

Tipping Money

Chargebacks & Dispute Resolution Policy

1. Overview

Tipping Money enables users to tip service workers, content creators, and fundraisers through secure digital channels. We take fraud prevention and transaction integrity seriously. This policy outlines our chargeback process and responsibilities for users, tip receivers, and merchant partners.

2. What Is a Chargeback?

A chargeback occurs when a cardholder disputes a completed transaction and requests a reversal through their bank or payment provider. Common chargeback reasons include:

- Unauthorized or fraudulent transactions
 - Duplicate tipping
 - Tip made in error or under misrepresentation (e.g. false fundraising campaign)
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3. Our Chargeback Process

- **Step 1:** The dispute is raised by the cardholder to their issuing bank.
 - **Step 2:** The bank notifies Tipping Money via our payment gateway (e.g. Peach Payments or acquiring bank such as Nedbank).
 - **Step 3:** Tipping Money investigates the transaction using backend logs (timestamp, device ID, wallet ID, KYC records, and message content).
 - **Step 4:** Evidence is submitted to the gateway or acquiring bank for resolution.
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4. Resolution Outcomes

- If the chargeback is **valid**, the disputed funds will be reversed to the cardholder and deducted from the tip receiver's wallet or held in escrow.
- If the chargeback is **invalid**, Tipping Money will challenge the dispute and submit all supporting evidence.
- Users will be notified of any adjustments to their wallet balance or settlements resulting from a chargeback.

5. Chargeback Fee

A **1% chargeback processing fee** will apply to all chargebacks—whether resolved in favour of the cardholder or not. This fee covers administrative handling and fraud investigation costs.

6. Fraud Prevention & Safeguards

Tipping Money maintains robust controls to prevent chargebacks, including:

- Multi-Factor Authentication (MFA) on sensitive transactions
 - Real-time anomaly detection using machine learning
 - Shufti Pro identity verification for receivers
 - Transparent tip confirmations and receipts for all users
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7. User Responsibilities

Users are expected to:

- Keep login credentials secure
- Verify tip amounts before confirming
- Report any suspicious campaigns or activity

Chargebacks found to be abusive or dishonest may result in account suspension or legal action.

8. Need Help?

For any chargeback-related queries or assistance, please contact our support team:

Tipping Money Support

Phone: **+27 11 362 1001**

Email: support@tipping.money

Our team is available Monday to Friday from 9:00 AM to 5:00 PM SAST.