

## **Consistency & Alignment**

There is an opportunity to gain some consistency & Alignment among the global networks specific to rules, processes, and best practices. We are hoping to engage networks in open discussions among all stakeholders in the following areas:

- Certification processes
- Chargeback codes
- Real-time refunds processes
- Split shipment processes
- Fraud monitoring practices



The plan is to schedule a collaborative working session among merchants, acquirers, and all networks to focus on non-competitive processes and customer experience benefits.