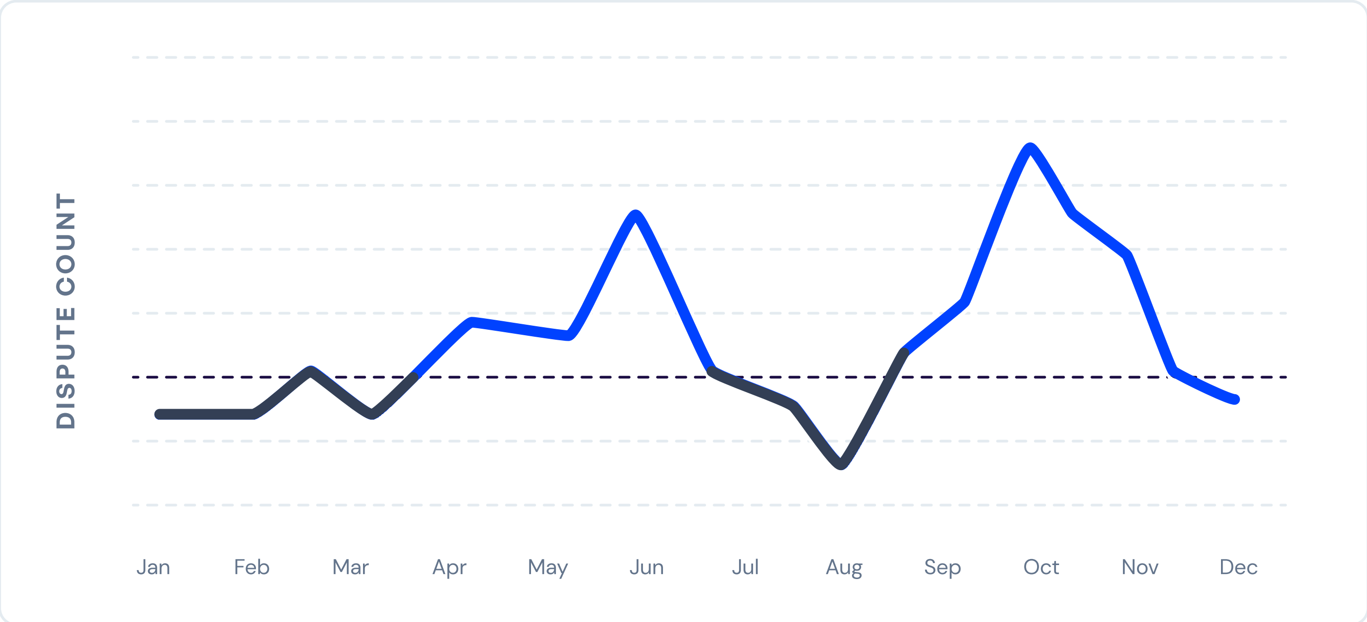
04

MONTHLY DISPUTES

SECTION 04

Monthly Disputes

Analysis of the monthly distribution of dispute counts reveals distinct patterns in customer behavior and transaction volumes:



Peak periods

The months of July, August, and December typically show higher dispute counts. These spikes are likely related to increased transaction volumes during key shopping seasons such as summer holidays and the end-of-year festive period.

Low periods

In contrast, February and March are characterized by lower dispute numbers. This could reflect a post-holiday decrease in consumer spending that results in lower transaction activity.

SECTION 04

What We Can Learn From Monthly Dispute Data:

Visa notes that disputes take approximately 46 days to resolve, with some challenging issues taking as long as 100 days. Of course, the longer the process, the higher the cost for merchants. In addition, resolution velocity can have an extensive impact on customer satisfaction. How rapidly merchants resolve problems can directly impact chargeback volume and dispute efficiency.

What We Can Learn From Monthly Dispute Data:

Changes in monthly dispute volumes offer two simple insights that merchants should include in their chargeback mitigation strategies:

1

Anticipate seasonal trends

Analyze your chargeback data to identify seasonal peaks and troughs in dispute volumes. Be prepared for these peaks in traffic (e.g. use holiday refund policies with less stringent rules). Prevention will help you better than recovery.

