

Fanatics Recovers \$800K from Chargebacks and Doubles Win Rate with Chargeflow

Chargeflow helped Fanatics protect seller payouts, strengthen trust, and reclaim valuable time.

\$800K+

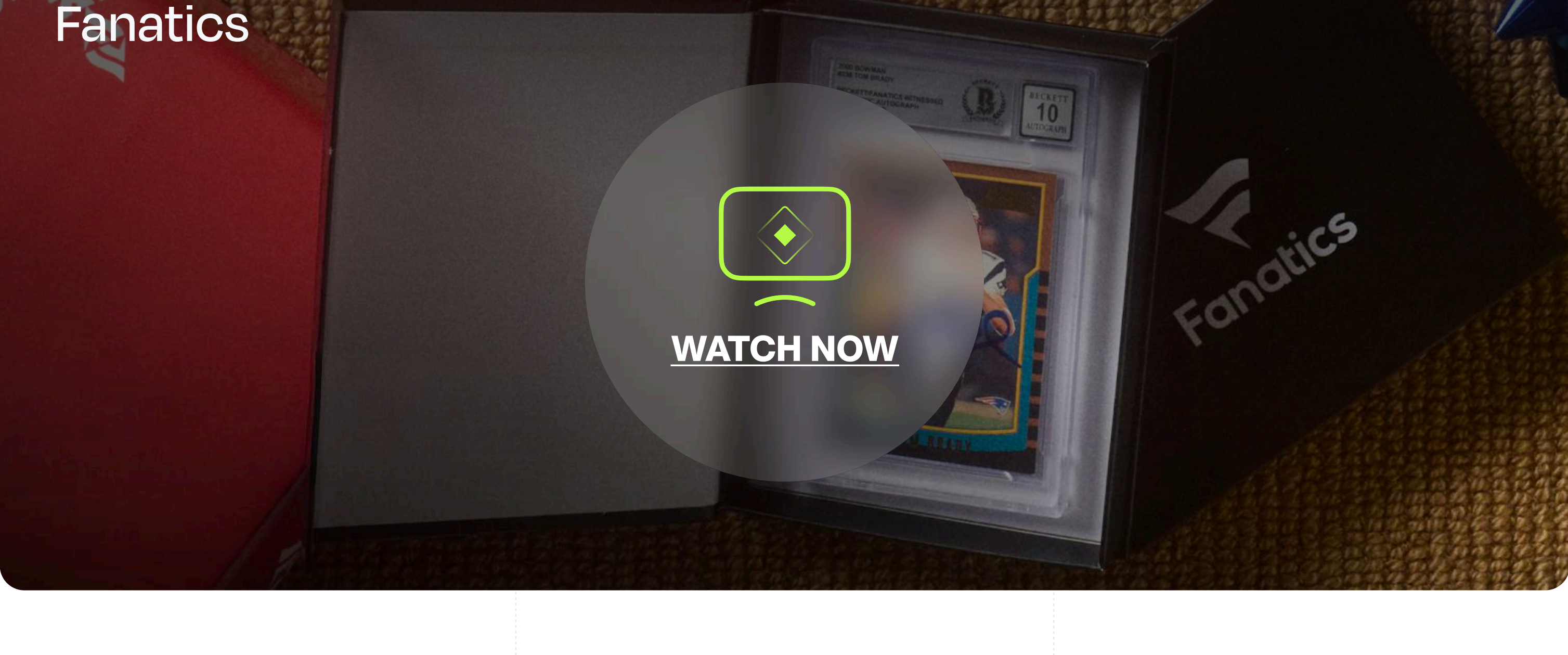
In Revenue Recovered Within First Year

25+ hrs

Per Week Of Manual Chargeback Work Eliminated

2x

Increase In Chargeback Win Rate



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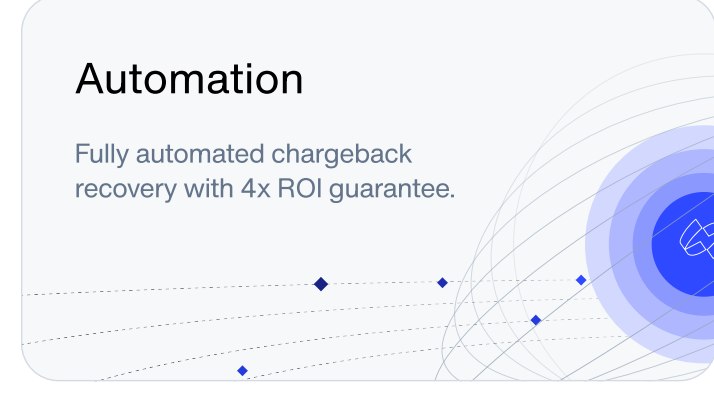
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Products Used



