

“It feels like my account is being watched over as if it were one of your most important accounts.”

Bryan T.  
Founder, LifeTrove



## How a Fast-Growing E-Commerce Brand Reduced Chargebacks, Stabilized Operations & Regained Control

### The Challenge

As LifeTrove grew, Bryan had to manage multiple merchant accounts, daily payment flows, and dispute activity across different systems.

Without clear visibility into the performance of each MID, answering basic operational questions inside the business became increasingly difficult.

At the same time, chargebacks were rising — eventually reaching **around 2%** — creating financial uncertainty and operational stress.

### About LifeTrove

LifeTrove was born from a real-life challenge: helping Bryan's parents keep important paperwork organized and easy to find. With his e-commerce background, Bryan began testing document organizers and quickly identified a practical solution that resonated with customers.

Within its first year, LifeTrove grew into a successful e-commerce brand helping families keep essential documents accessible.

But as sales increased across multiple merchant accounts, chargebacks and limited operational visibility became a growing challenge.



## Key Challenges

- 1. Rising Chargebacks:** Chargebacks climbed to 2%, creating financial instability and operational stress.
- 2. Zero Visibility Across Merchant IDs:** Bryan couldn't reliably see MID-level performance, dispute trends, or where spikes were coming from. Data was inconsistent — everything required manual double-checking.
- 3. Weak Support From the Previous Provider:** No deep investigations. Slow responses. Critical issues slipping through the cracks.
- 4. Operational Stress:** Bryan was forced to guess the bottom line — impacting decisions and day-to-day management. The breaking point came after a wave of chargebacks went completely unresolved by the previous provider.

*"We were guessing our numbers. Those little things do add up."*  
Bryan T., Founder, LifeTrove

## The Solution

After a wave of chargebacks exposed gaps in the previous provider's handling of disputes, Bryan realized he needed a more reliable solution.

He turned to his network of experienced e-commerce operators for recommendations — and **Fraud Deflect** was consistently mentioned as a trusted option.

## Immediate Impact

- Clear MID-level performance visibility
- Reliable chargeback and alert monitoring
- Faster responses and hands-on support from the team
- Confidence in the numbers
- Less time spent manually checking dispute data
- Fraud Deflect activated: Alerts; Visa RDR; Order Insight; FD.ID Deflect — Save the sale. No refund, no chargeback.

*"Working with the Fraud Deflect team  
has been amazing.  
They make my life a lot easier."  
Bryan T., Founder, LifeTrove*



## RESULTS

Before and After Fraud Deflect & FD.ID Deflect

| Metric                 | Before FD        | After FD                     | Notes                                                                             |
|------------------------|------------------|------------------------------|-----------------------------------------------------------------------------------|
| Chargeback Rate        | 2.2%             | <b>0.3%</b>                  | Reduction achieved while volume increased                                         |
| Dispute Rate           | 2.2%<br>(Oct'25) | <b>0.7%<br/>(Nov'25)</b>     | VAMP Rate dropped by ~68%, stabilizing dispute performance                        |
| Operational Visibility | Low              | <b>High</b>                  | Bryan can now see MID-level trends instantly                                      |
| Financial Stability    | Uncertain        | <b>Controlled</b>            | No more guessing the bottom line                                                  |
| Mental Load            | Heavy            | <b>Significantly Reduced</b> | <i>"Freed my brainpower to focus elsewhere."<br/>Bryan T., Founder, LifeTrove</i> |



## Today

LifeTrove now operates with:

- Lower chargeback rates and stabilized dispute performance
- Reduced fraud exposure and dispute risk
- Revenue preserved through dispute deflection with FD.ID Deflect ("saved sales")
- Improved VAMP Rate and healthier network metrics
- Clear visibility across all MIDs
- Less time spent reviewing dispute data
- Reduced mental workload

## FINANCIAL IMPACT

(Oct'24–Feb'25 Performance)

| Metric                               | Result   | Notes                                                         |
|--------------------------------------|----------|---------------------------------------------------------------|
| Revenue Preserved<br>("Saved Sales") | ↑ 10.41% | Revenue preserved as a percentage of total transaction volume |
| Chargeback<br>Deflection Rate        | ↑ 22.41% | Disputes prevented before becoming chargebacks                |
| Fraud<br>Deflected                   | ↑ 76.90% | Fraud attempts blocked before impacting revenue               |

During the October–February period, LifeTrove preserved revenue and reduced dispute exposure through Fraud Deflect's dispute prevention tools.  
LifeTrove is back in control, stable, and ready to scale safely.

## Why LifeTrove Chose Fraud Deflect

- Trusted referral from industry peer
- Hands-on, human support
- Clear, reliable metrics
- Reduced operational strain
- Real education on disputes, RDR, and compliance
- A solution designed to prevent disputes while preserving legitimate sales

*"I had absolutely no knowledge of alerts before. Now I understand the entire process." Bryan T., Founder, LifeTrove*



## Get Started Now

*"All I do is tell the truth — and I'm really happy with Fraud Deflect."*

*Bryan T., Founder, LifeTrove*

Fraud Deflect was built by merchants, for merchants. Not for processors or banks or dispute vendors. That's why our proven solutions are able to reduce chargeback volumes by up to 95%, safeguarding revenue and your merchant account.

Don't wait until chargebacks start to impact your bottom line. Proactively protect profits now. Visit [FraudDeflect.com](https://FraudDeflect.com) or contact our team today for a free demo.