Chargeback Assistance Kit
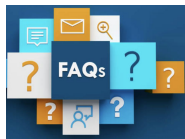
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Frequently Asked Questions

Can additional evidence be submitted after the initial evidence has been provided?

Once you submit your evidence, you won't be able to add more. We recommend preparing all your evidence in advance before submitting

**Do you have to submit evidence by the deadline date?**

Yes, it is very important that you submit evidence by the deadline date. If you miss the deadline the chargeback will automatically be lost.

Can the decision by the bank be overturned?

The bank make the final decision on the outcome of the chargeback. Neither you nor Lodgify has control over the decision. The bank's decision is final and cannot be overturned.

Can the guest raise a second chargeback after the first chargeback has been won?

Yes, the guest can raise a second chargeback for the same transaction. You will have the option to submit evidence for this on your Lodgify account.

LODGIFY
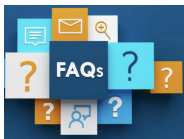
Frequently Asked Questions

How long will it take to receive a decision on the chargeback?

It can take 2-3 months for the bank to make a decision regarding the chargeback. You can see the outcome on your dashboard in the Payments section on your account.

If a charge is withdrawn by the guest is evidence still required?

Yes, you will still be required to provide evidence to challenge the chargeback.
The bank's decision on the chargeback may still take 1-2 months to be finalized.

What are the chargeback statuses on the dashboard?

Won: The bank decided in your favor and overturned the chargeback. Funds will be returned.

Lost: The bank decided in the guests favor and the funds will not be returned.

Under review: The bank is still evaluating the chargeback.

Accepting, challenging or chargeback withdrawal

- You can accept the chargeback if you **agree** with the guest that the dispute is **valid** or if you have reached a **resolution** with the guest to accept it. Accepting a **dispute** will immediately close the dispute as **lost** and the status will show as lost on your **Lodgify** account.

- If you decide to challenge the chargeback the **status** changes to **under review** once you have submitted the evidence.

- The guest may choose to **withdraw** the chargeback. If this is the case you will still be required to provide evidence to challenge it. You can include evidence of the guest's agreement to withdraw, however this is not **mandatory**.

Evidence to challenge the chargeback

| Evidence:	Documents to provide: PDF recommended
Proof of transaction:	**Confirmation** showing the **amount**, **reservation dates** and **booking** number
Terms and conditions of the booking:	Confirmation of the **cancellation** policy that the guest **accepted** at the time of booking, **rental agreement** and property **rules**,
Property **usage** confirmation:	Communication between you and the guest about **property use,** feedback, complaints, questions. This could be via **whatsapp** messages, **Lodgify** dashboard messages or **email** messages
Guest **check in** and **check out** records:	Confirmation that the guest has **received** the **check-in** information, **Signed** registration or check-in forms (if applicable). **Digital** check-in records from your system or smart lock access logs showing the guest **entered** the property.
Communication regarding the **reservation**:	Confirmation of cancellation **requests, refund** discussions, (if applicable), **complaint** resolutions
Refund status (if applicable):	Confirmation showing if a refund was **issued** or **denied**

Where to find the evidence to challenge the chargeback

Evidence:	Where to find the evidence:
Proof of transaction:	This can be found **here** on the reservation page for the relevant guest
Terms and conditions of the booking:	Cancellation **policy,** Rental **agreement** (if you have one),
Property **usage** confirmation and Communication regarding the **reservation**	**Conversation** on Lodgify and any conversation outside of Lodgify regarding feedback, property questions
Online checking **form**:	**Form** can be found here - (available for Ultimate subscriptions)
Refund status (if applicable):	Refund information can be found **here**

How to videos

Please see this **video** for how to **accept** the chargeback

Please see this **video** for how to **challenge/counter** the chargeback
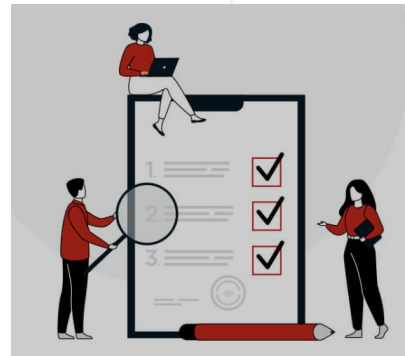
Submitting evidence tips

Evidence tips
Banks evaluating the chargeback will not review any **audio** or **video** files
Crop the screenshot to include only the relevant information, ensuring it is **clear** and **easy** to read. If needed, use a circle or highlight tool to draw attention to key details. Banks may reject photos that appear to be **edited** or manipulated
Use the **text fields** in the chargeback evidence to clearly explain the image and how it supports your response. Provide a **brief** but **detailed description** to ensure the relevance of the evidence is easily understood
Only **PDF**, **JPEG** or **PNG** file types are **accepted**
The combined file size **cannot** be more than **4.5MB**
The combined number of pages should be **less** than **50 pages**
You must specify an **evidence type for each file** you upload, and you can submit only **one file per evidence type**, For example, you can upload **multiple documents** as evidence of your communication with the guest. (email messages, text and whatsapp screenshots, phone transcripts etc)
Banks will **not** review a response containing any **illegible text** or **data**

Useful information

- Please see **here** for the article on chargebacks

- Please see **here** for all our knowledge Base articles on Lodgify Payments

- Please see **here** for the chargeback best practices blog