Common Reasons for Chargebacks

Here’s a closer look at some of the common causes of chargebacks.

Here are three frequent reasons why customers dispute card transactions:

Fraud: An unauthorised party has made the disputed charge.

Friendly Fraud: A cardholder mistakenly believes a charge is fraudulent when it isn’t. This often arises from transaction confusion, where the cardholder doesn’t recognise a charge that they or someone in their household has made.

Service Issues: Ideally, the cardholder would contact the merchant directly about service problems, such as shipping delays or receiving damaged goods. However, some cardholders opt to dispute the transaction to secure a refund

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Revision #5
Created 21 October 2024 08:11:25 by Verofy® Support
Updated 21 October 2024 13:37:03 by Verofy® Support