2

Strategically allocate resources

Analyze your chargeback data to identify seasonal peaks and troughs in dispute volumes. Be prepared for these peaks in traffic (e.g. use holiday refund policies with less stringent rules). Prevention will help you better than recovery.

SECTION 05

05

RESOLUTION VELOCITY DATA

SECTION 05

Resolution Velocity Data

Visa notes that disputes take approximately **46 days to resolve**, with some challenging issues taking as long as 100 days. Of course, the longer the process, the higher the cost for merchants. In addition, resolution velocity can have an **extensive impact on customer satisfaction. How rapidly merchants resolve problems can directly impact chargeback volume and dispute efficiency.**

Resolution time Outcome (Chargeback)

STATUS	AVG DAYS
Won	50
Lost	38

Resolution time Outcome (Inquiry)

STATUS	AVG DAYS
Won	21
Lost	15

*Chargebacks are formal customer-initiated disputes made with banks or card issuers over transaction issues. These cases often require comprehensive investigations, leading to longer resolution times. Inquiries are preliminary customer steps, typically involving requests for information about a transaction from the merchant. These are generally less complex and resolve faster.

Firstly, resolution time outcomes shows the importance of consumer communication as a chargeback prevention method, as customer inquiries resolve far faster than formal disputes. A customer who can access a business to resolve an inquiry is less likely to resort to a chargeback.

Secondly, Won chargebacks required around 50 days to resolve, indicating that more complex cases necessitate thorough investigation. In contrast, lost chargebacks and inquiries, which resolve more quickly, typically involve less complicated issues. This has implications on location and amount of resources invested into complex cases.

Thirdly, Merchants should note that lost efforts still require ample resources and time. Lost inquiries took 15 days, while lost chargebacks used up to 38 days. Finding ways to increase the speed of resolution, specifically on issues that will result in a loss regardless, can help save business resources and improve operational efficiency.

Of note, Chargeflow found that certain industries experience distinct resolution timelines. For example, sectors like Travel (with intricate service offerings), often face longer resolution times. Conversely, industries such as Apparel (dealing with tangible products) tend to have shorter dispute resolution periods. Product and industry-specific factors are present in the shown data sets.

SECTION 05

What Can We Learn From Resolution Velocity Data?

In summary, customer service team efficiency can impact overall time spent fighting a dispute, resources spend, and overall win rate. That means merchants should invest in strategies that support rapid resolution. The following strategies can support greater efficiency in resolution velocity.

1

Automated dispute management

Implementing automation in the dispute resolution process allows you to submit evidence faster. The faster you can submit evidence and resolve a dispute, the faster your funds can be returned to you.

2

Cash flow management

Winning chargebacks and recovering funds is a time-consuming process. Be sure to maintain open cash flows while awaiting resolution to maintain financial stability.

3

Swift inquiry resolution

Implementing automation in the dispute resolution process allows you to submit evidence faster. The faster you can submit evidence and resolve a dispute, the faster your funds can be returned to you.

4

Bank determination dynamics

The speed of resolution can vary significantly based on whether the merchant is in the right or wrong. Banks tend to take their time when the merchant's position is strong (a win), while decisions expedite when the merchant's case is less favorable.

