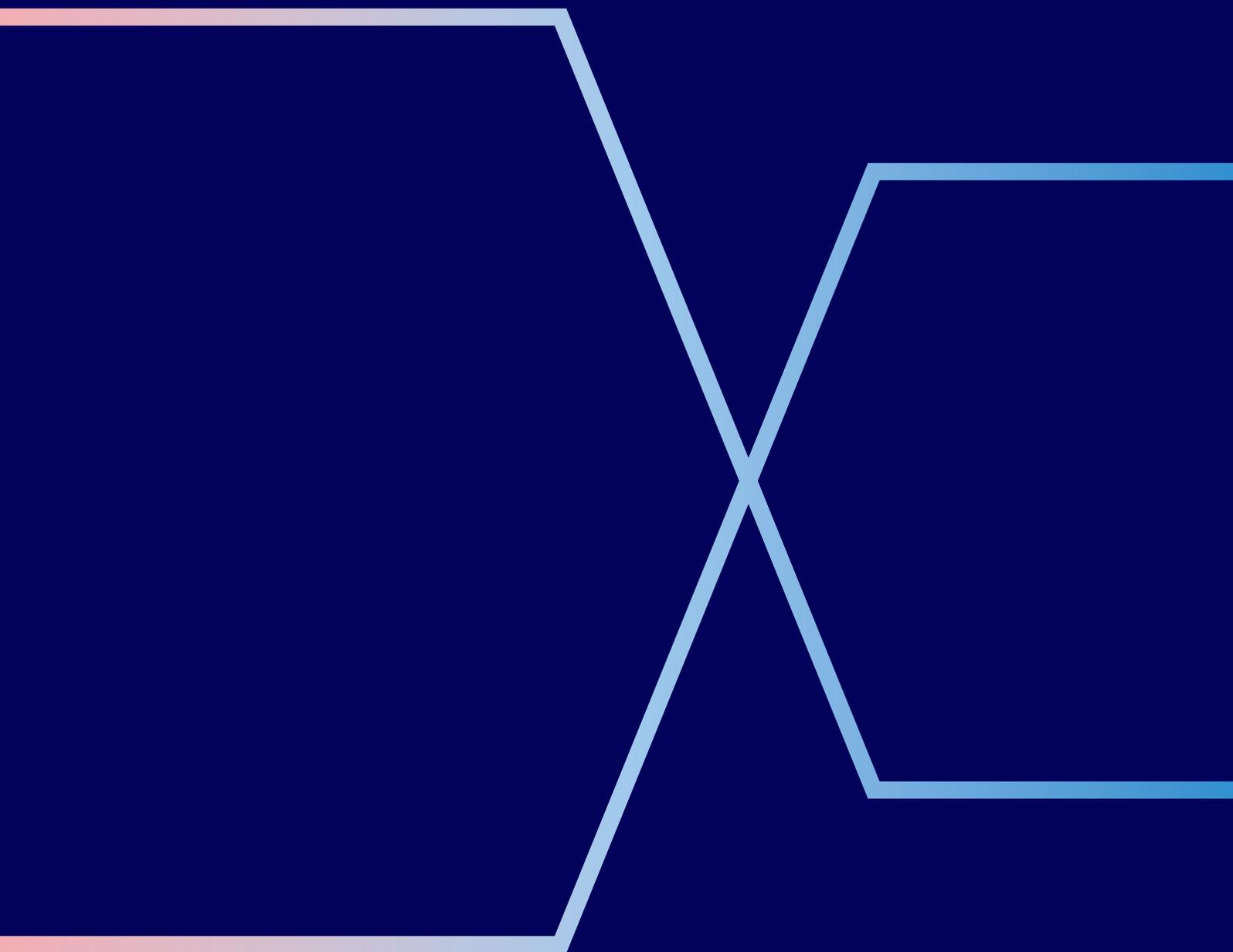


# Car rentals

Best practice for avoiding and managing chargebacks.



