

How can I avoid charge backs and therefore minimize my costs?

Credit Card Handbook Section E-2

a. Customers cannot purchase cash, money orders, or lottery tickets with any prepaid or credit card.

b. Do not charge a processing fee or surcharge on any prepaid or credit card.

c. Carefully enter product codes to avoid error.

d. Do not allow more than \$75 worth of C-store items to be purchased with a Marathon credit card.

e. Collect payment at the time of sale for products and services that are installed or performed on a vehicle.

f. When a service/repair estimate exceeds \$1000 and a customer uses a Marathon Credit Card, call the Credit Card Center for immediate approval. Approval is required even though a valid authorization has been obtained. Call 1-800-537-9580, Monday – Friday, 7AM - 7PM (EST).

g. Keep a detailed work order with ALL credit card transaction receipts for service work, repairs, towing, and accessories.

h. Verify within 14 days that payment is received for all electronic batches and manual assignments to ensure they will be processed.

i. Only accept valid credit cards identified on the cover of your Credit Card Handbook. (If you do not have a handbook, call Dealer Services for a new one. It can also be found online at empoweredbyMarathon.com)

j. Be sure to follow exact credit card transaction procedures. A valid authorization number does not guarantee you won't be charged back.

k. Always include your location name and dealer number on every invoice.

l. If you have to manually enter a credit card, make sure you get an imprint of the card!

