



WheelHero Shifts Gears to Reduce Fraud with Chargeback Protection

In 1992, WheelHero opened in Miami, Florida, to offer top brands of tires and wheels with a team of expert certified specialists providing excellent customer service every step of the way. Since then, they've expanded into the wholesale market, set up a robust e-commerce business, and grown to have the largest selection of online car and truck wheels.¹

In an industry where margins are slim, fraudulent transactions can tank revenues. With over thirty years of experience, WheelHero understands that running a successful e-commerce brand requires strong fraud protection.

We spoke with the Vice President of WheelHero, Ray Cymrot, about his customers' expectations for a seamless checkout, competitive pricing, and on-time delivery and how PayPal helps meet those expectations.

47%

reduction in issuer
decline rate⁵

16%

reduction in
chargebacks⁵



Approved for use in the US: MRF - 104947

The opportunity.

With the need for speed comes the need for better security



As with any online business, running WheelHero's e-commerce site comes with risks. For WheelHero, the threat of fraud isn't abstract, but an everyday hazard with real consequences. "I don't like it when people steal," Cymrot states plainly. "Fraud is theft, just like a thief who breaks into my store and takes something from me."

Cymrot and his team did everything they could to stay ahead of fraudsters. They worked diligently to minimize fraud by adjusting risk thresholds on their backend system. They toggled filters, flagged suspicious orders, and even blocked entire ranges of card types. However, this strategy often resulted in false positives, stopping legitimate customers from purchasing. "We were rejecting transactions from specific locales thinking they were fraudulent," Cymrot says, "when, in reality, they were legitimate."

WheelHero needed a more effective method to detect and prevent fraud while continuing to support their valued retail and wholesale customers.



The solution.

Combining the ability to limit risk with the pursuit of greater growth

When WheelHero was offered early access to Chargeback Protection,² Cymrot and his team immediately said yes. "When we enrolled in this program, there was nothing like it," Cymrot declares. "In fact, we were one of the first companies to test it. The results have been excellent!"

For WheelHero, adopting Chargeback Protection was an easy decision, as they were already using PayPal's processing platform: [PayPal Braintree](#), [PayPal Checkout](#), and [Pay Later](#). For WheelHero, PayPal's range of solutions results in fewer systems to manage and greater confidence at checkout for their valued customers.

Chargeback Protection taps into PayPal's expertise and scale: based on more than 20 years in the payments industry and \$1.53 trillion in total annual payment volume.³ In real-time, Chargeback Protection evaluates whether to approve or decline each debit or credit card transaction for WheelHero. And because it is built into PayPal Braintree, no new integration was needed.



**For our business,
Chargeback
Protection has
been nothing
short of a dream
come true.**

Ray Cymrot

VP, WheelHero



The impact.

PayPal enabled substantial improvements in WheelHero's e-commerce performance

PayPal Chargeback Protection delivered measurable results to WheelHero. Fraudulent chargebacks decreased while customer trust increased, and Cymrot's team had the breathing room to focus less on preventing fraud and more on serving customers. "Knowing that our company is protected from fraudulent transactions with Chargeback Protection is invaluable," Cymrot says.

PayPal's rich data from 25+ billion annual transactions⁴ is what enables real-time transaction fraud analysis. Since enrolling in Chargeback Protection in August 2023, WheelHero has seen their issuer decline rate fall by 47.3%, dropping from 19% to 10%.⁵ Unauthorized chargebacks also fell by an impressive 16% over the same period.⁵

And with PayPal Checkout clearly visible as a payment option, shoppers trust that their transactions on wheelhero.com are secure and that trust often translates to more completed orders. Cymrot estimates that roughly 25% of customers choose PayPal Checkout as their preferred payment option.¹

With a business built for speed and a payments partner built for trust, Cymrot and WheelHero are looking ahead to the open road, knowing every tire is protected.



¹ Data source is from WheelHero, March 2025.

² Certain transactions and chargebacks are not eligible for Chargeback Protection. See terms. Chargebacks that are not related to fraud or item not received (INR), such as broken item, significantly not as described (SNAD), refund not processed, and duplicate charge, are not eligible for Chargeback Protection. Chargeback Protection is available for accounts enrolled in Advanced Credit and Debit Card Payments.

³ PayPal Earnings-Q2, 2024, based on PayPal internal data.

⁴ Total Payment Volume or "TPV" is the value of payments, net of payment reversals, successfully completed on our payments platform, or enabled by PayPal via a partner payment solution, not including gateway-exclusive transactions.

⁵ PayPal Earnings-FY 2023, based on PayPal internal data.

⁶ Data is sourced from internal PayPal data for WheelHero from August 25, 2023, to Dec 31, 2024.

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