

eCommerce and subscription-based services

Best practice for avoiding
and managing chargebacks.

This guide outlines practical advice for eCommerce and subscriber businesses to reduce chargebacks, protect revenue, and respond effectively to disputes. You should use it to train staff, review internal processes and prepare documentation.

General guidance

Set up email chargeback alerts so you never miss a notification.

- Using a shared inbox, e.g. disputes@yourcompany.com could help to avoid delays during staff absences.
- Whitelist the email address **elavondisputes@elavon.com** to make sure our messages reach you and check spam folders regularly.

Train staff on chargebacks, so frontline teams understand how disputes work and feel confident in knowing how to spot risks.

Process refunds correctly and always refund the original card used. Don't use cash, bank transfer, or a different card.

Reply on time to all chargebacks. Never miss the "Respond By" date – especially around holidays or busy periods.

Avoid additional refunds once a chargeback is issued. Accept the case or provide a full defence, but make sure you don't end up double-paying.

Keep your merchant details updated, including trading names and addresses, to avoid disputes due to confusion or mismatched information on statements.

Clearly show your refund policy and Terms & Conditions at checkout. Use a click-to-accept box to ensure the customer has had chance to see them.

If using a third-party booking platform, ensure their site also meets card scheme rules (e.g. click-to-accept for non-refundable fees).

Keep records of all complaints and resolutions and always provide proof of service, agreed terms, and customer communications in case of disputes.

Fraud prevention

Use **3D Secure** on all online payments and for phone bookings, offer **Pay-by-Link** to enable secure 3D Secure authentication.

Set up **fraud screening tools** and review high-risk transactions before processing.

If taking **MOTO (Mail Order/Telephone Order)** payments, use **AVS (Address Verification)** or **NAC (Name/Address Check)**.

Don't automatically trust group or business bookings without checking — fraud can still occur with these types of transaction.

Link each transaction clearly to the customer and their booking and if cardholder and user are different, keep records for both.

For "No Show" bookings, pre-authorise a small amount with 3D Secure at the time of reservation.

Be cautious when working with third-party platforms who may not verify fraud risk.

Authorisation issues

Don't force transactions if the card is declined. Make sure you follow prompts carefully: if a voice referral is requested, call the number provided. Don't treat it as a PIN request.

Use authorisation codes only when issued by the system, never accept authorisation codes from customers. Use authorisation codes only once and don't reuse or reverse codes after a transaction has been completed.

Avoid splitting transactions to bypass limits — this can trigger disputes.

Avoid pre-authorising with debit cards — they can cause issues if reversed and don't use codes that are **over 30 days old**.

If the amount changes, process a new transaction and cancel the original pre-authorisation.

Processing errors

Always use the correct refund method, onto the same payment card.

- “Void” or “Reversal” for open batch transactions.
- Full refund for closed batch issues.
- Use the same currency chosen by the customer and display the conversion rate clearly at the point of sale.

Use Elavon Connect to check for duplicates regularly and If you spot a duplicate transaction, refund it quickly to prevent chargebacks.

Provide a separate invoice if a customer extends their service or subscription.

