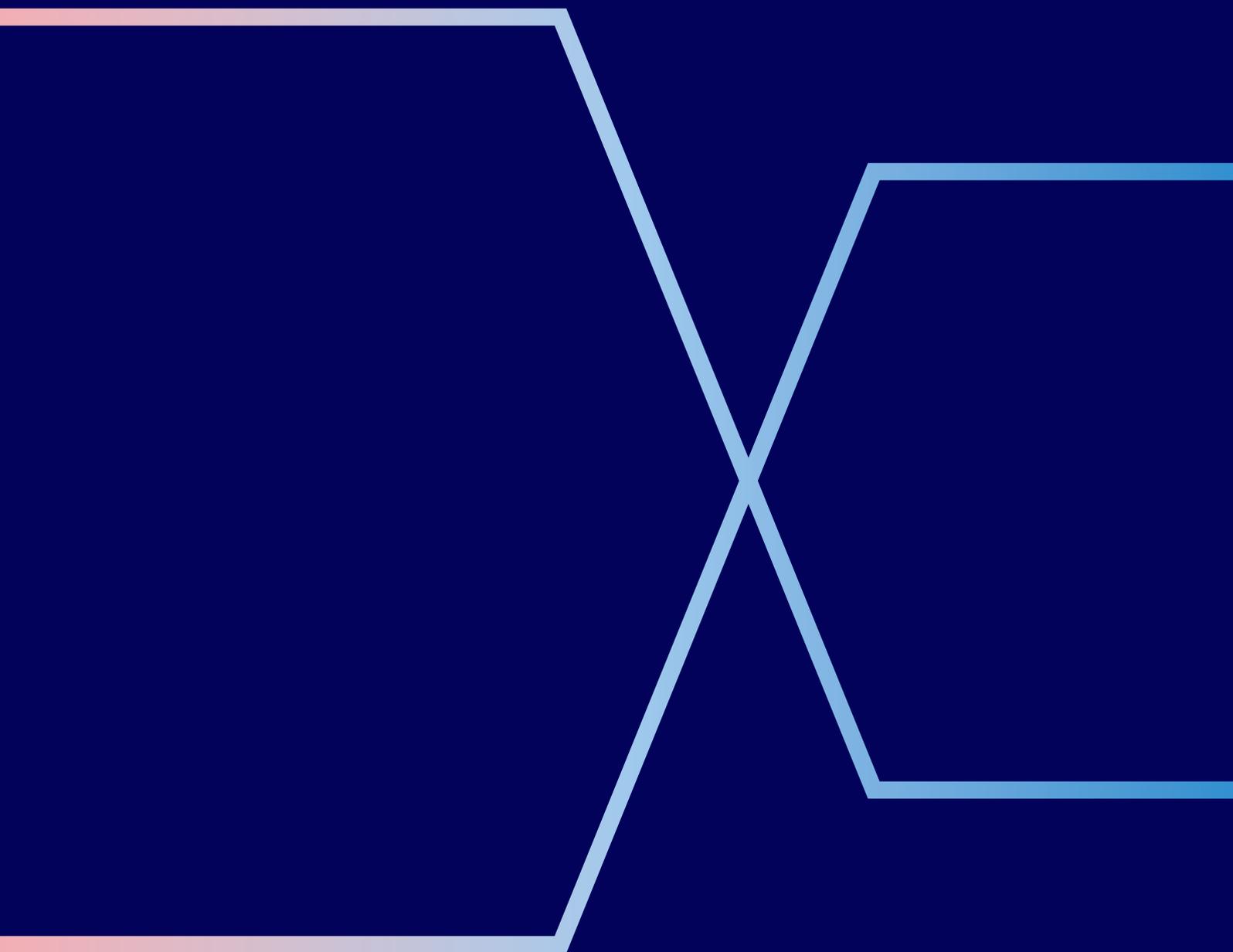# Car services

Best practice for avoiding and
managing chargebacks.

elavon®

This guide outlines practical advice for car service providers to reduce chargebacks, protect revenue, and respond effectively to disputes. You should use it to train staff, review internal processes and prepare documentation.

General guidance

Set up email chargeback alerts so you never miss a notification.

- Using a shared inbox, e.g. disputes@yourcompany.com could help to avoid delays during staff absences.

- Whitelist the email address **elavondisputes@elavon.com** to make sure our messages reach you and check spam folders regularly.

Train staff on chargebacks, so frontline teams understand how disputes work and feel confident in knowing how to spot risks.

Process refunds correctly always refund the original card used. Don't use cash, bank transfer, or a different card.