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SECTION 05

REASON CODES ANALYSIS

Reason code Analysis

Based on industry research

SECTOR	CANCELLED RECURRING BILLING	CREDIT NOT PROCESSED	DUPLICATED	FRAUD	GENERAL	NOT AS DESCRIBED	NOT RECEIVED
Apparel	3%	12.09%	1.36%	23.79%	1.42%	21.82%	37.01%
Beauty & Fitness	9%	12.20%	1.62%	36.06%	1.24%	13.50%	22.68%
Home & Garden	3%	9.30%	1.07%	23.69%	1.86%	24.43%	36.45%
Gifts & Special Events	0%	4.45%	1.34%	34.32%	1.55%	18.43%	39.62%
Food & Beverage	5%	2.03%	0.62%	78.91%	0.54%	5.47%	7.08%
Pets & Animals	5%	6.43%	1.54%	32.95%	1.16%	19.53%	33.29%
Autos & Vehicles	1%	10.21%	0.75%	36.57%	1.51%	29.54%	20.75%
Consumer Electronics	8%	8.16%	1.16%	27.67%	1.75%	20.17%	32.96%
Health	9%	7.40%	1.40%	43.54%	1.75%	14.01%	22.74%
Computers	1%	6.38%	0.25%	45.80%	1.28%	21.94%	22.67%
Adult	1%	2.01%	1.15%	31.16%	0.75%	14.57%	50.50%
Toys & Hobbies	0%	5.91%	0.70%	33.95%	2.58%	22.76%	33.79%
Sports	2%	4.78%	0.55%	21.18%	1.11%	27.34%	43.11%
Science	2%	20.31%	1.10%	32.67%	4.42%	20.97%	18.98%
Games	0%	13.47%	0.39%	22.15%	1.30%	22.80%	39.77%
Books & Literature	4%	14.03%	9.31%	40.47%	8.78%	12.10%	11.46%
People & Factory	9%	27.18%	0.90%	13.06%	6.10%	31.05%	21.35%
Other	9%	9.30%	1.35%	42.85%	1.46%	15.81%	20.63%

Data on reason code usage across industries helps define several sector-specific trends:

Apparel

The Apparel industry faces significant chargeback challenges such as, 'Not Received' (37.01%), 'Not as Described'(21.82%), and 'Fraud' (23.79%). According to research done by Ravelin, 38 percent of fashion retailers have seen an increase in friendly fraud in recent years. Many customers may experience buyer's remorse with clothing items that may account for the high number of "Not as Described" chargebacks.

Wardrobing may also play a role as customers use an item for personal events before filing a return or chargeback. In either case, consumers are abusing the chargeback process. Identification of friendly fraud is a key issue for the fashion industry.

Computer and Toys Hobbies

These sectors are notably impacted by 'Not as Described' chargebacks, with rates of 21.94% and 33.79%, respectively. Customers may have high performance expectations for electronics and hobby-specific products, and any discrepancies may result in chargebacks due to dissatisfaction. For example, software may not function as desired, or certain TV functions may not achieve customer requirements. With the availability of high transaction value items, customers may be leaning on the chargeback process to recoup possible losses and display dissatisfaction.

Beauty & Fitness

In the Beauty & Fitness sector, 'Fraud' accounts for 36.06% of chargebacks, while 'Not as Described' chargebacks constitute 13.05%. These challenges can be attributed to the sale of various beauty and fitness products online, which may sometimes lead to disputes related to the quality or description of products received. Additionally, the sector may experience fraud-related chargebacks when unauthorized transactions occur, as fraudsters may target the industry for specific types of products or services. These insights highlight the need for tailored strategies to address both fraud-related and product description issues in this sector.

Food & Beverage

In the Food & Beverage industry, the primary chargeback concern is 'Fraud', which constitutes 78.91% of chargebacks. This trend is largely driven by the nature of the industry, where online transactions involving perishable goods can sometimes lead to disputes, especially if customers claim that they did not receive their orders as expected. Furthermore, the industry experienced a notable increase in Account Takeovers (ATO) in 2022, with a 71% rise, and a staggering 485% year-over-year increase in ATOs in 2023. These factors contribute to the higher prevalence of fraud-related chargebacks in this sector.

What Can We Learn From Reason Code Trend Data?

The following action steps may help companies affected by the trends visible in reason code data:

1

Use robust fraud prevention

In sectors prone to fraud, like 'Apparel' and 'Food and beverage', advanced fraud detection (transaction monitoring, authentication, and fraud detection systems) are essential. Prevention is your best line of defense. In addition, consider adopting 2DS technology for additional authentications, as well as authentication techniques such as AVS, CVV codes, and IP/address matching to confirm the legitimacy of the cardholder. Educating and training staff in recognizing and addressing potential fraud is also highly recommended.

