

# Keap Pay Best Practices<sup>®</sup>

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This article applies to:

[Pro](#)

[Max](#)

[Ultimate](#)

1. [How to minimize payment disruption after a payment migration](#)
2. [How to minimize chargebacks](#)
3. [Chargeback dispute documentation](#)
4. [Chargeback dispute guidance](#)
5. [Chargeback Reason Codes](#)

## How to minimize payment disruption after a payment migration

Any time you change processors, there is a risk that some recurring credit card transactions will fail the next time they run. This should not occur with the majority of your recurring transactions, but could occur with a small percentage of them. The reason for this is that the card may have expired during the migration process and the updated card information did not migrate to the new processor. It is also possible that your customer's bank does not like to see the same payment processing through a different system that it does not expect to see.

To mitigate this risk we recommend that you communicate with your customers that you've updated how you process payments and that there's a small possibility that their next payment could fail.

We additionally recommend that you include a call to action in the email to fill out a zero dollar order form that will update their card information without incurring a cost to them.

### **Step 1: Create a zero dollar order form or checkout form**

Keap Ultimate:

1. [Create an order form](#) with a zero dollar product.
2. Once saved, copy the Order Form link for the Email Broadcast.

Keap Pro/Max:

1. [Create a checkout form](#) with a zero dollar product.
2. Once saved, copy the Checkout Form link for the Email Broadcast.

### **Step 2: Create an email broadcast to send to your customers**

We've included some suggested copy below. Link to the order form or checkout

form in the email as the call to action. You can adapt this copy for your business needs. Also, be sure to update the copy in brackets before sending out the broadcast.

### **Keap Ultimate**

[Send an email broadcast](#)

### **Keap Pro/Max**

[Create an email broadcast](#)

Subject Line	Our payment software is upgrading
Body	<p>Hi &lt;&lt;first name&gt;&gt;,</p> <p>We're writing to let you know that the software we use to process payments is upgrading their payment service.</p> <p>As we make this transition you most likely will not need to do anything. You will see a slightly different name for our transactions in your bank statements. Rather than WP*[YourBusinessName] you will see RF*[YourBusinessName].</p> <p>However, it's possible that your bank may have an issue with a change like this. You might be required to re-enter your card information in the event that your next payment doesn't process.</p> <p>You can take action to ensure this problem doesn't happen in the first place. I've linked to a [order form/checkout form] with a zero dollar product. You can enter your card information on that form and submit it. It will cost you nothing and ensures that future transactions will not fail.</p> <p>[Button or link: "Update your card information"]</p> <p>I appreciate your business and apologize for any inconvenience this may cause.</p> <p>Thank you,</p> <p>[Signature]</p>

## How to minimize chargebacks

### **What is a chargeback?**

A chargeback occurs when a cardholder contacts their issuing bank (e.g. Capital One, American Express, Chase) and disputes a purchase made on their credit card. Reason codes may vary but often include the following:

- Goods/services are not delivered
- Products received are not as advertised

- Merchant assumed to not be following its refund policy
- Charged by mistake
- Fraudulent transactions

Whatever the case may be, the customer believes they were wrongfully charged and are requesting their money back from the bank that issued their credit card. Chargebacks can either be issued by the merchant or the issuing bank within 180 days after the purchase is made. If issued by the merchant, the chargeback initiates a request to the merchant's acquiring bank (the "receiving" bank during the original transaction) to pull funds from the merchant's bank account and send to the customer's issuing bank account. If initiated by the issuing bank, the issuing bank often refunds the cardholder and submits a claim to the merchant to claw back the funds. In either scenario, the merchant's acquiring bank will generally charge a chargeback fee for each transaction.

### How to prevent chargebacks?

Chargebacks are never ideal for a merchant. They force refunds, reduce brand reputation, and ultimately cost merchants money. While never completely avoidable, chargeback risk can be mitigated by all merchants. It's easy to see that the overarching reason people file chargebacks is when they believe they were wrongfully charged for a transaction. To prevent chargebacks, merchants can take a few steps to lower their risk:

- **Have a clear refund policy** - Customers sometimes get confused in the terms and conditions. Having a crystal clear refund policy allows them to distinguish what can be returned and what can't.
- **Include good contact information on your website** - If a customer is able to settle the issue with you, they are much less likely to charge back a transaction. In fact, issuing banks always request that customers attempt to settle disputes with merchants before filing a chargeback. If there is a clear phone number and email address for customer support, it is likely you can handle all disputes before they escalate into chargebacks.
- **Be detailed in your product descriptions** - Represent products and services accurately by offering detailed descriptions and clear pictures.
- **Avoid manually keying credit card information** - Everyone makes mistakes and punching in the wrong information could result in a chargeback.
- **Have clear merchant descriptors** - If customers don't recognize your business on their credit card statement, you increase the likelihood of them filing a dispute.

