

Beat Chargebacks Guide

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Want to stop being screwed by Credit Card companies who take away your profits at the request of one evil customer? "Astonishing Insider Short-Cut Secrets to Instantly Abolish Chargeback Charges Which Are Forced Onto You By Credit Card Companies" Until now, only a small percentage of people who accept credit cards, Paypal or Stormpay online have been allowed to know these amazing 'avoid chargebacks' secrets that practically guarantees that you will not lose money to the Credit Card companies. Now with the release of this Top-Mega information, you will be sure to avoid chargebacks however often they are happening to you. Dear Fellow Internet Vendor, If you have just started selling over the internet and need to avoid the sharp corners before you approach them, or are an experienced merchant that already takes credit card payments and is already being burnt by expensive charges, then this will be the most precious thing you ever read. You must avoid throwing money away to cheaters and liars Here's the story: John Acme is an online merchant. Through his websites he sells electrical goods to the public. With a merchant account and a credit card processor, John is able to offer potential customers an easy way by which they can order his goods. His business is new, but he is seeing a regular profit that allows him to meet his living expenses. One day, John opens his mail and finds a letter labeled "Retrieval Notice" from the provider of his merchant account. The notice references a specific transaction and requests a copy of the sales documentation. Acme finds this odd, as the transaction had seemed to go off without a hitch when it was processed weeks before. Well guess what? John Acme may not yet realize it, but he is looking at a costly situation. He has already sent the goods to his buyer and has already accepted the payment he received. His response to the retrieval notice will determine whether or not he will be allowed to "keep" the sale at all. If he fails to provide the proper documentation, he will receive a chargeback. The money he earned will be deducted from his merchant account and he will never see the goods he already shipped again. Countless merchants have found their business efforts completely thwarted by frequent chargebacks. The proverbial deck is stacked against him. Merchants are assumed to be "in the wrong" whenever a customer requests a chargeback. If Johns efforts fall short of what is required, he will lose the chargeback argument and find himself charged additional fees on top of losing

the sale. Any customer of yours at any time can call their Credit Card company and request a chargeback. Ask your Credit Card company and you will see that it is true! Chargebacks are a margin killer. Consider the scenario of John Acme and his electrical goods sales site. Each plasma TV retails for \$1,000. The cost to Acme for a TV is \$500, resulting in a profit of \$500 per TV. John has additional operating expenses of \$2,000 per month. Acme sells 20 TVs per month. So, Acme clears \$10,000 per month. If Acme's operating expenses are taken into account, his total cost of doing business is \$7,000 (\$5,000 for widgets plus \$2,000 in other costs). He makes a profit of \$3,000 per month, on which he relies for living expenses. If Acme suffers two chargebacks in a month, he loses the \$2,000 in sales after already purchasing the TVs. His profit is now all the way down to \$1,000. Two chargebacks would crush Acme's ability to pay rent, buy gas and eat. Acme may or may not recover the merchandise he's already sent out, but he will still not be able to profit from that until he processes orders for the next month. Two simple chargebacks can turn his sufficiently profitable business venture into an outright disaster. Chargebacks are a potentially devastating force for any online merchant and must be treated seriously. Chargebacks and the fraud that is often their precursor are regular events in the world of online sales and they pose a huge risk to merchants of all types. Sounds scary, tell me more..... A chargeback occurs when the holder of a credit card disputes a billing entry. The card issuer contacts the merchant's credit card processor and disputes the sale. The proceeds from the original sale are subtracted from the merchant's account. There is an additional charge for the merchant to pay for a chargeback. In essence, a chargeback is a customer-driven refund conducted without the consent of the merchant. A recent report from IT research firm The Gartner Group indicates that approximately 15 percent of orders made on Web sites result in chargebacks. This means that if you are not protecting yourself by tactics described in this ebook, then more than 1 out of 7 of your sales will result in a chargeback. There are many things that you can do NOW to protect yourself from chargebacks. In this report, you will find 19+ ways that you can put into effect NOW to protect yourself. Will I be affected by a chargeback? ALL merchants at some time or another will be affected by chargebacks. It is virtually impossible to totally eliminate chargebacks. However, there are many definite steps which will significantly reduce the occurrence. Will I be affected by chargebacks if I only accept payments through Paypal and/or Stormpay? Almost definitely. If someone uses their credit card to pay you through Paypal or Stormpay, then they can easily ask their credit card company for a chargeback in the same way as usual. Are chargebacks fair? Chargebacks definitely are

