



# Navigating the chargeback management journey



# 1

## Know your rights as a merchant

Just as consumers have rights to file for chargebacks, the law also affords merchants certain rights to protect themselves from malicious chargeback claims.



# 2

## Strengthen your fraud protection

The equation is simple:  
**Low fraud = low chargebacks.**



# 3

## Collect data for possible disputes

Data is the biggest ally of merchants in disputing wrongfully filed chargebacks. The only way to win chargeback disputes is to gather compelling evidence that you held up your end of the bargain.



# 4

## Use a clear payment descriptor

Make sure your customers can easily recognize that a charge on their credit card statement came from you.



# 5

## Provide accurate product descriptions

When shoppers read your product descriptions, they should clearly know what they will be getting in the mail.



# 6

## Ensure delivery timelines are met

To avoid chargebacks due to late deliveries, make sure that you have a solid procurement/production, assembly, and shipping timelines.



# 7

## Communicate a clear return and refund policy

Instead of filing a chargeback with their bank, encourage your customers to reach out to you and facilitate a refund and return for products that did not meet their expectations.



# 8

## Provide fivestar customer service

Excellent customer service is not only a non-negotiable when it comes to customer acquisition and retention—it is also a necessary ingredient for chargeback minimization.



# 9

## Invest in fraud-related chargeback guarantees

Vesta's Payment Guarantee solution covers funds for all accepted eCommerce transactions with no liability to merchants for fraud-related chargebacks.

## ... and finally



# 10

## Choose your chargeback battles wisely

While we all want to dispute every chargeback that comes our way, we do not recommend fighting all chargebacks. Remember, the chargeback process favors customers more than merchants. Evaluate the situation.

Remember, you're in charge. Take charge of chargebacks with Vesta.

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