Fraud Prevention Policy

Policy ID: POL-005

Category: Fraud Prevention

Document Version: 1.0

Effective Date: July 11, 2025

Department: Customer Success

# 1. Policy Overview

This policy establishes procedures for identifying and preventing fraudulent disputes while ensuring legitimate customer concerns are addressed appropriately.

# 2. Fraud Prevention Guidelines

All disputes over $500 require additional verification. Suspicious patterns trigger manual review. Chargebacks are investigated thoroughly before any refund.

# 3. Risk Assessment Criteria

Disputes are flagged for additional review based on:  
• Dispute amount exceeding $500  
• Multiple disputes from same customer within 90 days  
• Unusual dispute patterns or timing  
• Conflicting customer information  
• Previous fraud indicators in customer history

# 4. Verification Process

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| Dispute Amount | Verification Required | Approval Level |
| $0 - $500 | Standard identity verification | Manager |
| $501 - $2,000 | Enhanced verification + documentation | Director |
| $2,001 - $10,000 | Comprehensive fraud review | VP + Legal |
| $10,001+ | Full investigation + external validation | Executive Team |

# 5. Chargeback Management

All chargebacks are investigated thoroughly before processing refunds:  
• Evidence collection from payment processors  
• Customer transaction history analysis  
• Communication with issuing banks when necessary  
• Dispute representation for illegitimate chargebacks  
• Documentation of all findings and decisions