

# Contracts: Send, Sign & Store in Seconds

This story is of a hotel owner and how she reduced credit card chargebacks.

Hotel revenues thrive largely on advanced bookings made online or over the phone. Reservations are booked in advance and are secured via credit card (called a "Card-Not-Present" transaction). Unfortunately these reservations are sometimes cancelled at the last minute (or never cancelled at all) and the customer fails to show-up. The owners of Turtle Bay Condos in Manasota Key, Florida were not immune from this industry-wide problem.

## USING ONLINE ELECTRONIC SIGNATURES TO REDUCE CREDIT CARD FRAUD!

Turtle Bay, like most other resorts, would still process the card credit on an aborted booking. However, once the customer received his credit card statement he would call the credit card company and inform them that they had not authorized any payment to the hotel. The credit card company would seek proof of authorization of the booking from the hotel. The resort owner would not have anything in writing and the charges would be reversed. (Consumers win chargebacks 88% of the time; five years ago that percentage was 13%.) The cost to the hotel owner was lost revenue, empty rooms, no time to rebook the rooms, and management time!

What did Turtle Bay do? Use Datawitness to create the proof that the customer agreed to the purchase. Datawitness Signoff allowed Turtle Bay to create a contract and get it signed online in mere seconds.

VISA states that merchants can be much more successful in defeating chargebacks if they can provide a written commitment from the cardholder that he acknowledges the validity of the transaction. Using Signoff, Datawitness provides the merchant with the "compelling evidence."

Susan R. McQuaid of Turtle Bay said: "I use Datawitness service for all bookings, even if just one night!" Using SignOff™ Turtle Bay is now able to obtain a legally binding signature, have the evidence it requires, and most importantly, reduce chargebacks.



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## Contact us For Free Trial

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