

BEST PRACTICES CHECKLIST

This checklist has been created to be a quick reference for minimizing chargebacks. The recommended steps are as follows:

- TRAINING** - b4 will conduct user training when launching the platform. b4 maintains a [library](#) of 'how to' videos which can be found under the TransForm Admin User HOW-TO's.

- SECURITY FEATURES** -b4 recommends that the following security features from the online credit card processor be enabled:
 - a. CVV - Card Verification Value
 - b. AVS - Address Verification Service. We recommend setting '**Y**', which tells your acquiring bank to grant approval of a transaction only upon address verification match (5-digit zip and street address match in AVS supported countries).
 - c. 3DS (COMING SOON) - 3D Secure. b4 recommends that 3DS is turned on with your credit card processor. (Payments that have been successfully authenticated using 3DS are covered by a liability shift) Should a 3DS payment be disputed as fraudulent by the cardholder; the liability shifts from you to the card issuer.

- FAILURE LIMITS** - b4 recommends that the link failure limit be set to **3 attempts**. This means that if the payer enters incorrect information 3 times, the link will become invalid. To get a new link, the payer will need to contact the property. Although inconvenient, exceeding the failure limit is suspicious and the property may want to seek an alternate method of payment.

- GLOBAL LEAD TIME (Payment Link Expiration)** - This setting can be implemented by transaction category (reservation, group, etc.). b4 recommends that reservation payments be set to **3 days** (72 hours) before arrival. This adds a layer if the payment is fraudulent, it can be caught by the cardholder before the guest arrives. When caught, the hotel can obtain an alternate form of payment.

- LARGE PAYMENTS** - Based on the property's credit policy, b4 recommends that larger payments be broken into installments.

- OTA (Online Travel Agents)** - As the customer declined the option to pre-pay the OTA (Booking.com or Expedia) this is suspicious and payment should be taken at arrival. b4 recommends not accepting 3rd party payments for room & taxes for these types of reservations.

- GUEST IDENTIFICATION** - In the event that a payment is refused, b4 recommends the property ensure its arrival processes include obtaining a valid form of government-issued photo identification from the guest. Note that hotel loyalty cards or numbers do not qualify as sufficient identification.

- CHARGEBACK DISPUTES** - Upon receiving notice of a chargeback from your credit card processor file a challenge within **five** business days.

- CREDIT CARD PROCESSOR RESOURCES** - Your credit card processor has a portal where you can access specific transaction information. This information is valuable in disputing (and winning) chargebacks.

WHEN THERE'S A DISPUTE

In the event of a chargeback, TransForm provides assistance with the dispute process to help organize your documentation. Providing access to information needed by the bank, winning disputes is easier, faster, and more effective. Here are two features of TransForm that help you support your case:

1

ALL RECEIPTS ARE STORED IN THE EMAIL SENT LOG

Under "Emails > Sent Log > b4payment receipts" you'll find a copy of all sent receipts. Search and organize receipts by date, email address, or confirmation information to easily find the payment in question. You can also resend the email from within the portal, allowing you to easily attach it to any ongoing correspondence.

SENT EMAIL DETAILS

EMAIL BODY

```
B4C1453
123
100321
$281.01 USD
05/24/21 02:20:23
Visa
Sale
*****6789
XX/XX
** VISA **
Approved 012332
00
00000000987
001
Category: Reservation
Payment
THANK YOU
CARDHOLDER COPY
```

RESEND EMAIL

BACK TO LIST

2

CHECK THE FAILED TRANSACTIONS REPORT

Fraudsters will commonly make multiple attempts on a credit card and experience a few failures before a successful transaction. When you have a dispute, check the "Failed Transaction Report" to see if the disputer's transaction failed before the payment was made. This can help prove that the charge was fraudulent. This report should be run frequently by your team to catch multiple failed payment attempts by the same user.

a. Payment Details

Time: 6/2/2021 9:04:15 AM
Guest Name: John White
Guest email: johnwhite@hotel.com
Cardholder Name: John White
Cardholder email: johnwhite@hotel.com
Cardholder Phone: 9555551234
Confirmation Number:
Order Number: 9992
Token By: gate
Token: 1234abcd1d2abc0
Payment Amount: 3038.00
Transaction ID: 123456
Approval Code:
Transaction Category: Group / Meeting
Event Name:
Payment Trace Id: 654321
Reason For Failure: Declined

Terms And Conditions Accepted:
Terms And Conditions Text:

Signature Provided:
Signature:



b.

TransForm Reports

From 04/01/2020 To 05/11/2021

Transaction Type

PAYMENTS -

Status

FAILED -

Category

RESERVATION PAYMENT ONLY -

Card Type

ALL -

Range

Minimum \$ --ALL--

Clear

Maximum \$ --ALL--

Clear

GO >>