



encytro

YOUR FUTURE
DEMANDS
INSIGHT

CREATE \$2,172,649.15 IN ADDITIONAL REVENUE WITH A THOUSAND ACCOUNTS!
*25 DEALS A MONTH • 12% ATTRITION / YEAR • 70% CARD PRESENT • \$271,581.14 / YEAR ON AVERAGE

CHARGEBACK REIMBURSEMENT

In the case of a Chargeback, Merchants have little to no protection, UNTIL NOW. Be one of the first to offer your Merchants Chargeback Protection against Fraudulent Transactions, EMV Liability Shift, Fallback, and even Chargeback Fees!

The Advantage Program provides the competitive edge to help win more business, as opposed to being just another fee. Merchants receive an immediate tangible benefit that protects them against Chargeback losses they already experience today. Saving a merchant from one Chargeback can cover the cost of the program for years!

Unlike other programs, the Advantage Program is backed by insurance and not subject to laborious qualification requirements for claim payments.

- **Fraudulent chargebacks**
- **Fallback transactions**
- **EMV liability shift (including petroleum)**
- **Chargeback fees**
- **Fraudulent ATM withdrawals**
- **Includes domestic and foreign merchants**

MERCHANT DATA SECURITY

We have put together the industry's most Fully Comprehensive Merchant Data Security Program. Unlike other basic breach programs, coverage is not limited to only response costs. Our program will even protect an ISO from liabilities that may arise from the Processor.

THE STANDARD:

- Card brand assessments, fines, fees, penalties
- Forensics costs (PFI)
- Notification costs
- Cost to reissue cards to customers
- Credit monitoring
- QSA services as required by Card Brand

ADDITIONAL ENHANCEMENTS:

- **Regulatory assessments, fines, fees, penalties including HIPAA**
- **Post-breach chargebacks (including fees)**
- **Protection for Personal Identifiable Information (PII)**
- **Legal defense costs to defend regulatory action**
- **Legal consultation for notifications**
- **Crisis Management and Public Relations**
- **Data restoration**
- **Cyber Extortion & Ransomware costs**
- **Equipment/Software Updates**
- **ISO indemnity**
- **Includes foreign and domestic merchants**

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