

5 BEST PRACTICES THAT WILL HELP YOU WIN CHARGEBACK DISPUTES



Disputes can be challenging to deal with, but there are a few best practices that will help you get more control over them when they do happen.

1. Set expectations for communicating with consumers.

Your customers need to know what to expect when they reach out to you. Clearly display your response times on your website.

2. Avoid key entering transactions.

Not only do key-entered transactions typically incur higher processing costs, they make it hard to prove the authorized cardholder made the purchase. EMV and digital/mobile wallet acceptance are the preferred best practice acceptance methods.

3. Understand local and state-enacted government regulations.

You'll want to reference these in your dispute documentation, so be familiar with regulations in your operating area. You can typically find these on your state website.

4. Update refund and return policies.

It's critical that these policies exist at checkout and that you can show documentation of customer acknowledgement. For in-store purchases, the return/refund policy should clearly be displayed on the receipt. Online, the customer should acknowledge as part of the checkout process as well as having a dedicated page clearly explaining the policy.

5. Accept liability.

If you get a chargeback before issuing the refund you were planning on, it's best to go ahead and accept liability.

For more information and products that can help you navigate chargebacks efficiently, checkout out our [Disputes Resolution Suite](#).