This guide provides actionable steps for rental businesses to reduce chargebacks and confidently respond to disputes. It covers common issues like fraud, fuel charges, and damage claims — with tips for better documentation and process handling. You can use it to train staff, create processes and minimise avoidable losses.

## 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 all staff who manage bookings, payments, and customer service — especially on how chargebacks work and how to avoid common triggers.

Only issue refunds to the original card used. Do not refund to other cards, cash, or bank accounts.

Respond by the deadline stated in chargeback letters. Late responses will not be accepted, regardless of evidence quality.

Don't refund after a chargeback has been raised — it can result in double losses. Either accept the dispute or respond with supporting documents.

Keep your trading name, address, and contact details up to date — helps avoid disputes caused by unrecognised or mismatched transaction details.

Ensure Terms & Conditions and refund policy are clearly accepted:

- In person: signature or printed on the rental agreement.
- By phone/email: send and confirm written agreement.
- Online: visible click-to-accept box before booking.

Only submit evidence as PDF, image, or text files. Do not use links or cloud platforms.

Prepare pre-built evidence packs with rental agreements, policies, photos, invoices, and usage logs.

## Fraud prevention

Use secure transaction methods:

- Chip & PIN or 3D Secure wherever possible.
- Turn off manual entry on terminals if you don't use Mail order/telephone order (MOTO) payments.

Train staff to check receipts: look for inconsistencies between the card entry method and the terminal's printout.

Always verify the identity of the renter, especially if the cardholder is not the same as the driver.

Switch to secure pay-by-link methods where possible. Use fraud filters and Address Verification Service (AVS)/Network Access Control (NAC) checks. If the check fails, consider declining the payment.

Use Code 10 to request voice authorisation when a transaction feels suspicious.

Link all charges (e.g. tolls, fuel, damage) to the rental agreement and cardholder name.

If using third-party agencies, confirm the rental details match the booking and the card used.

Avoid refunding alternative cards — if a customer says their card is blocked, direct them to file a chargeback.

Retain vehicle condition reports before and after rental, along with photos and timestamped logs.

## 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.

Follow terminal instructions — if referral is requested, call the number and input the code provided.

Avoid pre-authorising with debit cards, unless verifying with a small amount (e.g. £0.01) and do not use codes older than 30 days.

Document any separate transactions used to complete or top-up a pre-authorised rental.

## Processing errors

- “Void” or “Reversal” for if the transaction hasn't yet been settled.
- 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. Confirm this with the customer at time of rental.

Check for duplicate transactions via Elavon Connect and issue quick refunds to avoid disputes.

Clearly itemise receipts and invoices — especially when multiple payments were taken for one rental.

For fuel or toll charges, provide documentation to show how the amount was calculated and agreed.

Provide proof for “paid by other means” disputes — such as matching invoices and receipts.

## Customer disputes

Keep thorough records for all rentals: contracts, condition reports, photos, fuel levels, add-on fees, etc.

Document all communications — such as customer complaints or agreements about early returns or vehicle swaps.

If a dispute involves damage or fines, provide invoices, photos, before/after reports, and confirmation the vehicle was rented at the time of the incident.

If the renter challenges post-rental charges, show written consent, receipts, and original authorisation for the charge.

Use signed consent or card-present transactions for add-on charges like cleaning or damage.

Explain non-refunded services:

