

Case Study

Ethoca Chooses Gotransverse to Manage Sophisticated Chargeback Billing

Overview

[Ethoca](#) provides e-commerce merchants and payment card issuers around the world with a secure means of stopping e-commerce fraud and disputed transactions in near real-time. Their industry leading network includes more than 5,400 merchants and over 590 card issuers in 40+ countries. 8 of the top 10 North American e-commerce brands, 14 of the top 20 North American banks and 6 of the top 10 UK banks rely on Ethoca solutions and the network that powers them.

Ethoca chose Gotransverse to upgrade its billing system to better serve its cloud-based ecosystem through scale and variable pricing, which includes structuring its service fees by transaction, by transaction value and according to transaction outcome. Ethoca replaced its existing billing provider with Gotransverse's intelligent billing system for the enterprise, which is capable of handling the company's ever-increasing volume of customer contracts and billing models, via out-of-the-box functionality for rating, configurability and overall architecture extensibility into their existing systems, including NetSuite and Salesforce.

Challenges

Serve a cloud-based ecosystem through scale and variable pricing.

Solve for enterprise scale.

Automate sophisticated pricing and billing structures.

Industry

Financial Services

Company

The logo for ethoca, featuring the word "ethoca" in a lowercase, green, sans-serif font with a trademark symbol (TM) to the right.

Founded in 2005, Ethoca is the leading, global provider of collaboration-based technology that enables card issuers, ecommerce merchants and online businesses to increase transaction acceptance, stop more fraud, recover lost revenue and eliminate chargebacks from both fraud and customer service disputes.

Finding a solution that could handle transactions across multiple countries, currencies exchange rates and pricing tiers

With Ethoca's high volume of transactions, its billing system needed to be capable of spanning the globe, limitless currencies, and exchange rates, as well as different pricing tiers and structures. The company had been using an in-house billing system and another cloud-based billing and payment system.

"We needed a monetization partner that could support our internet-scale volumes and integrate with our existing systems to minimize disruption to our customer base. We chose Gotransverse for their domain expertise and excellent reputation for rating, configurability, and extensibility, as well as the capabilities of its technical team. When solving complex monetization problems there is no substitute for domain expertise and we found that in Gotransverse. Their team has been a responsive and highly knowledgeable partner that focuses on our mission," said Sanjay Dhawan, Ethoca's VP, Finance.

Gotransverse proves itself with ease of integration, adaptability, and performance

Within three months from requirements definition, goTransverse was up and running with a billing system that supports 20 different rating models for all 5,400 merchants with over 1500 invoice lines. The system met the outlined requirements, including integration with our cloud-based CRM, ERP and proprietary processing and data management system.

The Gotransverse billing platform can process any number of credit card transactions and can handle direct, reseller and distribution billing models, as well as various types of transactions:

the nature of the transaction, percentage of value, fees for fraudulent transactions, outcome-based billing (e.g. charges for stopped shipment), pricing per customer, and other billing variables.

"Gotransverse has proven to be a robust, scalable, and adaptable billing platform that is enabling us to compress the billing workflow, reduce staffing requirements, and increase overall efficiency. We plan to consolidate our entire billing infrastructure on the Gotransverse platform."

Sanjay Dhawan
VP Finance of Ethoca

Conclusion

Gotransverse provides Ethoca with an intelligent, automated billing system that can accommodate their sophisticated pricing and billing structure, integrate with other business-critical systems such as Salesforce and NetSuite, and scale to meet increasing volume.

Ready to get started?

Get a customized demo with a billing expert.

[Request a Demo](#)

About Gotransverse

Gotransverse provides cloud-based software that enables companies in any industry to operate as a subscription business model, including the often challenging aspects of usage-based pricing and monetization at massive scale. Founded by globally recognized billing experts, the company offers an intelligent billing and subscription management platform that automates the subscription order-to-cash process, including billing, rating, collections, mediation, analytics, and revenue recognition. Gotransverse was founded in 2008 and is headquartered in Austin, TX.

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