docree.

Chargeback Policy

COMPANY	Docree Demo Payments Ltd
REGISTRATION	HE 000000
EFFECTIVE DATE	November 28, 2026
VERSION	v1.0

Table of Contents

01 Introduction

02 Chargeback Lifecycle

03 Merchant Representment Rights

04 Fees & Liability

05 Excessive Chargebacks

06 Best Practices

SECTION 01

Introduction

1.1 This Chargeback Policy (the "Policy") describes how Docree Demo Payments (the "Company") handles chargebacks, reversals, and retrievals on transactions processed through its platform. It applies to all merchants using the Company's services.

1.2 A chargeback occurs when a cardholder disputes a transaction with their issuing bank and funds are reversed from the merchant to the cardholder pending investigation.

SECTION 02

Chargeback Lifecycle

2.1 The typical chargeback lifecycle involves several stages:

Stage	Description	Typical Timeframe
Retrieval request	Issuer requests transaction information (pre-chargeback)	7-15 days
Chargeback filed	Issuer debits merchant, notifies PSP with reason code	Day 0
Representment	Merchant submits evidence to reverse the chargeback	10-30 days
Arbitration	Issuer and acquirer dispute via card scheme	45-90 days
Final decision	Card scheme rules, outcome is binding	Varies

2.2 The Company notifies the Merchant within one business day of receiving a chargeback notification, providing the reason code, transaction details, and representment deadline.

SECTION 03

Merchant Representment Rights

3.1 The Merchant has the right to represent (dispute) a chargeback by submitting compelling evidence within the deadline set by the card scheme (typically 10-30 days). Evidence may include:

- Proof of delivery with signature or tracking confirmation.
- Order confirmation and customer correspondence.
- IP address, device fingerprint, and 3D Secure authentication records.
- Refund or cancellation policy acknowledgment.
- Service-usage records (login history, feature access, completed sessions).
- Prior successful transactions with the same cardholder.

3.2 The Company submits representment documentation to the issuing bank on the Merchant's behalf. Successful representments reverse the chargeback and restore the funds (less fees).

SECTION 04

Fees & Liability

4.1 The Merchant is liable for all chargebacks on transactions it processed, regardless of fault. A chargeback fee (typically $15-$25 per chargeback) is charged to the Merchant's account, whether or not representment is successful.

4.2 If the Merchant's settlement balance is insufficient to cover chargebacks, the Company may debit the Merchant's reserve account, offset against future settlements, or invoice the Merchant directly.

SECTION 05

Excessive Chargebacks

5.1 Card schemes monitor merchant chargeback ratios and impose escalating penalties on merchants exceeding the following thresholds:

Program	Chargeback Ratio	Consequences
Early warning	0.65% – 0.89%	Monitoring begins, best-practice review
Standard chargeback monitoring	0.90% – 1.79%	Monthly monitoring fees, remediation plan required

Program	Chargeback Ratio	Consequences
Excessive chargeback	1.80%+	Monthly fines, risk of termination, scheme bans

5.2 Merchants placed into excessive chargeback programs may face non-negotiable monthly fines ($5,000-$100,000+) assessed by card schemes. These fines are passed through to the Merchant.

SECTION 06

Best Practices

6.1 Merchants can reduce chargeback risk by:

- Displaying clear pricing, billing terms, and cancellation policies.
- Using recognizable descriptors that include the business name and support contact.
- Implementing 3D Secure authentication for high-risk transactions.
- Responding promptly to customer support inquiries to resolve disputes pre-chargeback.
- Maintaining detailed records (delivery, access logs, communications) for each transaction.
- Offering easy refund paths to avoid forcing customers to file chargebacks.

Document	Chargeback Policy
Company	Docree Demo Payments Ltd
Effective Date	November 28, 2026
Website	https://docree.com

© 2026 Docree Demo Payments. All rights reserved.

docree.
Generated at docree.com — Powered by Brokeret Solutions