Reply on time to all chargebacks. Never miss the "Respond By" date – especially around holidays or busy periods.

Avoid additional refunds once a chargeback is issued. Accept the case or provide a full defence, but make sure you don't double-pay.

Keep your merchant details updated, including trading names and addresses, to avoid disputes due to confusion or mismatched info.

Provide clear, disclosed Ts & Cs and refund policies.

- Face-to-face: include on receipt or get signed consent.

- Mail order/telephone order (MOTO): send terms by email and get written confirmation.

- E-commerce: use clear click-to-accept boxes with visible terms and refund info.

Avoid links or cloud-based files when submitting evidence. Use PDFs, images or text files only.

Prepare standard response packages with Ts & Cs, refund policies, screenshots, and user guides to make defending cases easier.

Keep all transaction records clear and connected to customer details, booking reference and payment method.

Be especially careful when dealing with business or group bookings – always follow your usual security steps.

Fraud prevention

Use secure transaction methods.

- CHIP & PIN or contactless for in-person.

- 3D Secure for online.

- Avoid manual card entry unless absolutely necessary.

- Offer "Pay by Link" instead of taking card details over the phone.

Train staff to spot unusual behaviour, especially attempts to distract during payment or enter details manually.

Disable manual entry if not needed for MOTO transactions and switch instead to secure pay-by-link methods where possible. Use fraud filters and Address Verification Service (AVS)/Network Access Control (NAC) checks. If the check fails, consider declining the payment.

Try using a £0.01 pre-auth with 3D Secure to help verify a card during booking. If a card is later used with a PIN, it further proves legitimacy.

Remember that bookings that come through a third-party site do not carry a guarantee of the cardholder's identity, and fraud processes may not match yours.

Authorisation issues

Don't force transactions if the card is declined. Make sure you follow prompts carefully: if a voice referral is requested, call the number provided. Don't treat it as a PIN request.

Use authorisation codes only when issued by the system, never accept authorisation codes from customers. Use authorisation codes only once and don't reuse or reverse codes after a transaction has been completed.

If you need to charge more than pre-authorised, process a new transaction and note it clearly. Avoid pre-auths on debit cards unless just to verify (e.g. £0.01)

Avoid splitting transactions to bypass limits — this can trigger disputes.

Processing errors

Always use the correct refund method, onto the same payment card.

- "Void" or "Reversal" for open batch transactions.

- Full refund for closed batch issues.

- Use the same currency chosen by the customer and display the conversion rate clearly at the point of sale.

Monitor for duplicate transactions using Elavon Connect and issue prompt refunds if found. If a customer queries a duplicate charge, double-check all records and card numbers.

Respond with full documentation for duplicate charges or "paid by other means" claims — invoices, receipts, and system logs.

If extending a service or providing additional products, provide a new invoice for every additional charge to avoid confusion or claims of duplication.

Customer disputes

Keep a standard document pack ready for disputes, containing booking terms, refund policy, signed agreements, and website screenshots. Include before/after photos if relevant.

Keep a record of all complaints, resolutions and customer correspondence — especially for claims like "service not as described". Provide full evidence of any resolution steps taken.

For extra charges (like damage, parts, cleaning or refuelling), get written agreement or proof the customer accepted.