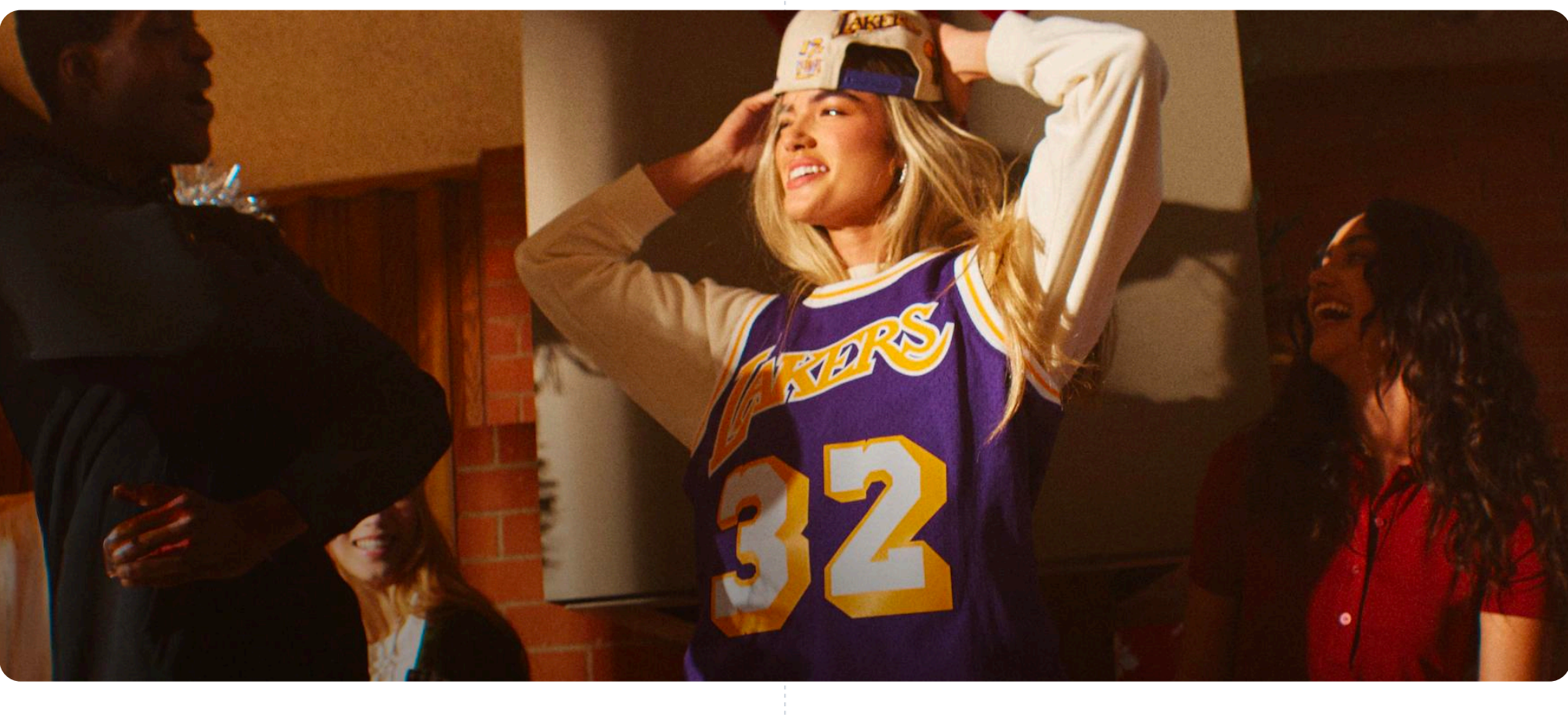
Overview

How Fantics turned chargeback chaos into operational confidence

Fanatics Live, a leading sports collectibles marketplace, connects thousands of collectors and sellers through live card breaks and a thriving marketplace. But when they faced rapid growth, it triggered a surge in fraud and chargebacks that threatened seller trust and drained team resources.

For over a year, Global Director of Trust & Safety Tracy Reeves manually managed every chargeback, spending more than 25 hours a week fighting them, time that could've gone toward policy development, fraud prevention, and community growth.

Fanatics needed a smarter, scalable way to protect both its sellers and its reputation. That's when the team turned to Chargeflow.



The Challenge

Manual disputes management, mounting fraud, and limited bandwidth

As Fanatics Live grew, so did the complexity of maintaining trust across its marketplace. Each new transaction brought new risks, from friendly fraud to repeat bad actors exploiting the dispute process. Handling chargebacks manually made it impossible to keep up.