not fair to the merchant who has acted out of good faith. However, the power generally lies with the customer. The reason that this is so, is because although the merchant is charged 2-3% of the price of the goods, the credit card companies make their money out of the customers and not the merchants. If the customer does not pay their credit card bill, then they will be charged up to 2% of that money every single month! It is therefore in the interests of the credit card companies to look after the end-customers first.

How can I prevent chargebacks? If you have been in business on the internet for a reasonable period of time, you will know how frustrating chargebacks can be. They are a violation of our rights to conduct business in a fair way. You probably write off up to 20% of your profit in reserve for when chargebacks will happen. You may lose even more than that to unscrupulous customers. If you are fairly new on the internet and have not yet come up against a chargeback then trust me when I say that you do not want to. Not only are they expensive, but they are also a waste of time. You must start taking steps now to stop them from happening.

Get These Two Added Bonuses FREE BONUS #1 - Paypal and Stormpay Chargebacks - Worth \$19 If you are using Paypal or Stormpay, you may think that you are protected from chargebacks. In fact, this is far from the case. In some ways it is necessary for you to take even further steps to make sure that you are looking after yourself and not exposing yourself wide-open

FREE BONUS #2 - The 10 Most Dangerous Internet Scams You Absolutely Have To Know About - Worth \$97 The internet created one of the most profitable professions on earth - Internet entrepreneurs. There are numerous ways for entrepreneurs to earn a very good living online. You can sell physical and infomercial products, offer millions of services, sell ad space, start your own place to hang out, even create your own radio station....

The goal of this e-book is to let you know about the most dangerous internet scams and to help you avoid them. After all, when you become aware of these schemes, there is a good chance that you will not fall into the trap

Now Is The Time To Fight Back... It is important that you are taking steps at all stages in your business to prevent chargebacks. This is before you have made the sale, whilst you are making the sale and also after the sale. The same rules apply to merchants whether they are selling physical goods or downloadable goods. You are not immune whether you are using a Credit Card Processor, Paypal or Stormpay! Start to protect yourself today by finding out what these necessary steps are. \$37 is a small investment to save yourself 100s if not 1000s of dollars during 2006. Click on the purchase button below and you will instantly be able to download your ebook even if it is 2am

Tom Wills A Little About Me I am an internet entrepreneur who has taken advantage of the great reach that the internet has to offer in order

to make a lot of money. I run several large membership websites on the internet as well as websites targetted towards very niche products. I do try to keep under the radar, but if you Google my name, you will soon see that I am considered highly respectable by some of the most successful people on the internet today. Every business on the internet today has to accept credit cards. Gone are the days when people will send you money through the mail. Within a few months of accepting credit cards, I received my first chargeback notice. This COST me 124 dollars. This was not because I had done anything wrong, but because of a satisfied customer who realized that they could not afford to spend their money on the purchase! Having lost 1000s of dollars to chargebacks, I realized that it was time to take serious steps to protect myself. What I have included in this ebook is what I have gained from extensive experience doing business both online and offline that involves credit cards, Stormpay and Paypal. I am highly qualified in selling this eBook, as I know that it has saved me over \$3,200 in the last year alone. In 2005, I received just one chargeback request which I contested and won! You can take advantage of what cost me 1000s of dollars to learn for just \$37.

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