



3.015 Merchant Chargeback Policy

Policy Purpose and Scope

The purpose of this policy is to outline the overall philosophy, roles and operational procedures as they relate to customer disputed charges or chargebacks.

Roles and Responsibilities

The Chief Financial Officer is responsible for maintaining and enforcing this policy to ensure all information is accurate and up to date. The Billing specialist is responsible for performing the tasks according to the policy.

Operational Procedures

The chargeback notices are sent via fax by Sage Payment Solutions and American Express's Retrieval & Chargeback Department.

Receiving the Chargeback

- In the event we are notified of a chargeback we are given an opportunity to dispute the chargeback (reversal) and receive a reversal of the chargeback. Below are the steps for handling a chargeback. The response will need to be given on or before the "Respond By" date.
- Once received identify the customer disputing the charge in the Virtual Terminal (VT) using the following steps:
 - A. Locate the disputed charge in the VT. This information is given on the chargeback notice.**
 1. Last 4 digits of the credit card
 2. Transaction date
 3. Transaction amount
 4. Once located, use the email address on the charge to locate the client in the billing system.
 - B. After the client is located in the billing system, complete the following:**
 1. Place the account on "Cancelled" status.
 2. Place a note in the "Notes" area of the account
 3. Attempted to contact the client via email and phone call. Follow up for 3 business days.
 - C. Should the client respond and want to continue service with PhotoBiz:**
 1. Advise all disputed charges must be repaid with an additional \$25 chargeback fee
 2. Request the new credit card information and process a manual charge (see manual charge procedure).
 3. If the charge is successfully processed place the account to "Active" status.
 - D. Should the client NOT respond, rebut the chargeback by completing the requested information at the bottom of the chargeback form and fax it to the phone number listed on the chargeback. The rebuttal will need to be submitted on or prior to the date listed on the chargeback.**