

# Zefund Launches QuickRefund™: A Lifeline for Surviving VAMP

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Chargebacks and TC40 disputes are draining merchants, costing billions every year in fees, fraud, and fines. With Visa's new VAMP rules tightening more than ever, even a small spike in disputes can put an entire merchant account at risk. Merchants know filters are not enough, acquirers are nervous, and consumers have learned that hitting the chargeback button is easier than asking for a refund.

Enter QuickRefund. Instead of trying to block transactions before they happen, it gives merchants a way to stop disputes after the sale, where fraud filters and compliance tools have always failed. It is a direct, compliant, and instant solution that significantly reduces cost, satisfies customers, and keeps merchants from falling in breach of monitoring thresholds.

QuickRefund streamlines the refund process so merchants can resolve issues in seconds, not days. Customers often see refund notifications from their bank almost instantly. This alone can eliminate as many as 20 percent of chargebacks, cutting dispute costs significantly and protecting fragile processing relationships.

QuickRefund was originally built to help merchants comply with the FTC's "click to cancel" rule. But today, with Visa's VAMP dispute monitoring thresholds now in effect, its value is even greater. Under VAMP, merchants face stricter limits, higher costs, and the real risk of account termination



Instant refund and chargeback prevention for merchants

as acquirers scramble to protect themselves. QuickRefund is installed in minutes and gives merchants a compliant, effective way to stay below thresholds and keep their businesses alive.

Fraud filters cannot touch the behavioral issues that drive so many disputes. Some customers habitually commit friendly fraud. Others just want their money back and find it easier to click “dispute” with their bank than request a refund from the merchant. And in the worst cases, a merchant even tries to process a refund, but if it does not clear fast enough the customer charges back anyway. In every one of these scenarios, the customer is getting their money back. It is guaranteed. The real question is how: through a costly, damaging chargeback, or through QuickRefund, which delivers the refund instantly, cheaply, and without adding to VAMP thresholds.

Under VAMP, merchants face stricter limits, higher costs, and potential account termination as acquirers and processors move aggressively to protect their own portfolios. Installed in minutes, QuickRefund provides a direct, compliant way to safeguard processing relationships, revenue, and customer trust by solving for both chargebacks and TC40s.

Implementation is about as straightforward as it gets. Merchants can deploy the link across billing descriptors, customer service pages, order confirmation emails, or support replies. Refunds are validated against the gateway, preventing duplicates, over-refunds, or abuse. Controls for size and velocity are merchant-set, and integrations via webhooks can cut off product or service access immediately, which is particularly effective in high-abuse verticals like gaming or digital goods.

QuickRefund also makes it simple for merchants and consumers to handle subscription cancellations. Customers can cancel directly and cleanly, reducing frustration, improving satisfaction, and minimizing the risk of disputes or chargebacks tied to recurring billing.

With Visa’s VAMP enforcement now live, merchants cannot afford to wait. Every dispute adds to thresholds, every TC40 raises portfolio risk, and acquirers are moving faster than ever to cut off merchants who put them in breach of monitoring thresholds. QuickRefund is purpose-built for this moment: immediate, compliant, and proven to reduce both chargebacks and fraud counts at the same time. No other tool directly addresses the behavioral root of disputes while satisfying both consumers and issuers. At a time when rules are tightening and tolerance is shrinking, QuickRefund restores balance between compliance, cost, and customer care. QuickRefund. Click. Refund. Done.

## About Zefund

Founded by a team of industry veterans with centuries of collective experience across card processing, merchant acquiring, and issuing, Zefund is dedicated to building solutions that solve the toughest challenges in payments. With deep expertise in chargebacks, TC40 monitoring, interchange optimization, and network compliance, Zefund delivers tools that strengthen merchant resilience, enhance consumer satisfaction, and keep portfolios healthy in an

increasingly complex payments ecosystem.

Do not let VAMP put your business at risk. Visit [www.QuickRefund.ai](http://www.QuickRefund.ai) today to learn how QuickRefund can optimize your refund management and protect your revenue.

Direct inquiries: [stoptc40s@quickrefund.ai](mailto:stoptc40s@quickrefund.ai)

Jeff Foster

Zefund

+1 561-901-8190

[email us here](#)

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