

Introducing iCan4Consumers

We're an independent, third-party issuer of credit card refunds engaged by eCommerce merchants to reduce Fraud and Chargebacks!

iCAN4Consumers was founded to provide consumers with a "no questions-asked" service for obtaining a refund for credit card purchases made online or over the phone. This means that consumers now have an alternative that enables them to avoid the hassle and frustration of calling either the merchant or their credit card issuing bank in order to get their money back!

How iCAN4Consumers Works



It's as Simple as 1, 2 and 3!

1 Consumer requests a refund which can be initiated at any time from the merchant's website, the iCAN website, a "smart" device, or by calling the iCAN 24 x 7 customer support desk.

2 iCAN4Consumers routes the request to the member merchant's gateway for the consumer's credit/refund on the merchant's behalf.

3 Merchant Gateway submits the credit transaction to the merchant's processor for clearing and settlement with the Consumers issuing bank.

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Why should Consumers use iCAN?

Our service is designed to provide the consumer with a no-questions-asked solution for obtaining a refund for credit card purchases made online or over the phone. Up until now, consumers have had only two options to resolve issues with their purchases or dispute a credit card charge. They could call the merchant or they could call their issuing bank.

- ✓ *Contacting the merchant directly in many cases, can be a challenge... just reaching a customer service representative or even finding contact information on a merchant's website is sometimes impossible.*
- ✓ *And once customer service is reached, the consumer is often pressured into retaining the product or service. In the end, the consumer can find that they've spent way too much time and energy with no real resolution to their problem.*
- ✓ *Consumers can also call their issuing bank but that too can be a time consuming process as they could spend hours on the phone / filling out forms to justify the reasons why they want a refund.*
- ✓ *Even if their bank removes the charge from their card account, the merchant could still dispute their claim resulting in the charge going back to the consumer's card.*
- ✓ *Consumers should feel secure with their online shopping experiences and should expect the same high quality service before, during, and after their purchase.*
- ✓ *When shopping on-line, Consumers can NOW look for the iCan4Consumer logo on merchant websites as it signifies that the merchant is a members of the iCAN network, a trusted source with whom to do business.*
- ✓ *Consumers can rest assured that if a charge shows up on their credit card statement for a purchase for which they are not satisfied, iCAN4Consumers is there to help.*

With iCAN, consumers now have a new option for getting a Refund that's quick, that's easy, and free to use!



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Why should Merchants use iCAN?

iCAN4Consumers helps merchants significantly reduce chargeback counts / ratios and will also assist in reducing fraud by improving underwriting ahead of the sale and avoiding participation in card association remediation programs.

- ✓ *iCAN4Consumers is currently for eCommerce merchants selling soft content or “throw-away” goods where the return of the product is not typically required for a refund (i.e. subscriptions, memberships, nutraceuticals, Etc.).*
- ✓ *We all know that once the consumer contacts his issuing bank, he will be informed that he is eligible for multiple refunds if the charge is a recurring charge. At that point, the merchant will be sent a chargeback for each of the transactions meeting Visa and MC chargeback guidelines.*
- ✓ *And providing the refund is not an indication that iCAN believes that the consumer has not made the purchase and has not performed some form of friendly fraud; however, we believe that the most important goal of the merchant and for which iCAN is designed, is to eliminate the merchant chargebacks, regardless of the consumer’s intent.*

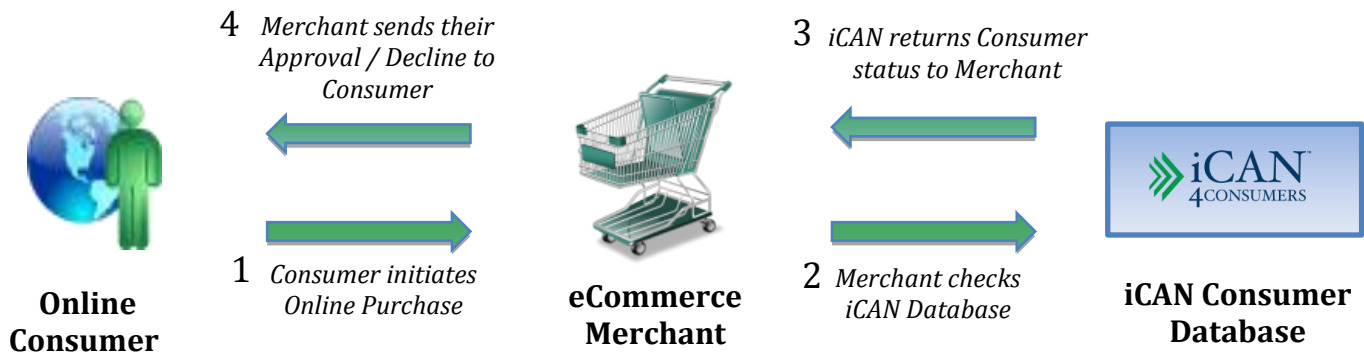
Member merchants of the iCAN network have an additional tool for not just addressing fraud and chargebacks, but for improving customer satisfaction and increasing credibility with consumers, their customers.

