

Fighting Chargebacks Checklist

When you're experiencing chargebacks — whether friendly fraud or not — it's a big mistake to assume that absorbing the losses is just part of the cost of doing business. You need to understand how to take effective action to protect your revenue.



Use this checklist to see if your approach to fighting chargebacks aligns with best practices and that you're avoiding costly mistakes.

✓ 1. You Fully Understand Chargeback Reason Codes

- You're aware that a reason code may not provide full details of the chargeback.
- You realize fighting a chargeback requires a customized response.
- You have easy access to the different codes each credit card company uses:
 - Visa Dispute Management Guidelines
 - MasterCard Chargeback Guide
 - Discover Global Network
 - American Express Chargeback Codes

✓ 2. You're Prepared to Fight Every Chargeback

- You know that all reason codes qualify for representment as long as you have strong evidence to prove the reason that the chargeback is invalid.
- You understand doing nothing guarantees losing 100% of the profit.

✓ 3. You Have Proactive Customer Service Practices

- Your customer service contact information is clearly displayed on your site.
- Your checkout page clearly displays your refund policies.
- You have a process to directly contact customers about chargebacks.
- You understand that you have 7 to 10 days to dispute a chargeback.
- You know **NOT** to issue a refund if a chargeback has **already** been initiated.
- You have a click-to-accept Terms & Conditions on your checkout page.

✓ 4. You Have a Means of Tracking Red Flag Cases

- You have the means of tracking each chargeback dispute from beginning to end.
- You're familiar with your fraud prevention measures to identify and flag consistent problems.
- You're not overlooking common chargeback reasons.

✓ 5. You Can Measure Your True Win Rate

- You're able to calculate your total disputes represented successfully without subsequent exceptions ÷ total number of disputes (whether represented or not).
- You know whether you can bypass the internal review processes to address some claims.
- You know that all chargebacks that can be represented are being represented.

✓ 6. You Have a Cost-Effective and Efficient Means of Fighting Chargebacks

- You're not dedicating too many internal resources to determining when and how to fight chargebacks.
- You're working with a trusted representment partner so you can focus your budget and manpower on your core business needs.

BlueSnap's All-in-One Payment Orchestration Platform comes with chargeback management built-in, incorporating proactive alerts for lost or stolen cards and notifications of reported disputes to allow businesses to act before a chargeback occurs.

We give you the opportunity to manage and dispute chargebacks the way you want to. Our platform lets you choose between two chargeback models to help you recapture revenue: a self-service model to fit in with an existing system or a full-service option to help merchants without dedicated chargeback professionals optimize their success.

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