	domuso	PayLease	ClickPay _®	RENTCafé	yapstone	stripe	P PayPal	Square
Is the merchant exposed to chargebacks?	NO RISK EXPOSURE With Domuso Online Certified	FULL EXPOSURE No protection plan available	FULL EXPOSURE No protection plan available	FULL EXPOSURE No protection plan available	FULL EXPOSURE No protection plan available	PARTIAL EXPOSURE With Stripe Chargeback Protection	PARTIAL EXPOSURE With Paypal Seller Protection	PARTIAL EXPOSURE With Square Chargeback Protection
Is there a financial limit to the chargeback protection?	Unlimited protection on all transactions	Zero protection provided	Zero protection provided	Zero protection provided	Zero protection provided	\$25,000 annual limit	Only covered on certain goods and services	\$250 monthly limit
Number of days of chargeback risk exposure?	0 days	120 days	120 days	120 days	120 days	120 days	120 days	120 days
Is the merchant assessed fees for the chargeback?	No Fee	\$25 per chargeback - win or lose	\$50 per chargeback - win or lose	\$25 per chargeback - win or lose	\$15 per chargeback - win or lose	\$15 per lost chargeback	\$20 per chargeback outside seller protection plan	Fee passed on from Card network after \$250 limit exceeded
Documentation required to recover funds on a chargeback?	NO	YES	YES	YES	YES	NO	YES	YES
What is the recovery time?	0 Days	Minimum 2 weeks	Minimum 2 weeks	Minimum 2 weeks	Minimum 2 weeks	Minimum 2 weeks	Minimum 2 weeks	Minimum 2 weeks
Is a successful recovery guaranteed?	YES	NO	NO	NO	NO	NO	NO	NO
Does the merchant have risk exposure for ACH returns?	NO	YES	YES	YES	YES	YES	YES	YES
What is the risk exposure time for ACH returns?	0 days	7 days	7 days	7 days	7 days	7 days	7 days	7 days
What is the recovery process for ACH returns and chargebacks?	No recovery process required.	Case-by-case funds recovery process required. Communication facilitated by payments platform.	Case-by-case funds recovery process required. No online dispute portal for merchants. Dispute via email.	Case-by-case funds recovery process required. Communication facilitated by payments platform.	Case-by-case funds recovery process required. Communication facilitated by payments platform.	Case-by-case funds recovery process required. Provides online portal for merchants to resolve disputes.	Case-by-case funds recovery process required. Provides online portal for merchants to resolve disputes.	Case-by-case funds recovery process required. Provides online portal for merchants to resolve disputes.