2

Describe your product clearly

A customer may receive a product that does not meet their expectations, which can lead to a "Product Not As Described" chargeback. Such disputes can be handled by ensuring your product descriptions include all the necessary details such as size, dimension, weight, color, and materials used. It is also important to mention additional features, functionalities, or accessories.

3

Invest in refunds, not chargebacks

Issuing a refund doesn't incur a loss of sale and is much cheaper than a chargeback. Investing in a robust return policy is key. When a customer is dissatisfied with a product or service, the option of a return allows the customer to return the product.

4

Ensure post-sale support

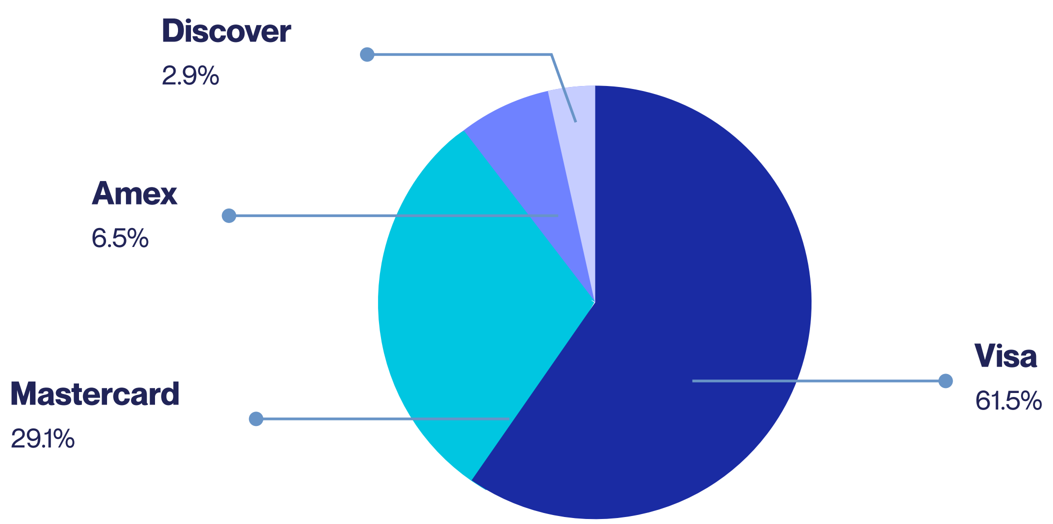
Providing customers with support following a purchase can help limit disputes related to forgetfulness or buyer's remorse. Those that can easily access help are less likely to resort to a chargeback. Post-sale efforts can also include simple actions such as creating clear refund policies. Invest in your customer service teams and prioritize customer satisfaction.

SECTION 07

07

CHARGEBACK CARD SCHEME SEGMENTATION AND RATES ANALYSIS

Chargeback Card Scheme Segmentation and Rates Analysis



Payment method preference data offers insights into customer behavior. Merchants can use the following information to create a secure and customer-friendly environment. Collected data first indicates a strong preference for Visa as a primary payment method, used by 61.49% of customers. Mastercard accounts for 29.06%. [Visa's move in 2021 to launch a Buy Now, Pay Later (BNPL) service] could further affect these trends, potentially impacting both transaction volumes and chargeback rates.

For eCommerce merchants, this means that while Visa's dominance in the market suggests a larger customer base, it also brings a higher likelihood of chargebacks compared to Mastercard. In contrast, American Express and Discover, preferred by 6.52% and 2.9% of customers respectively, see fewer chargebacks (likely due to their lower market shares).

Additionally, it's important to note that Visa, as the leader in the credit card processing field, holds significant influence. Their prominence makes them a "must-accept" payment method for many merchants. However, this position also enables Visa to enforce stringent rules, including those related to chargebacks, through its Dispute Monitoring Program. Merchants should be aware of these rules and adapt their dispute-resolution approaches accordingly.