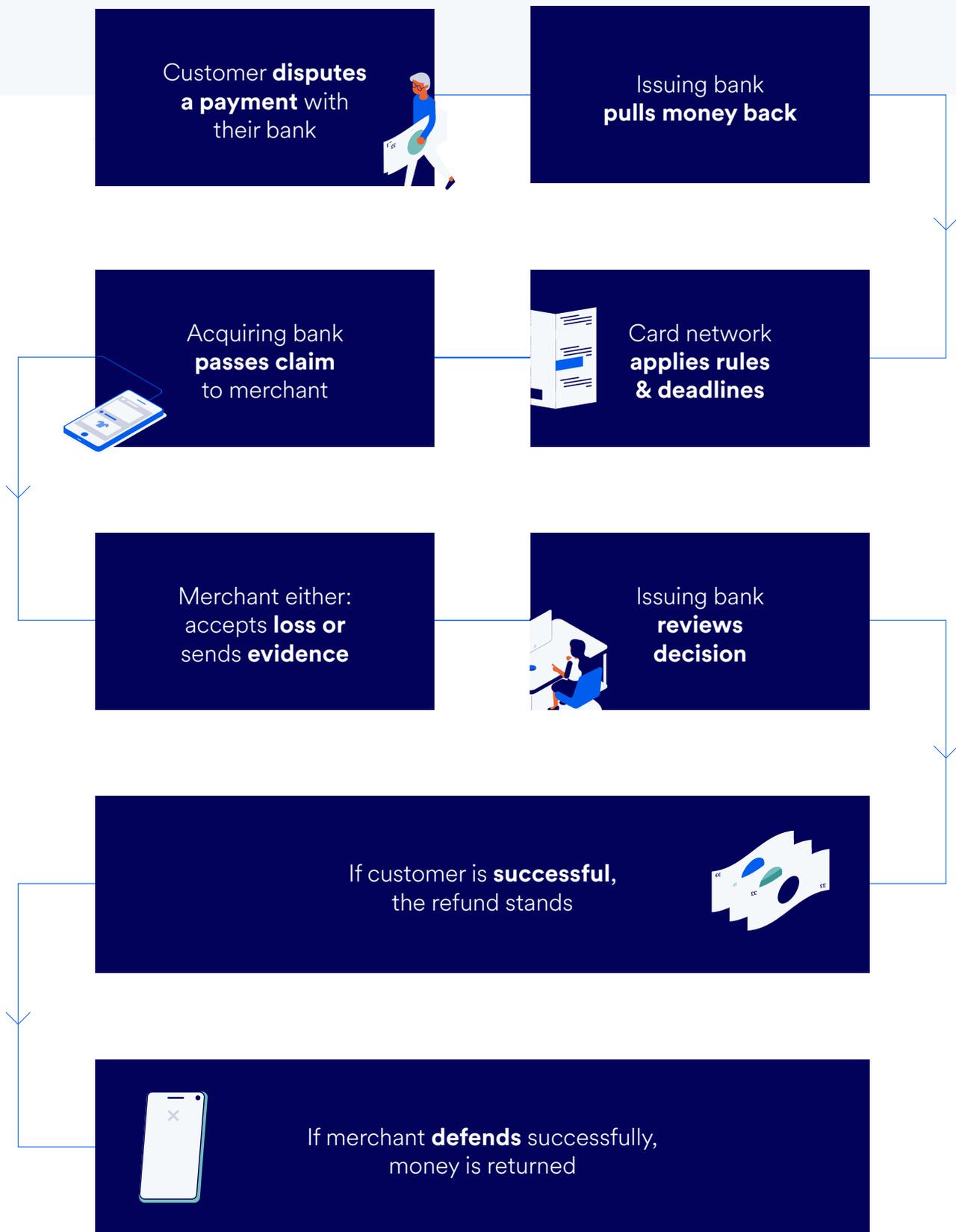
Customer disputes

- Keep a standard document pack ready for disputes, containing booking terms, refund policy, signed agreements, and website screenshots.

Card transaction cycle



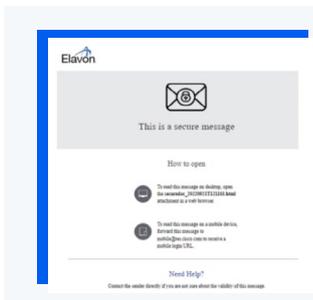
Chargeback transaction cycle



How to create a secure email account

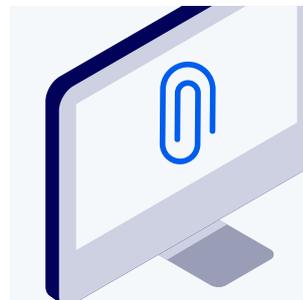
If a chargeback is raised against your business, we'll notify you by secure email. To view these messages, you will need to register your email address - here's how. You only need to do this once.

1



Look out for an email from **disputes@Elavon.com**, and save it to your device

2



Click to **open the attachment** in your web browser.

3



Register your e-mail address with Cisco.



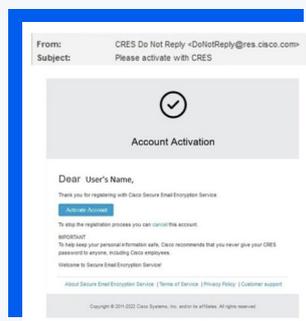
Complete each field in the form and click continue to submit. You should see a confirmation page



4



Check your email account for an email, with a button to **activate your account.**



The email will be sent from **“DoNotReply@res.cisco.com”** and will have a **“Please activate with CRES”** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

5



Return to the **registered envelope**. The Register button has been replaced with an **Open button** and you will be prompted for a password.



Enter the password for your Cisco Registered Envelope Service user account and **click the Open button.**



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