CHARGEBACK PREVENTION

Chargeback Prevention Checklist for Psychic Reading Businesses

Psychic and reading businesses typically run higher chargeback ratios than average retail because sessions are intangible, billed by phone or card-not-present, and often recurring. Use this checklist before your account gets flagged.

Why readers see more disputes

Common triggers include unclear session pricing, surprise recurring charges, customers who forget what a “QuadraPay” or similar generic billing descriptor is, and “buyer's remorse” after an emotionally charged call.

Before the sale

- Publish session price, length, and what happens if the call runs over, on the page before checkout.
- State clearly that readings are for entertainment and guidance purposes only.
- Show your refund and cancellation policy link next to the payment button, not just in the footer.
- Use a billing descriptor customers will recognize (your brand name, not a generic code).

At checkout

- Require an explicit checkbox: “I agree to the Terms and the cancellation policy.”
- Send an automated confirmation email/SMS immediately with price, provider, and support contact.
- For recurring plans, disclose the renewal date and amount in the same font size as the price, not in small print.

After the sale

- Send a pre-charge reminder 3 to 5 days before any recurring renewal.
- Make cancellation at least as easy as sign-up (one click or one reply, not a phone-only process).
- Respond to refund requests within 24 to 48 hours; a quick refund is cheaper than a chargeback.

Documentation to keep for every session

- Timestamped proof of the agreed price and terms shown to the customer.
- IP address, device, and AVS/CVV match results at checkout.
- Session length/duration log and any recording or notes permitted by your consent policy.
- All customer support messages related to the transaction.

Need a psychic reading merchant account?

QuadraPay works with acquiring partners experienced in psychic reading businesses across the US, UK, EU/EEA, Australia and New Zealand.

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