“Our platform is built on trust. When chargebacks impact our sellers' earnings, it affects the integrity of our marketplace..” Tracy Reeves, Global Director of Trust & Safety, Fanatics

Beyond the operational burden, disputes had become a drain on both morale and resources. Tracy was the only person managing them, balancing dispute research, documentation, and responses alongside her broader role in policy and compliance.

Key challenges included:

- **Time drain:** Over 25 hours per week spent manually handling chargebacks.
- **Operational strain:** Limited bandwidth for proactive fraud prevention and team growth.
- **Revenue loss:** Fraudulent disputes directly affected both Fantatics' bottom line.
- **Seller payouts at risk:** When chargebacks are filed, funds were often held or withdrawn from legitimate sellers, creating frustration and damaging trust. Ensuring that honest sellers weren't penalized for fraudulent disputes became a major priority for the Trust & Safety team.
- **Reputation risk:** Repeated disputes eroded seller confidence in the platform.

Fanatics needed to move from a reactive process to a proactive, automated solution that could protect revenue while preserving its brand promise of trust.

The Solution

Automating chargebacks while doubling win rates

After evaluating potential partners, Fanatics chose Chargeflow for its expertise, speed of deployment, and clear alignment with the company's operational needs. Chargeflow's strong reputation and proven track record in chargeback automation gave Fanatics confidence that it was partnering with a trusted, industry-leading solution.

The decision was easy: Chargeflow could be implemented in a **matter of hours**, required minimal setup, and immediately began processing disputes automatically. Beyond automation, Chargeflow's team worked closely with Tracy to optimize internal processes, offering hands-on guidance and strategic recommendations.

Chargeflow also introduced real-time notifications that allowed Fanatics to respond faster to disputes and access transparent dashboards that revealed fraud trends and risk behavior. These insights not only improved win rates; they also informed policy updates and trust initiatives across the company.

By freeing up time once spent on manual dispute handling, Tracy was able to grow her team, focus on proactive fraud prevention, and contribute to the business on a strategic level.

Implementation and Benefits

Instant setup, measurable impact

Chargeflow's impact was immediate. Manual chargeback management, a task that had dominated more than half of Tracy's week, was fully automated within days.

Key benefits included:

- **25+ hours saved weekly**
- **Over \$800,000 in revenue was preserved** in the first year
- **Chargeback win rate doubled**
- **Improved data visibility** for identifying and removing bad actors
- **Increased team bandwidth** for proactive initiatives

“Data is king. Chargeflow's dashboards give us the clarity we need to act fast, protect revenue, and keep bad actors off our platform.” Tracy Reeves, Global Director of Trust & Safety, Fanatics

Chargeflow's data dashboards became a core part of Fanatics' Trust & Safety workflow, feeding insights directly into internal systems and helping the team act faster on emerging fraud trends.

By eliminating repetitive manual work, Chargeflow gave Tracy's team the bandwidth to strengthen policies, expand team operations, and build trust with sellers and collectors alike. Even colleagues across other departments noticed the difference, Trust & Safety could finally focus on building a safer, more transparent platform experience.

Results

Recovered revenue, stronger trust, and a scalable future

Metric	Before Chargeflow	After Chargeflow
Weekly Time on Chargebacks	🕒 25+ hours	🚀 Near zero
Chargeback Win Rate	🕒 Baseline	🚀 Doubled
Annual Revenue Saved		🚀 \$800,000+
Annual Revenue Saved		🚀 Few hours

“Since implementing Chargeflow, it's saved us over \$800,000 in revenue this year alone.” Tracy Reeves, Global Director of Trust & Safety, Fanatics

Chargeflow didn't just recover lost revenue; it also helped Fanatics protect the income of legitimate sellers who rely on timely payouts. By resolving disputes faster and improving win rates, few seller transactions were interrupted or held due to fraudulent claims. The result was a stronger sense of trust across the platform and a better experience for the collectors and sellers who power the Fanatics Live community.

The partnership didn't just solve a time problem; it changed how Fanatics approached Trust & Safety. The team shifted from reacting to friendly fraud to actively preventing it, using Chargeflow's intelligence and automation to identify risks before they became losses.



Conclusion

From reaction to prevention: a new standard for trust

Chargeflow gave Fanatics more than automation; it gave them time, insight, and confidence. With disputes handled quickly and data flowing seamlessly across systems, the Trust & Safety team can now focus on what matters most: maintaining trust, supporting sellers, and growing the collector community.

Chargeflow continues to play a key role in Fanatics' growth, empowering its team to build a safer, more trusted marketplace for fans around the world.

“Getting that time back is worth more than anything. Data is king, but partnership matters just as much. Chargeflow gives us both the insights to fight fraud and the support to keep our community strong.”

TRACY REEVES
GLOBAL DIRECTOR OF TRUST & SAFETY, FANATICS

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