

STATEMENT OF WORK

CHARGEBACK MANAGEMENT

SERVICE LINE: Chargeback Management

[DRAFT TEMPLATE — FOR REVIEW BY QUALIFIED LEGAL COUNSEL PRIOR TO USE. COMPLETE ALL BRACKETED FIELDS BEFORE SENDING.]

This Statement of Work ("SOW") is entered into under, and incorporated into, the Master Consulting Services Agreement ("Agreement") dated **[AGREEMENT DATE]** between **Orcly** **[INSERT ENTITY NAME]** ("Consultant") and **[CLIENT ENTITY NAME]** ("Client"). In the event of any conflict between this SOW and the Agreement, the Agreement governs unless this SOW expressly states otherwise.

1. ENGAGEMENT DETAILS

Client	<i>[Full legal entity name]</i>
Client Industry / Sector	<i>[iGaming / Crypto Exchange / Fintech / PSP / E-commerce]</i>
Service Line	Chargeback Management
SOW Reference	<i>[SOW-001]</i>
SOW Effective Date	<i>[DD Month YYYY]</i>
Engagement Lead (Orcly)	<i>[Founder name]</i>
Client Point of Contact	<i>[Name, Title, Email]</i>
Governing Agreement	Master Consulting Services Agreement dated <i>[DATE]</i>

2. SCOPE OF SERVICES

Consultant shall assess Client's current chargeback position, identify root causes by dispute category, and implement a representment and prevention strategy designed to bring Client's chargeback ratio below programme thresholds and maintain compliance with Visa and Mastercard requirements.

- Chargeback data analysis — volume, ratio, dispute category breakdown
- Root cause analysis by card scheme, dispute reason code, and merchant category
- Representment workflow design and optimisation — evidence packages, win-rate analysis
- Ratio monitoring framework and early-warning threshold setup
- Acquirer and card scheme relationship review and communication strategy
- Prevention strategy by dispute category (fraud, consumer dispute, processing error, authorisation)
- Visa / Mastercard compliance programme guidance (VDMP, VFMP, MATCH)
- [Add any additional scope items specific to this engagement]

Out of Scope:

Consultant does not directly submit representments on Client's behalf unless separately agreed in writing. Card scheme programme enrolment and acquirer negotiations are Client's responsibility — Consultant provides advisory and preparation support only.

3. DELIVERABLES

- Chargeback Root Cause Analysis Report — by category, reason code, and channel
- Representment Playbook — evidence templates, submission workflows, SLA guidance
- Ratio Monitoring Dashboard Specification — for Client's internal implementation
- Prevention Recommendations — by dispute category with prioritised action plan
- Compliance Status Assessment — VDMP/FMP/MATCH exposure and remediation steps
- Final Recommendations Presentation

4. TIMELINE & MILESTONES

Engagement Start Date	<i>[DD Month YYYY]</i>
Phase 1 — Data Collection & Analysis	Weeks [1–2]: chargeback data, scheme reports, acquirer statements
Phase 2 — Root Cause & Strategy	Weeks [3–4]: analysis, representment workflow, prevention plan
Phase 3 — Delivery	Week [5–6]: final report, playbook, presentation
Ongoing Monitoring Retainer	<i>[Available — \$[___]/month, covers ratio monitoring and tuning]</i>
Estimated Total Duration	<i>[6 weeks initial engagement]</i>

5. FEES & PAYMENT

Fee Structure	<i>[Fixed project fee: \$[___] / Monthly retainer: \$[___]/month]</i>
Estimated Total	<i>\$[___] [excluding expenses]</i>
Payment Schedule	<i>[50% on signing / 50% on delivery — or monthly in arrears for retainer]</i>
Payment Terms	<i>Net [15/30] days from invoice date</i>
Expenses	<i>[Pre-approved, billed at cost / Not applicable]</i>

All fees are exclusive of applicable taxes. Expenses (travel, accommodation, third-party tools) will be pre-approved in writing and billed at cost with supporting receipts.

6. CLIENT OBLIGATIONS

Client shall provide Consultant with timely access to the following for the duration of this engagement:

- Relevant data, reporting, and system access as reasonably required
- Named point of contact with authority to respond within [2] business days
- Attendance at scheduled review calls and milestone sign-off meetings
- Accurate and complete information — Consultant is entitled to rely on Client-provided data without independent verification

7. SPECIAL TERMS & NOTES

Chargeback ratio outcomes depend on multiple factors including Client's transaction mix, acquirer relationships, and card scheme rules — all of which are outside Consultant's control. Consultant does not guarantee achievement of any specific ratio target.

IMPORTANT — NO GUARANTEE OF OUTCOME: THIS ENGAGEMENT IS ADVISORY IN NATURE. CONSULTANT DOES NOT GUARANTEE ANY SPECIFIC REDUCTION IN FRAUD LOSSES, CHARGEBACK RATIOS, OR ANY OTHER BUSINESS OUTCOME. ALL IMPLEMENTATION DECISIONS REMAIN SOLELY WITH CLIENT. SEE SECTION 10 OF THE MASTER CONSULTING SERVICES AGREEMENT FOR FULL LIABILITY TERMS.

8. AGREED & ACCEPTED

By signing below, each Party agrees to be bound by this SOW and the terms of the Master Consulting Services Agreement.

ORCLY [INSERT ENTITY NAME]

By: _____

Name: _____

Title: _____

Date: _____

[CLIENT ENTITY NAME]

By: _____

Name: _____

Title: _____

Date: _____