



increase your resistance

How airlines can minimise the risk of losing
money through chargebacks

payment acceptance



protect yourself

We know that in recent years companies like yours have increasingly been taking card Payments without the cardholder being present – for example online, via a third party or by telephone.

This is convenient for your customers and so can be good for your business, but unfortunately it has risks too. If a cardholder later denies making the booking or transaction, it's up to you to prove that the transaction is genuine and not due to fraud, which these types of transactions are prone to.

Here we've put together all the compelling evidence that the Card Schemes ask for to prove that the genuine cardholder did in fact participate in the transaction. If you can pass us this evidence, we may be able to defend the chargeback on your behalf.

Acceptable compelling evidence

Ideally you should provide evidence that the cardholder participated in the transaction by:

- proving that the transaction was authenticated by a PIN after being initiated by a Chip card or
- providing a copy of the transaction receipt bearing the cardholder's signature and showing that the card was either Chip read, swiped or imprinted if the transaction was made using a non-Chip and PIN card or
- providing details of any credit or reversal which has been processed that cancels out the original transaction in dispute.

The Card Schemes do recognise that such evidence may not be available for airline card not present transactions. That's why Visa and MasterCard will

allow us to attempt to defend disputed transactions (chargebacks) on your behalf if you can provide one or more of the following:

1. a ticket sent to the cardholder's billing address
2. a copy or record of identification of the cardholder (such as their passport)
3. details of frequent flyer miles claimed, including an address and telephone number to establish a link to the cardholder
4. a flight manifest showing the cardholder's name
5. a boarding pass showing the cardholder's name
6. additional transactions related to the ticket in dispute, such as purchase of seat upgrades, extra baggage Payments, or purchases made on board the aircraft
7. details of previous flights taken by the cardholder where the cardholder's name and address matches both the previous and disputed transactions. You'll need to provide full details of the previous transaction, e.g. copy ID, flight manifest, boarding pass.

Evidence needed if the flight is yet to be taken

Some of the above items may only be available if the cardholder has used the flight booked.

If the flight has yet to be taken you should provide details of when the cardholder is due to fly. We'll then attempt to defend the chargeback.

However, if the cardholder continues to deny making the booking the transaction may be charged back. We recommend seeking Payment by alternative methods and/or invalidating the ticket to prevent travel.

defending chargebacks

If the name of the cardholder differs to the passenger's name, for example if the flight was booked by a relation, friend or business then, unfortunately, we won't be able to defend the chargeback on your behalf.

We also ask you to reply to disputed transactions only if you can provide the evidence detailed in this document. It is unlikely that replies of any other nature, e.g. just stating the name that matches, will be sufficient in defending disputes.



reason codes and how they can be defended

Reason code Visa 83, MasterCard 37 or Maestro 37

These codes mean the cardholder denies participating in or authorising a transaction that has been processed to their account.

To defend you, we'll need you to provide us with evidence that the cardholder participated in and/or is accountable for the charge.

We'll need:

- transaction details to show that the passenger name matches the cardholder name
- evidence that the flights were used by the passenger, for example a boarding pass (again matching the cardholder name)
- if the card was present, a signed and swiped voucher or imprinted and signed voucher with the keyed receipt
- details of a refund processed to the cardholder's account (do not refund the cardholder after a chargeback notification).

Reason code Visa 30, MasterCard 55

This code means the cardholder hasn't received goods or services that they've paid for.

To defend you, we'll need you to provide us with evidence that the goods or services were received by the cardholder. We'll need:

- evidence that the flights were available and used
- comments which address the cardholder's issues, supported by Terms and Conditions
- any correspondence between you, the merchant, and the cardholder
- the confirmation invoice of booking
- details of a refund processed to the cardholder's account (do not refund the cardholder after a chargeback notification).

Reason code Visa 82

This code means the cardholder's account has been debited twice for one transaction.

To defend you, we'll need evidence that there was no duplication and two separate transactions did take place. You'll need to give us the following:

- full details of both transactions
- proof of two separate bookings
- two signed and swiped vouchers
- details of a refund processed to the cardholder's account (do not refund the cardholder after a chargeback notification).

Reason code Visa 75

This code means the cardholder doesn't recognise all or part of the transaction details.

To defend you, we'll need you to supply us with evidence of all the details of the transaction so the cardholder can see if they recognise it. This includes:

- full details of the transaction, including the merchant name, merchant location, the date of the transaction and the amount of the transaction
- a signed and swiped voucher or imprinted voucher
- details of a refund processed to the cardholder's account (do not refund the cardholder after a chargeback notification).



in conclusion

We'll do everything we can to defend chargebacks on your behalf if you provide us with the necessary compelling evidence.

If you'd like more information about the steps you can take to prevent chargebacks, just call us on **0844 755 0094*** or visit **www.barclaycard.co.uk/business/existing-customers/chargebacks**

Please ensure that all card data is protected in accordance with the Payment Card Industry Data Security Standard (PCI DSS). For further information see: www.barclaycard.co.uk/pcidss or www.pcisecuritystandards.org

This information is available in large print,
Braille or audio format by calling **0844 811 6666***

*Calls may be monitored and/or recorded to maintain high levels of security and quality of service. Calls to 0844 numbers will cost no more than 5.5p per minute, minimum call charge 6p (current at May 2013). The price on non-BT phone lines may be different.

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