

Chargeback Solution Feature Matrix

	Sentinel (Chargeback Management System)	Kount (an Equifax Company)
Primary Focus	Merchant chargeback responses	Fraud prevention, chargeback reduction, and chargeback management
Fraud Detection	No fraud detection services	AI-driven fraud detection & risk scoring
Chargeback Prevention	Reporting on chargebacks could help manage/reduce future chargebacks	Order validation, chargeback alerts, and Rapid Dispute Resolution (RDR)
Chargeback Dispute Handling	Manual representment portal for merchants to upload responses	Self- managed or automated dispute response generation
Real-time Transaction Analysis	No real-time fraud prevention; relies on post-transaction data	Real-time fraud detection and risk assessment
Ethoca Collaboration (Mastercard)	No integration	Supports self-managed or integrated chargeback prevention
Verifi Collaboration (Visa)	No integration	Supports self-managed or integrated chargeback prevention
Merchant Dashboard & Insights	Chargeback trends, success rates, and root cause analysis	Chargeback win/loss tracking, fraud insights, and risk analysis
Automation & AI	Mix of automated and manual processes for chargeback management	AI-driven fraud prevention and automated chargeback response handling
Integration Capabilities	Works with payment processors, merchants, and banking partners	API-based, integrates with fraud prevention, CRMs, and payment processors
Target Audience	Merchants focused on dispute resolution	Merchants or payment providers wanting to reduce the risk from fraud and chargebacks