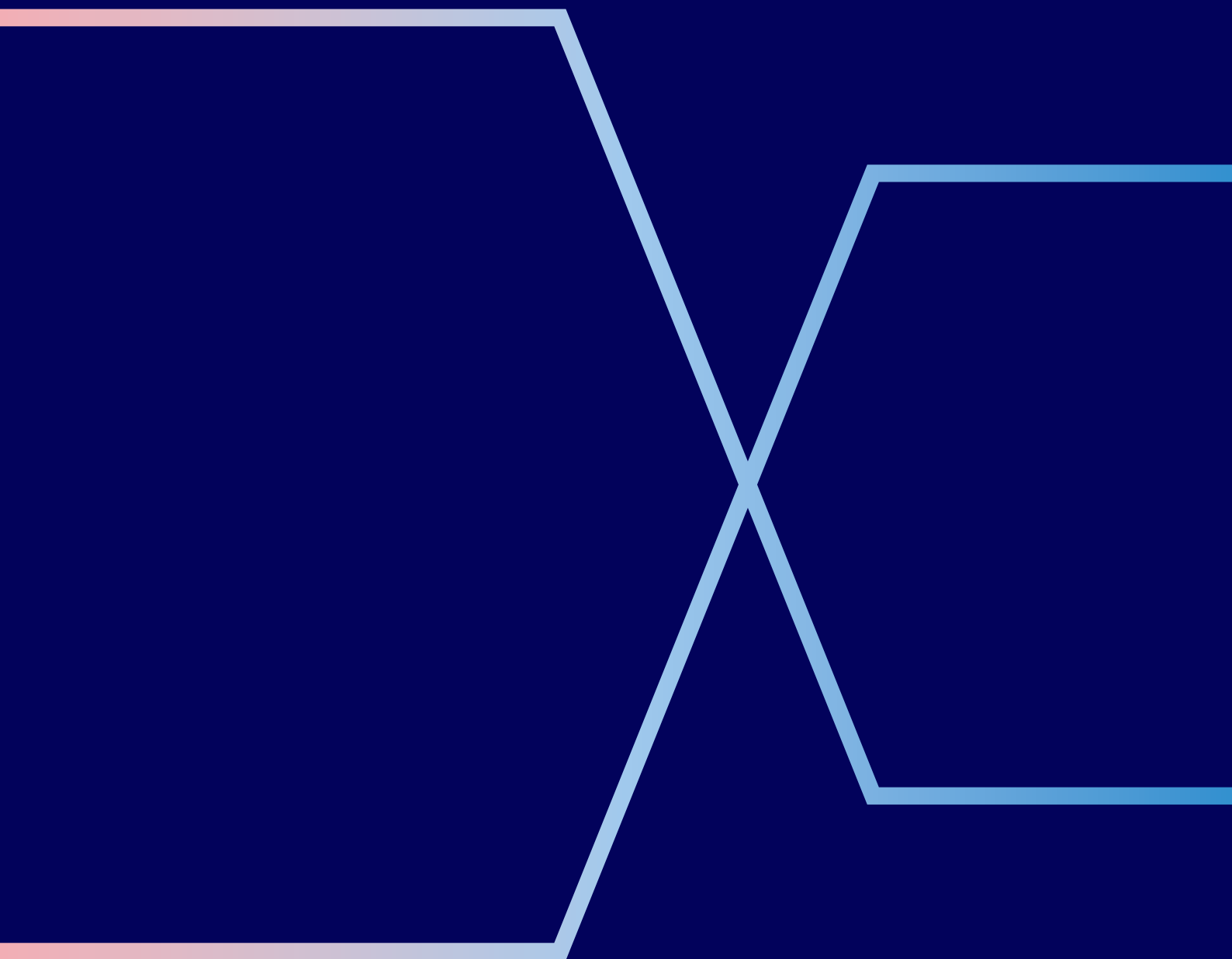


# Hotels

Best practice for avoiding  
and managing chargebacks.



This guide provides practical steps for hotels to minimise chargebacks, strengthen defences, and respond efficiently to disputes. You can use it to train teams, standardise processes, and reduce avoidable losses.

## 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 across all departments on how chargebacks work and their role in preventing them — reception, reservations, finance, etc.