## Chargeback dispute documentation

Successfully disputing a chargeback hinges on the ability to present compelling evidence. Below, we've listed the vital types of documentation you should assemble to bolster your case against unwarranted chargebacks. Not all chargebacks are the same and not all the documents listed will apply to every chargeback. Review the reason code to determine what may work best.

1. **Order Confirmation and Receipt:** Start with the original order confirmation and receipt. These documents offer proof that the customer authorized the

transaction, which is crucial when countering claims of unauthorized purchases.

2. **Proof of Delivery:** For physical goods, proof of delivery is invaluable. It establishes that the customer received the items they ordered, thus challenging any claims suggesting non-receipt.
3. **Communication History:** Retain any correspondence you had with the customer, especially if they acknowledged receipt or expressed satisfaction. These interactions can debunk claims of dissatisfaction.
4. **Tracking Information:** Provide tracking numbers and shipping details. This substantiates that the order was fulfilled and dispatched to the correct address, dispelling doubts about order processing.
5. **Product Descriptions and Images:** Include detailed product descriptions and images. These illustrate that the delivered items match what was advertised, offering a strong defense against claims of misrepresented goods.
6. **Terms of Service and Return Policy:** Attach your terms of service and return policy documents. They confirm that the customer was aware of your policies before finalizing the transaction.
7. **IP Address and Geolocation:** Where applicable, include evidence of the customer's IP address and geolocation during the transaction. This helps verify their identity and location.
8. **Refund and Exchange History:** If you attempted to resolve the issue through refunds or exchanges, provide documentation of these actions. This demonstrates your commitment to customer satisfaction.

## Chargeback dispute guidance

Chargebacks can be frustrating and financially challenging for merchants. However, it's essential to remember that merchants have the right to dispute chargebacks that they believe are unjustified or erroneous. This guide will walk you through the process of disputing a chargeback and provide you with steps to increase your chances of a successful resolution.

### Step 1: Gather Documentation

Collect all relevant documents related to the disputed transaction. This may include the original order receipt, proof of delivery, communication with the customer, tracking information, and any other evidence that supports your case.

### Step 2: Understand Chargeback Reason Codes

Each chargeback comes with a reason code, which explains why the customer initiated the chargeback. Familiarize yourself with these codes, as they will help you build a solid case for your dispute. Common reason codes include "Item Not Received," "Unauthorized Transaction," and "Item Not as Described."

### Step 3: Review the Chargeback Details

Carefully examine the chargeback notification, as it will provide information about the transaction, the customer's claim, and the requested amount. Cross-reference this information with your records to ensure accuracy.

#### Step 4: Submit your chargeback dispute

Provide the collected documentation and supporting information to Keap prior to the chargeback deadline.

#### Step 5: Monitor Communication

Stay vigilant for any updates regarding the chargeback. We may request additional information or clarification. Respond promptly to any requests to avoid delays in the resolution process.

### Chargeback Reason Codes

Visa Chargeback Reason Codes	
Chargeback Code	Description
<b>Fraud</b>	
10.1	EMV Liability Shift Counterfeit Fraud
10.2	EMV Liability Shift Non-Counterfeit Fraud
10.3	Other Fraud — Card Present Environment
10.4	Other Fraud — Card Absent Environment
10.5	Visa Fraud Monitoring Program
<b>Authorization</b>	
11.1	Card Recovery Bulletin
11.2	Declined Authorization
11.3	No Authorization
<b>Processing Errors</b>	
12.1	Late Presentment
12.2	Incorrect Transaction Code
12.3	Incorrect Currency
12.4	Incorrect Account Number
12.5	Incorrect Amount
12.6.1	Duplicate Processing
12.6.2	Paid by Other Means
12.7	Invalid Data
<b>Consumer Disputes</b>	
13.1	Merchandise/Services Not Received
13.2	Canceled Recurring
13.3	Not as Described or Defective Merchandise/Services
13.4	Counterfeit Merchandise

13.5	Misrepresentation
13.6	Credit Not Processed
13.7	Canceled Merchandise/Services
13.8	Original Credit Transaction Not Accepted
13.9	Non-Receipt of Cash or Load Transaction Value