If working with third-party platforms, their Ts & Cs may override yours. Check if the dispute came from the guest or agency (documents often show this).
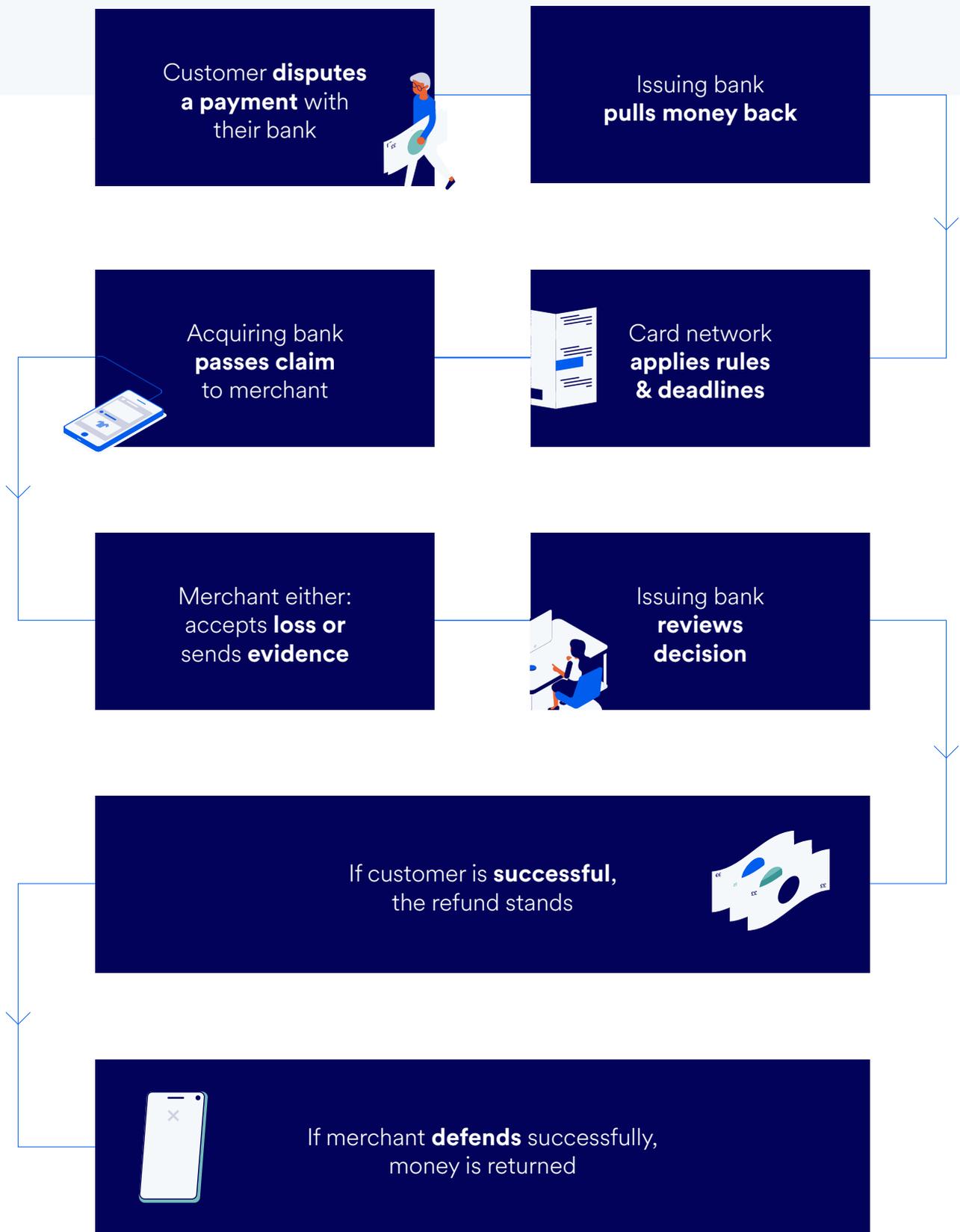
If customer misbehaviour caused cancellation (e.g. police called), keep official records.

For cancellations due to disasters or external events, share your terms and proof of refund or customer agreement.

Card transaction cycle

Customer chooses to **make a purchase**

Customer **inserts/taps** card or enters card details **online**

Acquirer/gateway routes the data to the **appropriate card network**

Merchant sends payment data **requesting authorisation**

Card network (Visa/Mastercard/Amex) **checks and forwards** to relevant card issuer

Card issuer **approves/declines** the payment and sends a response

Merchant **gets paid,** minus any fees

Acquirer **deposits funds** into merchant account

Customer **receives purchase**

Chargeback transaction cycle

Customer **disputes a payment** with their bank

Issuing bank **pulls money back**

Acquiring bank **passes claim** to merchant

Card network **applies rules & deadlines**

Merchant either: accepts **loss or** sends **evidence**

Issuing bank **reviews decision**

If customer is **successful,** the refund stands

If merchant **defends** successfully, money is returned

How to create a secure email account

Contact us for more information

☎ UK **0345 850 0195**   ✉ chargebacks@elavon.com   ⌂ elavon.co.uk
☎ IRE **1850 202 120**   ✉ chargebacks@elavon.com   ⌂ elavon.ie

If a chargeback is raised against your business, we'll notify you by secure email. To view these messages, you will need to register your email address - here's how. You only need to do this once.

1

Look out for an email from **disputes@Elavon.com,** and save it to your device

2

Click to **open the attachment** in your web browser.

3

Register your e-mail address with Cisco.

Complete each field in the form and click continue to submit. You should see a confirmation page

4

Check your email account for an email, with a button to **activate your account.**

The email will be sent from **"DoNotReply@res.cisco.com"** and will have a **"Please activate with CRES"** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

5

Return to the **registered envelope**. The Register button has been replaced with an **Open button** and you will be prompted for a password.

Enter the password for your Cisco Registered Envelope Service user account and **click the Open button.**