Top ten tips for avoiding and managing chargebacks

elavon

1. **Use secure payment methods:**
   always use Chip & PIN, contactless or 3D Secure where possible.

2. **Respond to chargebacks on time:**
   never miss the "respond by" date—delays could damage your chance to defend.

3. **Train staff thoroughly:**
   educate front-line and back-office staff on chargeback procedures and fraud indicators.

4. **Refund to the original card only:**
   refunds must be made to the same card use for the transaction—no exceptions.

5. **Document everything:**
   keep clear records: invoices, receipts, signed agreements, Ts & Cs, refund policies.

6. **Disclose terms clearly:**
   ensure Ts & Cs and refund policies are visible, easy to understand and accepted by the customer pre-sale.

7. **Avoid manual entry:**
   disable manual card entry unless absolutely necessary; it's a big fraud risk.

8. **Use shared mailboxes for notifications:**
   this helps to ensure chargeback alerts are seen and acted on, even during staff absence.

9. **Don't process refunds during chargeback cases:**
   either accept the chargeback or defend it — don't refund and risk losing twice.
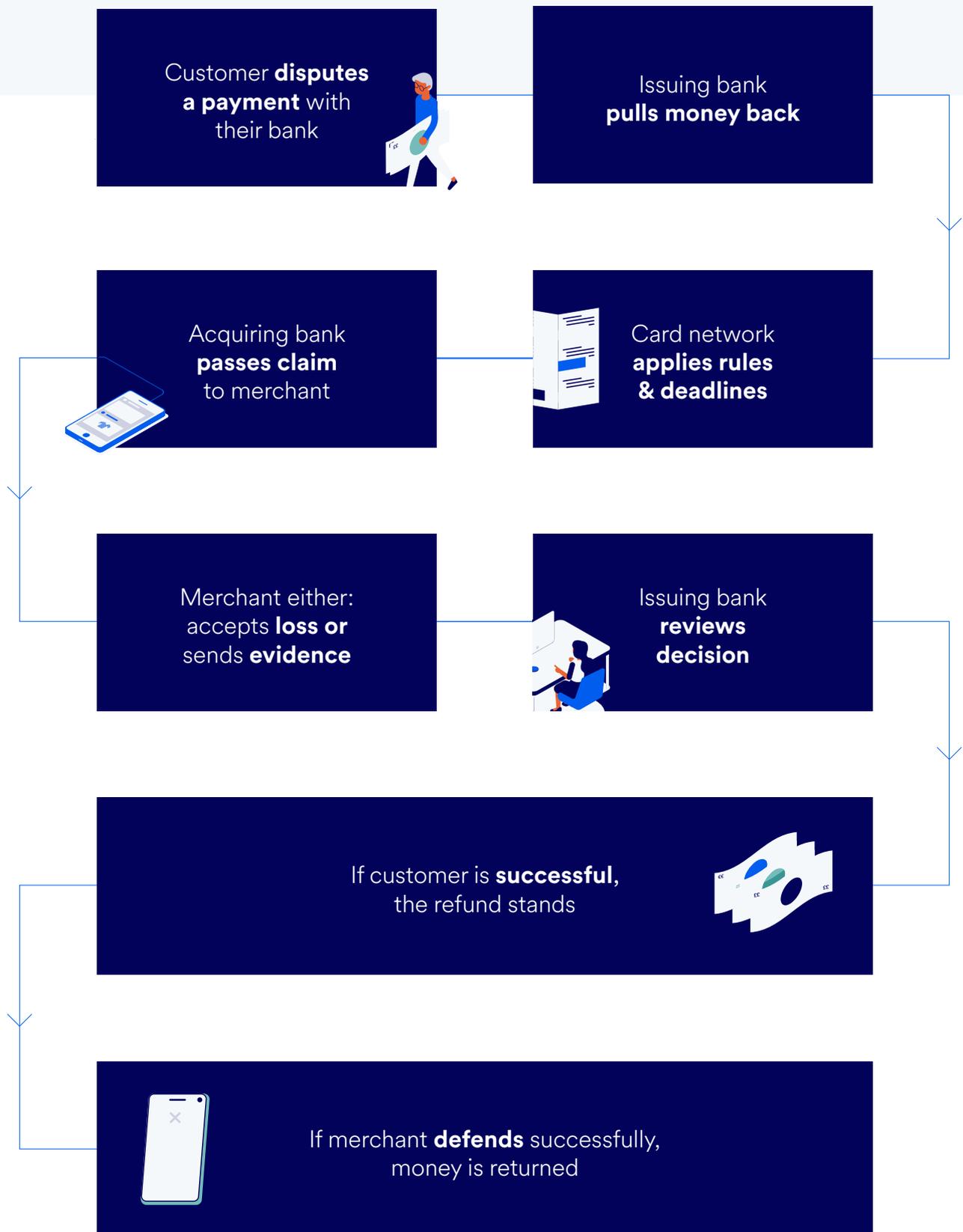
10. **Avoid any ad hoc or extra charges without consent:**
    make sure any unusual or extra charges are agreed in writing or confirmed with a PIN/signature.

Card transaction cycle

Customer chooses to **make a purchase**

Customer **inserts/taps** card or enters card details **online**

Acquirer/gateway routes the data to the **appropriate card network**

Merchant sends payment data **requesting authorisation**

Card network (Visa/Mastercard/Amex) **checks and forwards** to relevant card issuer

Card issuer **approves/declines** the payment and sends a response

Merchant **gets paid,** minus any fees

Acquirer **deposits funds** into merchant account

Customer **receives purchase**

Chargeback transaction cycle

Customer **disputes a payment** with their bank

Issuing bank **pulls money back**

Acquiring bank **passes claim** to merchant

Card network **applies rules & deadlines**

Merchant either: accepts **loss or** sends **evidence**

Issuing bank **reviews decision**

If customer is **successful**, the refund stands

If merchant **defends** successfully, money is returned

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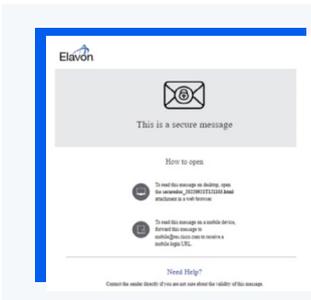
Look out for an email from **disputes@Elavon.com,** and save it to your device

2
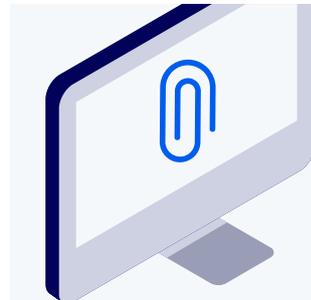
Click to **open the attachment** in your web browser.

3

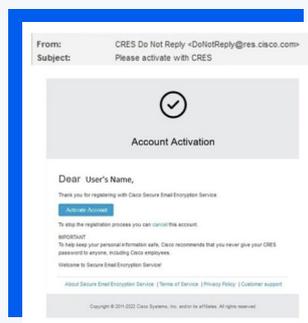**Register your e-mail address with Cisco.**

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.**
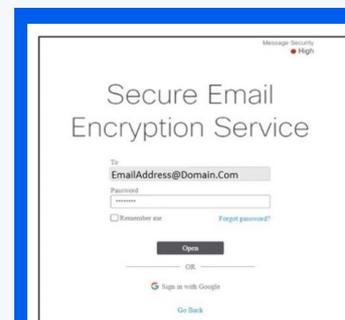

The email will be sent from **"DoNotReply@res.cisco.com"** and will have a **"Please activate with CRES"** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

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.**