



**RE: CHARGEBACK REDUCTION PLAN TEMPLATE**

Attached below, please find a template for a **Chargeback Reduction Plan**

If you are a subscriber to our **Chargeback Alerts**, please contact us for immediate assistance. As you know, chargebacks are the leading cause to termination of your merchant account and requires your due diligence in mitigating your risk exposure to losses incurred by customer chargebacks.

If your processor is requiring you to submit a **Chargeback Reduction Plan**, please feel free to use the template below as a guide.

You must honestly look at your sales process, selling claims, product delivery times, service completion times, quality of the product or service, & your statement descriptor. Sincere changes are required, for your Chargeback Reduction Plan to be taken serious and your plan must make sense.

**Again, anyone is free to use the template below.**

Good Luck !!!!

Sincerely,  
Mark Sands  
**HRMA-LLC**

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Charleston SC 29412

**High Risk Merchant Account LLC**

**1-877 493-4622**

# Chargeback Reduction Plan

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Business Name: \_\_\_\_\_

Date: \_\_\_\_\_

## GENERAL BUSINESS INFORMATION

**What type of products or services do you sell? Please provide a detailed description.**

*(ie: physical goods, digital goods, services, etc.)*

**How do you market your products or services?**

*(ie: affiliate marketing, telemarketing, social media marketing, radio, television, newspaper, etc.)*

**Where do you sell your products or services?**

*(ie: internet, mail order, telephone order, physical store, etc.)*

**What billing model do you use?**

*(ie: one-time purchase, trial offer, subscription billing, installment billing, etc.)*

**Do you use a single DBA (doing business as) name for all interactions?**

*(ie: authorization requests, billing descriptors, invoices, contracts, website, etc.)*

Yes     No

Please attach supporting documentation.

## CAUSE OF EXCESSIVE DISPUTES & CHARGEBACKS

Please provide a thorough and detailed explanation of what caused your business to receive an excessive amount of chargebacks. What is the root cause of this issue?

*(ie: a bad marketing source, fulfillment errors, poor customer service, etc.)*

Please attach to this chargeback reduction plan any documentation that supports your claims.

*(ie: analytics, charts, graphs, team correspondences, etc.)*

## TOOLS AND PROCESSES CURRENTLY BEING USED

Please provide a complete list of all the fraud and chargeback related tools you are currently using.

*(ie: AVS, CVV, blacklist, velocity checks, third-party fraud management service, EMV, 3D Secure, prevention alerts, VMPI, third-party chargeback management service, etc.)*

Tool/Process Name	Start Date	Criteria, parameters, settings, etc.

## NEW TOOLS AND PROCESSES TO BE IMPLEMENTED

Please list the new tools or processes that will now be implemented as part of your chargeback reduction plan. Also, include any modifications you will make to your existing structure. (ie: more customer communication, changes to the return policy, automating prevention alert management, etc.)

Tool/Process Name	Start Date	Criteria, parameters settings, etc.	Anticipated impact or result

## MONITORING AND FOLLOW UP

Please explain how you will monitor the success of your newly implemented chargeback reduction plan, including the date of your next scheduled review.

## ATTACHMENTS:

- ✓ Supporting documentation for consistent usage of DBA name
- ✓ Copy of cancellation or return policy
- ✓ Copy of terms and conditions
- ✓ Form emails sent to customer (order confirmation, upcoming billing notice for recurring transactions, cancellation confirmation, refund notice, etc.)
- ✓ Supporting documentation for the cause of excessive disputes