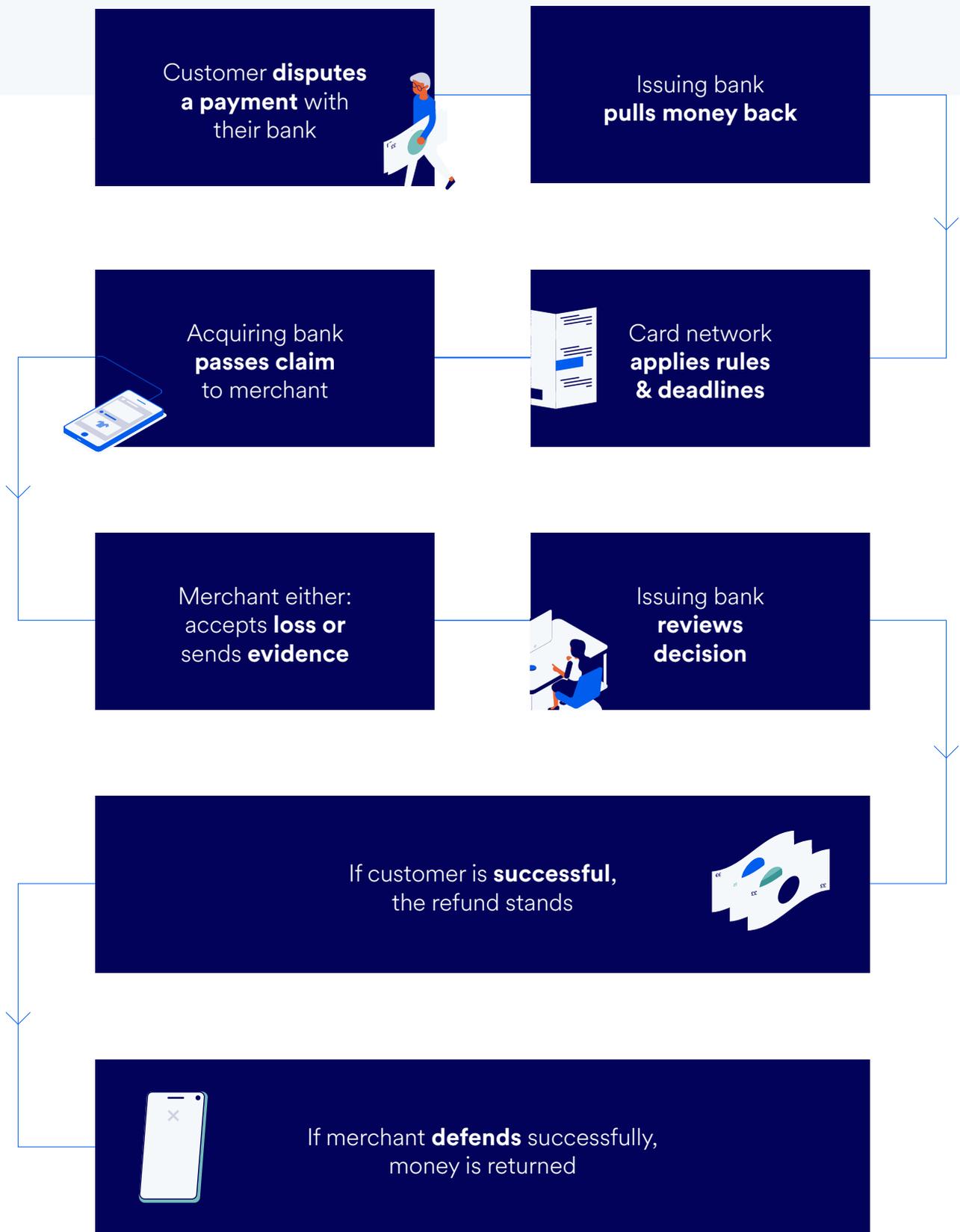
- If the customer was a no-show, refer to your no-refund policy.
- If the service was delivered but unsatisfactory, show attempts to resolve (e.g. alternate car, refund offer).

Keep police reports or third-party documents for serious incidents — even if not required, they can support your defence.

# Card transaction cycle

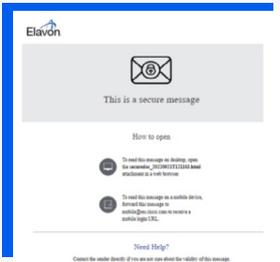


# Chargeback transaction cycle



# 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.

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



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



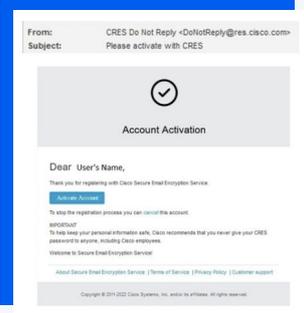
**Register your e-mail address with Cisco.**



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



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.

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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