<b>Mastercard Chargeback Reason Codes</b>	
<b>Chargeback Code</b>	<b>Description</b>
4808	Warning Bulletin File
4808	Authorization-Related Chargeback
4808	Account Number Not on File
4808	Required Authorization Not Obtained
4808	Expired Chargeback Protection Period
4808	Multiple Authorization Requests
4808	Cardholder-Activated Terminal (CAT) 3 Device
<b>Point of Interaction Error</b>	
4834	Point of Interaction Error
4834	Transaction Amount Differs
4834	Late Presentment
4834	Point-of-Interaction Currency Conversion
4834	Duplication/Paid by Other Means
4834	ATM Disputes
4834	Loss, Theft, or Damages
<b>Fraud</b>	
4837	No Cardholder Authorization
4849	Questionable Merchant Activity
4870	EMV Chip Liability Shift
4871	EMV Chip/PIN Liability Shift
<b>Cardholder Disputes</b>	
4853	Cardholder Dispute of a Recurring Transaction
4853	Goods or Services Not Provided
4853	No-Show Hotel Charge
4853	Addendum Dispute
4853	Credit Not Processed

4853	Goods/Services not as Described or Defective
4853	Digital Goods \$25 or less
4853	Counterfeit Goods
4853	Transaction Did Not Complete
4853	Credit Posted as a Purchase
4854	Cardholder Dispute Not Classified Elsewhere
<b>Other</b>	
4850	Installment Billing Dispute (Participating Countries Only)
4999	Domestic Chargeback Dispute (Europe Region Only)

<b>American Express Chargeback Reason Codes</b>	
<b>Chargeback Code</b>	<b>Description</b>
<b>Authorization</b>	
A01	Charge Amount Exceeds Authorization Amount
A02	No Valid Authorization
A08	Authorization Approval Expired
<b>Fraud</b>	
F10	Missing Imprint
F14	Missing Signature
F24	No Card Member Authorization
F29	Card Not Present
F30	EMV Counterfeit
F31	EMV Lost/Stolen/Non-Received
<b>Card Member Dispute</b>	
C02	Credit Not Processed
C04	Goods/Services Returned or Refused
C05	Goods/Services Canceled
C08	Goods/Services Not Received
C14	Paid by Other Means
C18	"No Show" or CARDeposit Canceled
C28	Canceled Recurring Billing
C31	Goods/Services Not as Described

C32	Goods/Services Damaged or Defective
<b>Processing Error</b>	
P01	Unassigned Card Number
P03	Credit Processed as Charge
P04	Charge Processed as Credit
P05	Incorrect Charge Amount
P07	Late Submission
P08	Duplicate Charge
P22	Non-Matching Card Number
P23	Currency Discrepancy
<b>Inquiry/Miscellaneous</b>	
R03	Insufficient Reply
R13	No Reply
M01	Chargeback Authorization
M10	Vehicle Rental - Capital Damages
M49	Vehicle Rental - Theft or Loss of Use
FR2	Fraud Full Recourse Program
FR4	Immediate Chargeback Program
FR6	Partial Immediate Chargeback Program

<b>Discover Chargeback Reason Codes</b>	
<b>Chargeback Code</b>	<b>Description</b>
<b>Fraud</b>	
UA01	Fraud - Card Present Transaction
UA02	Fraud - Card Not Present Transaction
UA05	Fraud - Chip Counterfeit Transaction
UA06	Fraud - Chip and PIN Transaction
UA10	Request Transaction Receipt (swiped card transactions)
UA11	Cardholder Claims Fraud (swiped transaction, no signature)
<b>Authorization</b>	
NA	No Authorization
DA	Declined Authorization
AT	Authorization Non-Compliance
EX	Expired Card
<b>Processing Errors</b>	



IN	Invalid Card Number
LP	Late Presentation
<b>Services</b>	
5	Good Faith Investigation
AA	Does Not Recognize
AP	Recurring Payments
AW	Altered Amount
CD	Credit/Debit Posted Incorrectly
DP	Duplicate Processing
IC	Illegible Sales Data
NF	Non-Receipt of Cash from ATM
PM	Paid by Other Means
RG	Non-Receipt of Goods, Services, or Cash
RM	Cardholder Disputes Quality of Goods or Services
RN2	Credit Not Processed
<b>Other</b>	
DC	Dispute Compliance
NC	Not Classified

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