

May 6, 2021



# Kount, An Equifax Company, Announces Partnership with Ethoca for Dispute Management

## Comprehensive Offering Combines AI-Driven Fraud Prevention with Industry-Leading Transaction, Fraud, and Dispute Data from Ethoca

ATLANTA, May 6, 2021 /PRNewswire/ -- Kount, an [Equifax](#)® (NYSE: EFX) company, and a leader in digital identity trust and fraud prevention, today announced a new joint offering of two award-winning products from [Ethoca](#), a Mastercard Company. Ethoca Alerts and Consumer Clarity™ are being delivered as part of the Kount Dispute and Chargeback Management Solution, a comprehensive, post-authorization solution that integrates best-in-class fraud and customer dispute alert systems with in-depth transaction details and industry-leading AI-driven fraud prevention. By enabling integration with Ethoca Alerts and Consumer Clarity™, as well as providing access to existing partnerships, Kount's Dispute and Chargeback Management Solution can further deliver true end-to-end chargeback protection.



As part of the integration with Ethoca, one layer of defense in the new Kount solution is Consumer Clarity™. This provides rich merchant and purchase information, including easy-to-recognize merchant names and logos, purchase location details, and itemized digital receipts to cardholders and financial institution call center and back-office staff, thereby eliminating transaction confusion – a leading cause of disputes and chargebacks.

Delivered on-demand through secure and trusted banking channels, this enhanced information from Ethoca, combined with the Kount Dispute and Chargeback Management Solution, helps merchants to:

- Connect directly with customers to resolve disputes, rather than through the expensive and time-consuming chargeback process.
- Provide a greater level of purchase information that helps to reduce 'friendly fraud' caused by transaction confusion.
- Increase brand presence in customers trusted digital banking applications by embedding logos, contact information and more.

Another layer of defense is Ethoca Alerts. Ethoca Alerts enables merchants to identify and resolve customer disputes via near real-time communication with the customer's issuing bank – instead of weeks later via the typical chargeback process. Businesses receive

notifications through the Kount dashboard that combines multiple forms of alerts from various card issuers with unique Kount dispute management tools.

By leveraging Ethoca Alerts via the Dispute and Chargeback Management Solution, merchants can:

- Stop chargebacks before they happen by proactively resolving disputes and providing refunds.
- Reduce losses by stopping the fulfillment of orders and cancelling accounts, leveraging link analysis to eliminate related fraudulent orders, and bolstering fraud screening to identify future fraud.
- Increase sales by improving fraud models and increasing transaction acceptance.
- Protect consumer experience and loyalty by saving customers from the long and frustrating chargeback process.

"Our mission is to take more fraud and chargebacks out of the system and help businesses focus on what they do best – serve their customers," said Jason Howard, Executive Vice President, Ethoca. "In Kount we have a partner who shares this vision and we're excited to introduce this new solution."

"We believe that the Kount integration and partnership with Ethoca for both Alerts and Consumer Clarity further elevates the chargeback management process for businesses. The ability to prevent chargebacks in near-real time, even post-authorization, helps businesses accept more orders while staying protected from fraud," said Bradley Wiskirchen, Senior Vice President and General Manager of Kount, an Equifax Company.

The Kount Dispute and Chargeback Management Solution is available now. For more information, please visit [Kount.com](https://kount.com).

#### **ABOUT KOUNT, AN EQUIFAX COMPANY**

Kount's Identity Trust Global Network delivers real-time fraud prevention and account protection and enables personalized customer experiences for more than 9,000 leading brands and payment providers. Linked by Kount's award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust — from ensuring frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews.

#### **ABOUT EQUIFAX INC.**

At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by more than 11,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](https://equifax.com)

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