7-Day RDR/CDRN QuickStart — Cut Non■Fraud Disputes by ~40% in a Week

EXECUTIVE SUMMARY
• Visa Rapid Dispute Resolution (RDR) auto-resolves non■fraud disputes (TC15) before they file. Those events do NOT count in the VAMP numerator when resolved via RDR.
• Cardholder Dispute Resolution Network (CDRN/Ethoca Alerts) creates early■warning tickets; refunding in time prevents a formal chargeback.
• RDR fee: $19 flat per pre■dispute (as of Jan 2025; confirm with your PSP). CDRN/Ethoca alerts: typically ~$35 each via resellers.
• Internal alerting targets aligned to acquirer reality: Yellow at 0.40% VAMP; Red at 0.45%.

WHAT YOU'LL ACHIEVE THIS WEEK
• Enable RDR (or a reseller) and set one conservative auto■refund rule.
• Turn on CDRN/Ethoca alerts and route them to Support + Billing.
• Ship a 1■page Dispute SOP and refresh Billing Descriptor.
• Start measuring weekly VAMP ratio with a simple spreadsheet.

7■DAY CHECKLIST
Day 1 — Turn RDR On
■ Ask your PSP if RDR is natively supported. If yes, request activation today.
■ If not: onboard a reseller (Chargeback.io, Chargeblast, etc.).
■ Pick ONE rule to start: auto■refund "≤ $25, first■time customer, non■fraud reason."

Day 2 — Configure Rules & Routing
■ Add guardrails: transaction age ≤ 7 days; exclude orders already refunded/shipped.
■ Set who gets notified: Support lead, Billing owner, Ops Slack/Telegram.

Day 3 — Add CDRN/Ethoca Alerts
■ Turn on Visa CDRN and MasterCard Ethoca Alerts (via PSP or reseller).
■ Route alerts to same queue; link customer record + auto■refund thresholds.

Day 4 — Publish the Dispute SOP
■ 1■pager: "If alert → validate → refund if within rule → mark order → notify customer."
■ Store in shared drive; train agents.

Day 5 — Prep CE 3.0 (Fraud) Evidence
■ List 3 proof types you can attach fast: login/IP/device; usage logs/delivery confirmation; historical good activity.
■ Create a folder structure and checklist for fraud disputes (TC40).

Day 6 — Descriptor & Policy Polish
■ Descriptor: add brand + short hash of domain; include support email/phone on the receipt.
■ Policies: make Refund/Terms clear and findable; match what your agents actually do.

Day 7 — Measure & Review
■ Record weekly: TC40 count, TC15 count, settled transactions, VAMP ratio.
■ Target path: reduce TC15 via RDR/CDRN; attack TC40 with CE 3.0.
■ Yellow alert at 0.40%, Red alert at 0.45%; act BEFORE acquirer intervenes.

COST / BENEFIT MINI■CALCULATOR
Monthly Savings ≈ (Disputes × 40% × ($15 chargeback fee + $10 ops)) – (Disputes × 40% × $19 RDR fee)
Example: 100 disputes → (100×0.4×$25) – (100×0.4×$19) = $1,000 – $760 = ${240}/month saved
(Plus avoided VAMP penalties, reserves, and approval risk.)

PSP COMPATIBILITY (FAST VIEW)
• Native RDR: Stripe, Adyen, Checkout.com (confirm in your dashboard/support).
• Reseller needed (examples): Braintree, Worldpay, Fiserv (varies by contract).
• Shopify: If on Shopify Payments, you’re on Stripe rails → ask for RDR activation.

COMMON MISTAKES
1) Using RDR for fraud disputes (TC40). It won’t reduce VAMP numerator—use CE 3.0.
2) Setting auto■refund threshold too high on day 1 (> $50). Start small, expand later.
3) Failing to update internal systems after RDR refund—leads to double work and angry customers.

DISCLAIMER
Fees and coverage vary by provider and agreement. Verify pricing in your contract. This guide is educational, not legal/financial advice.