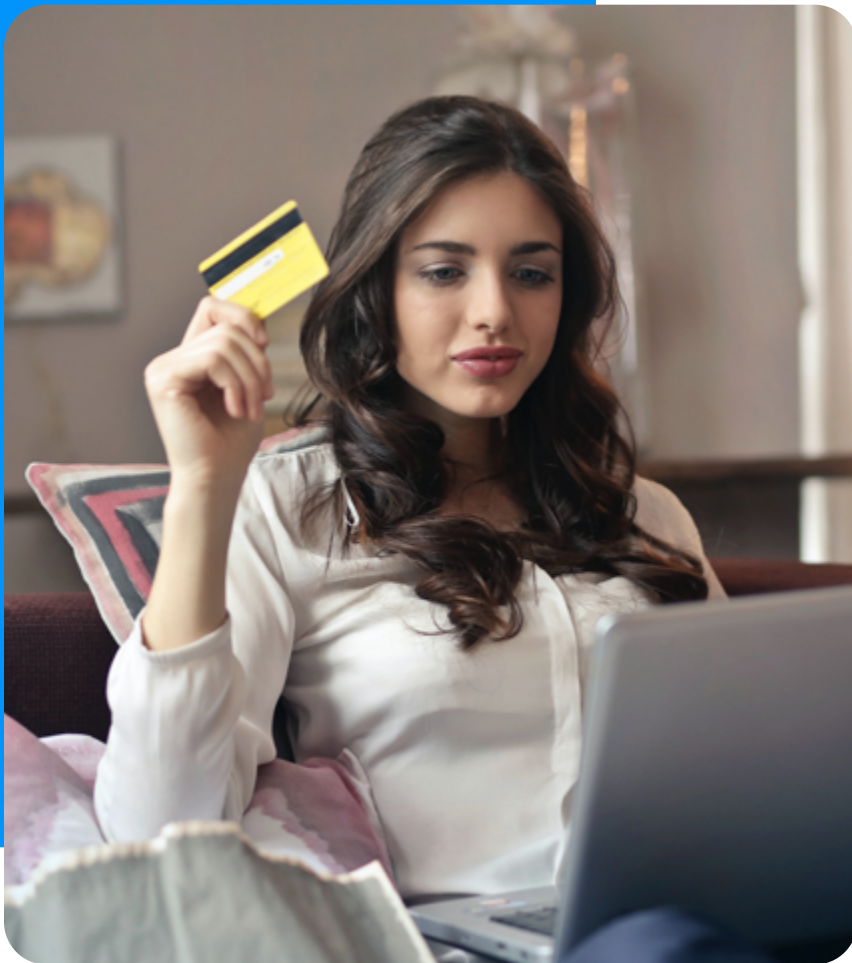




# Paay

Shifting liability



Friendly fraud is the opposite of friendly! These chargebacks occur when customers make a purchase with their credit card and then dispute the charge, even if the product was delivered in working condition. **81% of customers admit to filing a chargeback out of convenience** for a refund, making the estimated cost of fraud to be **\$490 Billion over the next five years.**

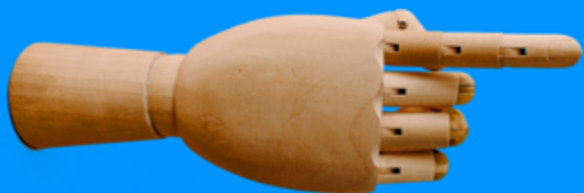


PayCertify has teamed up with PAAAY to tie the consumers to transactions within milliseconds.



By shifting the liability from the merchant to the issuing card bank, consumers are prevented from charging back the transaction in the first place, lowering the cost of each transaction.





## Even more benefits

Not only will you benefit from more secure transactions at a lower cost, but any recurring payments are also protected through **tokenization**. So, whether you are selling goods or services on a one time or monthly basis, PayCertify has your back by automatically enrolling each of their merchants, **ensuring the lower costs and chargeback ratios** for every merchant that we support.



PayCertify has the best solutions to help you make more profits through payments. Start now and scale faster at the click of a button:

[my.paycertify.com/signup](https://my.paycertify.com/signup)