- ✓ *iCAN is designed to provide the consumer with a hassle-free, “No questions asked” experience when requesting a refund from a merchant for an online or telephone purchase.*
- ✓ *The service is free to the consumer as **iCAN** appropriately stands for “**I**t **C**osts **A**bsolutely **N**othing”. The merchant pays a fee for the credit transaction in lieu of a chargeback fee that in most instances costs significantly more.*



iCAN4Consumers Fraud Detection

For all refunds issued, indicative information about each consumer is captured within the iCAN database which may be utilized by any member merchant to underwrite and/or evaluate whether to do business with a consumer when he attempts to establish an account.



Real-time Screening against iCAN Consumer Database

1 Consumer attempts to purchase a product or service from the merchant's website or via telephone order.

2 Merchant initiates a check against the iCAN database to determine whether the consumer is an excessive user in requesting refunds from iCAN member merchants.

3 iCAN4Consumers returns iCAN refund historical indicators back to the merchant's gateway in real-time supporting front-end fraud screening.

4 Merchant uses information returned by iCAN in determining whether or not they want to approve or decline the purchase.

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iCAN Database Access & Reporting



iCAN4Consumers provides member merchants with online / real-time access to the iCAN database in a very flexible fashion. In order to best suit merchant preferences in how they deal with consumer requests for refunds, iCAN offers and supports the following:

- ✓ Use of an API that allows member merchant support screening of abusive consumers at the time the original transaction is being performed.*
- ✓ Database containing Refund Requests for all iCAN Consumers that can be accessed via the Internet*
- ✓ Negative database for researching iCAN Consumers / Abusers in identifying cases of Fraud and other unacceptable behavior*
- ✓ Access to all consumers who are 'habitual' users of iCAN based on email address and other identifying criteria*
- ✓ Comprehensive query capability by Email and IP addresses as well as other consumer qualifying criteria*
- ✓ Merchant level thresholds are supported for abuse / fraud detection*
- ✓ Data export capability for use with external tools such as MS Excel in spreadsheet or CSV format supporting import into external third party applications*

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Why iCAN4Consumers?

The iCAN service benefits ALL participants in the Acquiring side of the payments industry. We all share a common goal in maintaining the viability of merchant accounts by keeping fraud and chargeback levels within acceptable thresholds.



Acquiring Banks: The use of iCAN as part of an Acquirers ongoing strategy for managing merchant risk within their eCommerce portfolio is extremely beneficial as Acquiring banks are ultimately responsible to the card associations for the performance / behavior of their merchants for whom they have underwritten.

This means having an effective set of tools and policies in place to ensure that occurrences of fraud and chargebacks are kept well below association thresholds. This eliminates the need for both acquiring and merchant involvement with fraud / chargeback remediation programs and the associated fines and penalties.

ISOs / Sales Agents: Sales organizations and agents also benefit from iCAN in that accounts will stay in good standing as it relates to fraud and chargeback levels imposed by the card associations as well as underwriting and monitoring requirements set forth by Acquiring institutions.

Merchants: iCAN should be used by eCommerce merchants as a best practice for reducing chargeback levels and enhancing card acceptance in order to improve customer satisfaction, maximize business growth, increase revenue and keeping their merchant account in good standing with their Acquiring institution and the card associations!

iCAN4Consumers is a merchant's Best Defense against a Chargeback as we're all about chargeback prevention.



“An ounce of prevention will always be worth more than a pound of cure!”

For more information, please contact us by email at sales@ic4c.net or by phone at +1-855-660-3214

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