

Chargeback Shield

The Merchant's Guide to
Safeguarding Transactions



Provided courtesy of



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Chargeback prevention starts with you!

Smart merchants stop chargebacks before they start.

By obtaining the customer's signature and authorization to charge the card used for the e-commerce order placed, you eliminate **the most common reason for chargebacks**:

Charge not recognized - Charge not authorized

With cards not present online, **it's easy for a customer to make the claim that they don't recognize the charge**, when in fact they did both make and recognize the charge. It's a common way to commit fraud.

Each merchant must set their own parameters for getting signature confirmation. While not practical for every order, there should be a dollar volume threshold where a signature is needed.

It's simple to have the customer sign and authorize via electronic signature. We use DocuSign with great success, however you may choose a different provider.

A normal part of Fraud Prevention involves communication with your customer. Simply call them and say:

"I'm Bob from xyz.com. Thank you so much for your order! We need to have you acknowledge the order and have sent a DocuSign for that purpose. **Please take a second to authorize that and we'll process your order.**"

Once they electronically sign the authorization, you have successfully verified the address they used, the product purchased, and the amount.

Should the customer initiate a chargeback, **you now have their electronic signature and acceptance of the order.** You can also have them sign and return directly if you prefer a wet signature.

With proof of delivery, you are protected against this common chargeback reason.

↓ **USE THE FOLLOWING FOR YOUR INITIAL FRAUD CHECKS - SAVE MONEY!** ↓

Company Name

1234 Growth Ave
Successful, State 11111
555-555-5555
success@company.com

Order Confirmation - Credit Card Authorization

Customer Name:

Email Address:

Shipping Address:

Order Number:

Order Date:

Item Description:

Price with Tax and Shipping:

Last 4 Digits of Credit Card Used:

Thanks for your order! By signing below, I confirm that the details of this order are accurate and I hereby authorize the charge to the credit card ending in the last four digits listed above for the specified amount.

Customer Signature

Date



Your business, our priority: exclusive support

Enjoy the privilege of a personal account representative chosen to align with your business's unique needs. Wave goodbye to the impersonal experience of dealing with random contacts who don't know your business. Your dedicated rep is committed to building a meaningful relationship with you, understanding your expectations, and consistently delivering on them.

With MerchantStream, it's not just about processing—it's about personalizing your experience to exceed your expectations.

We specialize in credit card processing for e-commerce and retail.

We are experts in eCommerce and Digital Marketing and have been active since the mid-90's and in the Payment Processing field since 2005. We provide a high level of support while maintaining a low rate structure. It's normal for us to offer savings on rates and fees in most cases. Evaluations are free.

We serve online and retail stores of all sizes. We are advocates for our merchants. We assist with PCI compliance.

You'll find that you enjoy every interaction you have with our team. You'll smile when you see your business saving money on every credit card transaction!

Save More - Sell More
ProcessForLess.com

Call us at (805) 316-5555 - We welcome your questions!