Never miss the response deadline — check “Respond By” dates, especially over bank holidays.

Don't refund after a chargeback has been raised. Accept or dispute but avoid confusion leading to duplicate payments.

Keep your business name and address details updated to prevent disputes due to name mismatches or unrecognised transactions.

Ensure guests accept your Terms & Conditions and refund policy:

- In person: include on receipts or ask for signed agreement.
- Mail order/telephone order (MOTO): email terms and collect written consent.
- Online: use visible click-to-accept boxes with clear refund details.

Submit documents as PDFs or image files, not via shared links or cloud platforms.

Create standard document bundles for disputes (Ts & Cs, refund policy, booking confirmations, etc.).

## Fraud prevention

Use secure transaction methods.

- CHIP & PIN or contactless for in-person check-ins.
- 3D Secure for online bookings.
- Encourage in-person payments at check-in to reduce risk.

Check receipts for mismatch between entry method and what actually happened — void any suspicious transaction.

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.

Use Code 10 for suspicious transactions — call for voice authorisation.

Watch out for bookings where the guest and cardholder differ, especially from OTAs or corporate accounts.

Consider using virtual cards for OTA payments to avoid cardholder disputes.

Pre-authorise cards with 3D Secure for no-show bookings to reduce fraud exposure.

Don't assume third-party bookings are safe — always confirm identity and cardholder consent at the time of service.

Never refund to a different card, even if a customer claims their card is lost or blocked. Ask them to raise a chargeback if needed.

## 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.

Follow terminal instructions — if referral is requested, call the number and input the code provided.

Avoid splitting payments to bypass limits.

Avoid pre-authorising debit cards (except minimal verification amounts), as they often lead to processing problems.

Complete pre-auths for exact amounts or use separate charges for extras like damage or minibar use.

## 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.

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

Issue itemised invoices that clearly match each transaction and payment.

## Customer disputes

Record all complaints and resolutions, including upgrades, refunds, and any goodwill gestures.

Be transparent about issues like building works, closed amenities, or disruptions. Notify guests and offer compensation or discounts proactively.

Document responses to complaints such as cleanliness, noise, or facilities — include photos or maintenance logs if applicable.

Use clear and enforceable non-refundable policies, with proper disclosures and demonstrate customer acceptance at booking.

Include Ts & Cs and refund policies with each dispute response.

Explain clearly why a refund isn't due, e.g. for no-shows or policy-based cancellations.

Keep all guest correspondence, including emails, messages, and reviews, to show satisfaction or resolution.

For add-on charges (e.g. damage/cleaning):

- Only valid proof is either a card-present transaction or a signed/written consent following an invoice.
- If police were involved, collect and retain reports to support your case.

# Card transaction cycle



# Chargeback transaction cycle



# How to create a secure email account

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

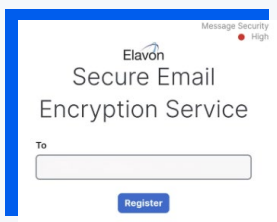


Click to **open the attachment** in your web browser.

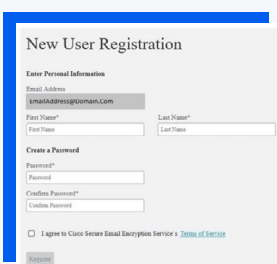
3



Register your e-mail address with Cisco.



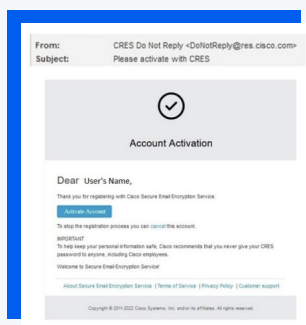
Complete each field in the form and click continue to submit. You should see a confirmation page



4



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

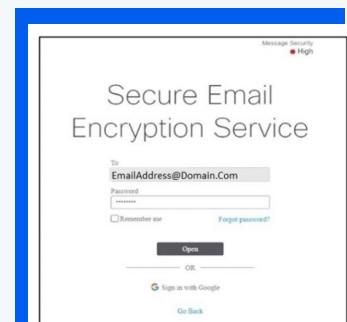


The email will be sent from **“DoNotReply@res.cisco.com”** and will have a **“Please activate with CRES”** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

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**.



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