These insights are crucial for merchants and their chargeback mitigation. A secure transaction infrastructure is a valuable defense method against fraud. To that end, understanding the nuances of each card provider, especially Visa's growing presence and its BNPL offering can help merchants better manage customer transactions and disputes.

BNPL Provider Segmentation analysis, we see PayPal leading with 56.39%, and Klarna holding a substantial 43.61%. This division reflects customer preferences, where Klarna's flexible payment options and PayPal's established reputation and security are key factors.

Chargeflow, keeping pace with the evolving BNPL market, is continually assessing and enhancing our service offerings. The inclusion of diverse providers like Adyen and Afterpay in our portfolio is part of our ongoing effort to provide comprehensive support and a range of options for our clients' payment processing needs.

SECTION 07

What Can We Learn From Card Scheme Segmentation?

Card scheme segmentation shows how strategically adapting to customer preference data can minimize chargeback risk. Consider using the following action as you build your chargeback mitigation response and payment flows:

1

Prioritize popular payment methods

Ensure Visa and Mastercard are prominent options, and consider integrating BNPL, especially given Visa's recent move in this direction.

2

Focus on chargeback management

With Visa's high preference and associated higher chargeback rate, invest in effective dispute resolution and fraud prevention strategies to safeguard your business. Third-party tools can ensure you reach the stringent rules associated with Visa and its dispute process.

3

Diversify your payment portfolio

Expand your payment options to include diverse BNPL providers in order to cater to a broader range of customer preferences.

SECTION 08

2023 STRATEGIC ANALYSIS FROM CHARGEFLOW

SECTION 08

2023 Strategic Analysis From Chargeflow

The evolving nature of transactional processes elevates chargebacks to a level of critical concern in 2023. But while chargebacks remain a complex issue, data-driven insights can support the development of effective dispute response strategies. A clear understanding of the 2023 chargeback landscape results in informed predictions for 2024. Four key takeaways become apparent after analyzing the current data:

The need for friendly fraud defenses

Instances of friendly fraud far surpass true fraud in volume. All industry players need to invest in novel strategies that identify and limit instances of first-party abuse. Continued use of current defenses such as improved customer communication, education campaigns, and fraud detection tools are critical.

The need for industry-specific defense strategies

Monthly dispute rates, varied win rates by sector, and reason code trends show that chargeback issues are unique challenges within different sectors. All business verticals must develop strategies customized to the unique and evolving demands of customers.

The importance of the customer experience

Resolution velocity, reason code types, and the growth of friendly fraud once again note the importance of customer satisfaction. Investments in customer service are crucial, as managing customer expectations directly impacts consumer use of chargebacks.

The need for efficient dispute processes

Transaction values and win rate show the value of comprehensive chargeback management. Merchants should invest in clear product descriptions, robust fraud prevention, efficient resolution processes, and reliable delivery systems. Utilizing tools and analytics, like those provided by Chargeflow, can significantly enhance dispute management efficiency and win rates.

ABOUT THE DATA

The data for this report was gathered using raw chargeback data sourced from thousands of Chargeflow's customers. This approach allowed for a comprehensive analysis across various industries and verticals, focusing on metrics such as win rates, reason codes, and chargeback segmentation by card scheme, BNPL providers, and fraud instances. The data was processed in batches to efficiently handle the large volume, ensuring detailed and accurate insights, with upcoming additions including resolution velocity and merchant error rates.

ABOUT CHARGEFLOW

Chargeflow is the world's first fully automated chargeback management solution, designed for e-commerce merchants by e-commerce entrepreneurs. Chargeflow leverages technology and Generative AI, along with human expertise, to help recover lost revenue and alleviate chargeback pains for online merchants. Chargeflow has an industry-leading win rate and guarantees return on investment providing a risk-free entry for any business interested in using its service.

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