

RDR Setup Guide — Deflect same-month chargebacks the right way

MerchantGuard™

DISPUTE DEFLECTION

Keep TC15 out of the ratio

Updated 2025-09-09 • Approx. 10–20 min read

A clean, PSP-aligned configuration that reduces same-month disputes and fines exposure.

Who this is for

- Payment ops & support leads
- Merchants scaling card-not-present volume

What you'll get

- Correctly authenticate & refund within windows
- Align reason codes & evidence payloads
- Monitor deflection results week over week

Contents

1. Program overview and trade-offs
2. Enrollment checklists
3. Refund SLAs & auth alignment
4. Evidence payloads & templates
5. Weekly QA & reporting

Quick start (10 minutes)

1. Verify eligibility and enroll
2. Publish refund SLAs internally
3. Set weekly dashboard on deflections

GuardScore™ tie-ins

- GuardScore™ dispute module & Alerts integration

Educational readiness tools. Thresholds and fees vary by acquirer. Not legal or financial advice.

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