

Ecommerce Best Practices



Mercury® doesn't want you to fall victim to unnecessary losses. Here are some suggestions to assist in protecting your ecommerce business.

Shipping & Delivery

The shipping method, time frame and delivery procedures should be clearly stated. After the payment has been accepted, the product must ship immediately. The customer cannot be charged unless the product is in inventory and ready to ship.

Transaction Receipt

A transaction receipt via electronic mail should be provided to the customer and must include your business name, web address, contact information and the terms and conditions of the sale. Always keep the transaction receipt, shipping record (UPS, Airborne, FedEx or USPS) and proof of delivery on file. This information will need to be presented in the event of a chargeback.

Transaction Verification

AVS (the Address Verification System) should be used to validate the billing address of the cardholder. Attempt the use of Card Verification Value (CVV2) to further validate the transaction.

Suspicious Transactions

It is highly advised to develop in-house policies and procedures for handling irregular or suspicious transactions and provide appropriate training for sales staff. Any order that seems suspicious should be further investigated. Contact the cardholder for verification. Orders that failed AVS or CVV2 validation should be flagged for research. If an order is high risk or possibly fraudulent, void the transaction immediately. Shipping orders that are not validated by AVS or CVV2 could result in chargebacks and loss of merchandise. All ecommerce merchants should be extremely suspicious of international orders. Some geographic areas have a higher frequency of fraud and black market stolen credit card information.

Additional policies and procedures should be put into place to monitor the following types of orders; rush orders, random orders (orders not specifying color, size, etc.), shipping address not the same as billing address, shipments to post office boxes or business addresses, transactions associated with anonymous email addresses or orders from internet addresses at free email services.

Acknowledgement of Policies

Policies that do not require a cardholder to click and accept them leave merchants open to claims by the cardholder that they were not aware of the merchant's policies at the time of the transaction.

The Best Advice of All

Trust your instincts! If a sale seems too good to be true, it probably is. We hear all too often that what a merchant thought was a great sale turned out to be fraud. Take the time to check out that huge order that is being shipped halfway around the world to a customer with whom you've never done business. A little bit of extra work may protect you from being the victim of a fraud scheme.

For More Best Practices on Ecommerce Transactions

http://usa.visa.com/download/merchants/card_acceptance_guide.pdf