How To Beat Chargebacks

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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 Heres 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 Acmes 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 of 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 Acmes ability to pay rent, buy gas and eat. Acme may or may not recover the merchandise hes 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 merchants credit card processor and disputes the sale. The proceeds from the original sale are subtracted from the merchants 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 describe 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 unsrupulous 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.

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