

How to Limit Disputed Charges

Chargebacks are an important part of credit card payments that protect consumers from financial liability for fraudulent charges...but as a dental practice, these disputed charges can be an especially frustrating experience.



What is a Chargeback?

A dispute for a credit card payment initiated by the cardholder and/or card issuer.

When a chargeback is received, the amount of the transaction is temporarily withheld from your bank account until the card brand decides the validity of the dispute. Knowing how to protect your practice from potential chargebacks can help minimize financial and personal stress in the future.

Office Policies to Minimize Chargebacks

- Have clear return and cancellation policies that are easy for your patients to understand.
- Be clear with what patients are being charged for and when they will receive treatment or services.
- If you are taking payments for services prior to submitting to insurance, provide an estimated timeline for insurance claims and potential refunds.
- Keep open lines of communication with your patients to minimize potential disputes.

Tips During the Transaction to Minimize Chargebacks

- Take the time to verify that the name on the card matches the name of the person paying for treatment, especially for new patients to the practice.
- Make sure that the cardholder signs a financial agreement form, especially if they are allowing you to put a card on file or setting up automatic payments.
 - For offices that use Best Card, we are happy to provide healthcare payment templates at no cost.
- When taking a payment without the physical card present, make sure that you collect BOTH the 5 digit patient ZIP code and the 3 or 4 digit card security code. These anti-fraud checks make disputes less likely and easier to win if the information entered matches what is on file for the card.

No business can completely prevent chargebacks, but taking a few precautions is always preferable to trying to manage after a dispute has been escalated.