LexisNexis®
RISK SOLUTIONS

Chargeback Protection for Government Agencies

Accept Credit Card Payments Up To $5,000 Without Chargeback Risk*

Help reduce the financial and administrative impact of disputed transactions.

Chargebacks occur when constituents dispute credit card payments. Although government agencies experience fewer chargebacks than private merchants, resolving them still requires valuable staff resources. Compounding the challenge, agencies often have only a matter of days to contest disputes once they are notified.

Less risk. More revenue certainty.

The cost of a chargeback extends well beyond the transaction itself. To counter a dispute, employees must locate records, gather evidence, write a rebuttal and monitor the outcome, often for transactions worth less than the cost of the work involved. Internal labor and lengthy resolution times can turn even a relatively small dispute into a costly time-consuming process.[1]

THE TRUE COST OF A CHARGEBACK

Costs can extend beyond the disputed transaction amount.[2]

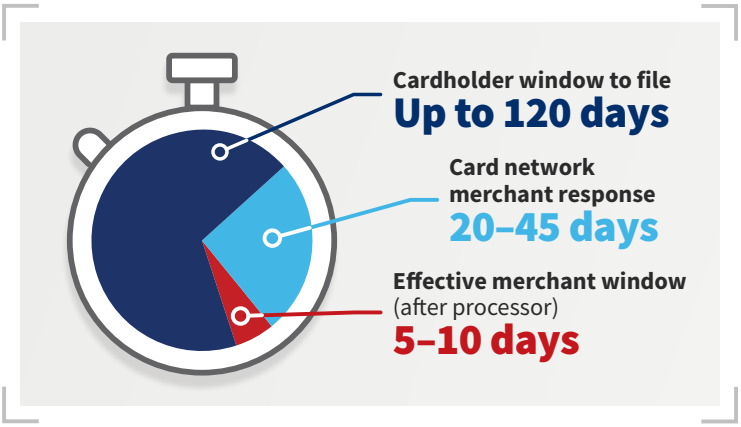
$3.75 - $4.61	$128	~1.5 hours	75 - 120 days
Total cost per $1 lost	**Average merchant cost**	**Internal labor**	**Dispute timeline**
Cost multiplier (up 37% since 2021)	Per chargeback (fees + internal)	Staff time per dispute to gather evidence and craft a response	Typical number of days to fully resolve

With chargeback protection from LexisNexis® Payment Solutions, your agency can avoid much of the cost and administrative burden of chargebacks. We manage all chargeback inquiries, retrieval requests and disputes, allowing your staff to remain focused on serving constituents. In addition, we assume financial liability for eligible chargebacks up to $5,000.

Short response window

While a chargeback can take months to resolve, your agency may only be given a few days to respond once notified of a problem. Miss the response deadline and you can lose your opportunity to contest the dispute, resulting in lost revenue and additional costs.

Chargeback protection changes that. For eligible transactions under $5,000, LexisNexis Payment Solutions manages the chargeback process and assumes the financial liability.*



How chargeback protection works

Under $5,000 – We manage it. Your staff doesn't have to respond to alerts, pull records or prepare documentation. LexisNexis Payment Solutions manages eligible chargebacks and assumes financial liability.*

Same-Day Settlement – Your funds stay whole. Daily funds settle in full with no holds while eligible disputes are resolved, and there's no claw back of settled amounts.*

Over $5,000 – We work with you. While any single eligible transaction exceeding $5,000 is the responsibility of the agency, LexisNexis Payment Solutions will work with your agency to evaluate the chargeback and help determine the appropriate recovery path.*

Take chargebacks off your staffing workload

Even a small payment dispute can create disproportionate administrative costs. Chargeback protection helps your agency avoid the time, expense and uncertainty of managing eligible disputes while protecting revenue on transactions up to $5,000.*

Reduce the cost and administrative burden of chargebacks. Spend less time managing disputes and more time serving your constituents.

For more information, call 800.869.0751 or visit risk.lexisnexis.com/products/payment-solutions

LexisNexis® RISK SOLUTIONS

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions provides customers with information-based analytics and decision tools that combine public and industry-specific content with advanced technology and algorithms to assist them in evaluating and predicting risk and enhancing operational efficiency. Headquartered in metro Atlanta, Georgia, the company has offices throughout the world, serves customers in more than 190 countries and territories and is part of RELX. For more information, please visit LexisNexis Risk Solutions.

* Some exclusions may apply

[1] https://www.mastercard.com/us/en/news-and-trends/Insights/2025/what-s-the-true-cost-of-a-chargeback-in-2025.html

[2] LexisNexis® True Cost of Fraud for SNAP 2026

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