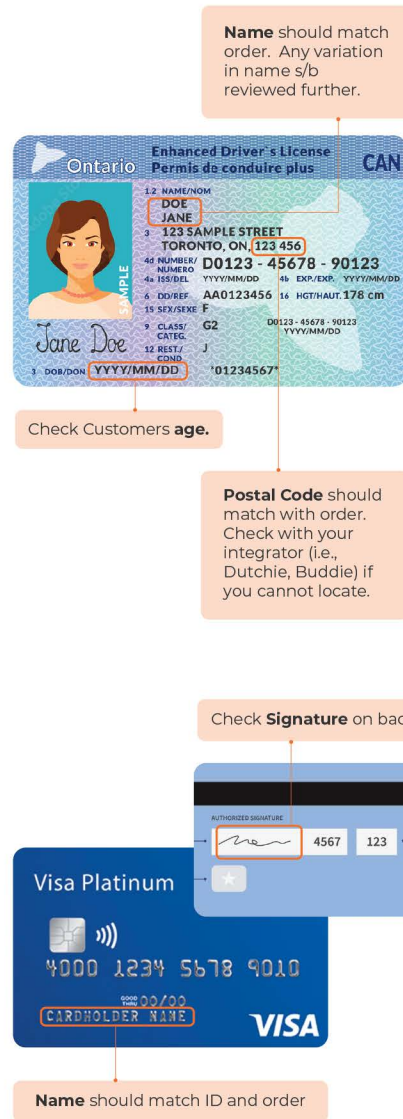


How to Prevent Fraudulent Chargebacks for Online Payment & Pick-Up in Store orders

To avoid chargebacks via online payments & pick up orders, make sure all customers provide and show their physical ID and credit card details used to process the transaction. As the Merchant, you are responsible for validating the cardholder's information



Ensuring Complete Customer Validation

- 01 Always check physical ID and Credit Card match the order details.**
 - Some fraudsters have refused to present or provide digital mock-ups
- 02 Cancel and refund orders not claimed within a reasonable time-frame**
 - Fraudsters may be prevented from picking up order and the actual card holder may initiate a chargeback for non authorization.
- 03 For larger orders have the customer sign your copy of the pick-up receipt and save it.**
 - Signature must match that on the Card and ID.
- 04 For large orders and where there are concerns:**
 - Run a Chip and Pin check (\$0 for credit and \$0.01 for debit) to validate that the individual is the actual owner of the card. Staple the receipt to the pick-up order.
 - Refund original transaction and ask Customer to process an in-store transaction via POS terminal with Chip & Pin for added security.