Recommendations Regarding Disputed Payments

From the international payment system, disputes and disagreements related to card transactions may be registered with the bank. The customer may not agree with a transaction performed with their card, which can have various reasons. The company is required/obligated to present documentation related to the disputed transaction so that the bank can protect the company's interests based on the submitted documentation within the international payment system. Otherwise, the organization may be obligated to reimburse the disputed amount from its own funds.

We are sharing recommendations that will help your company effectively manage incidents related to payments in such cases, which may involve:

- Use of e-commerce
- Operations performed with pre-authorization (advance booking of funds)

- It is recommended that the documentation you submit be in English or accompanied by an English translation.
- Communication with customers should be conducted via email and not by telephone calls.
- Also, you may agree with customers on the terms by having them sign various documents – an invoice, a contract, a receipt, etc. The payment must also be executed according to the terms agreed upon in the document.
- When making a payment, the debiting and/or refund of the amount must be carried out according to the rules and conditions posted on your website.
- Upon delivery/issuance of the service or product, formalize an acceptance-delivery act with the recipient.
- When executing a payment operation with pre-authorization (advance booking of funds), send the customer an invoice (and/or any document) to their email, which confirms the details of the fund booking and the service.
- Keep all documents/correspondence related to the pre-authorized payment for at least 1 year from the date of payment.

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Please note, the advice presented above is for recommendation purposes only and is not a full guarantee that a dispute will be resolved in the company's favor.
For further questions, please contact us at: (032) 2 444 401