

Payment Disputes & Chargeback Policy

1. Purpose and Scope

This Payment Disputes and Chargeback Policy (“Policy”) outlines the procedures and rules applied in cases of payment disputes, chargebacks, and fraud-related transactions for all payments made through Atak Domain.

This Policy applies to all payments related to:

- domain registration, renewal, and transfer
- hosting, email, and DNS services
- SSL certificates
- website builder packages
- API fees
- digital services and credits

2. Definitions

Chargeback:

A request initiated by the cardholder through their bank to reverse a payment.

Payment Dispute:

A complaint or disagreement initiated directly with Atak Domain regarding a service, fee, or transaction.

Fraudulent Transaction:

Payments made using fake, stolen, or unauthorized payment methods.

3. Core Principles

3.1. Except for transactions made without the cardholder’s knowledge, initiating a chargeback is considered a violation of Atak Domain policy.

3.2. Since chargebacks cause irreversible cost loss for domain and digital services, Atak Domain reserves the right to immediately suspend the related domain or service.

3.3. In chargeback cases, Atak Domain may submit the following evidence:

- IP and browser logs
- payment records
- invoice history
- service usage logs
- panel login records
- agreement acceptance logs


4. Payment Dispute Process

Customers must contact Atak Domain before approaching their bank for any payment dispute.

Contact:

 domain@apiname.com

 hukuk@atakdomain.com

 +90 262 325 92 22

Atak Domain follows this evaluation process:

1. receipt of the request
2. review of evidence and records
3. technical/legal assessment
4. providing a resolution to the customer

Average resolution time: 24–72 hours

5. Actions Taken in Chargeback Cases

5.1. Suspension of Services

The following services may be automatically suspended:

- domain names
- hosting services
- email services
- SSL certificates
- DNS/forwarding services
- API accounts

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5.2. Special Rules for Domain Names

According to ICANN and Registry regulations:

- The disputed domain name may be locked
- clientHold may be applied until Whois verification is completed
- renewal fees are non-refundable
- restore fees may apply

During the process, the domain cannot be deleted, transferred, or assigned.

5.3. Account Restrictions

The following restrictions may be applied:

- blocking new orders
- disabling API access
- freezing credit balances
- requesting identity verification

5.4. Fees and Costs

Chargebacks cause financial penalties imposed by banks on Atak Domain.

Therefore, the customer is responsible for:

Description | Fee

Chargeback processing fee | bank-determined fee

Service restoration fee | registry domain restore fee

Processing and operational fee | Atak Domain service fee

6. When a Chargeback Is Considered Invalid

Chargebacks are deemed invalid or malicious in the following situations:

- customer received the service but later changed their mind
- automatic renewal was enabled
- domains renewed by mistake
- accounts with long-term consistent activity
- refund demand without service cancellation

In such cases Atak Domain may:

- submit formal evidence to the bank/payment provider
- request compensation for operational costs
- terminate the customer's account

7. Fraudulent Payments

A payment may be flagged as fraud when:

- a stolen or fake credit card is used
- inconsistent logins occur from different countries
- repeated transactions are made through VPN
- stolen payment instruments are used
- proxy registrations and fake Whois details are detected

Atak Domain may:

- suspend the domain
- terminate the account
- share logs with law enforcement
- provide IP and transaction logs

8. Relationship with Refund Policy

This Policy is applied together with Atak Domain's Refund Policy.

- If a transaction is not eligible for a refund, a chargeback is not accepted.
- If a refund is possible, customers are expected to resolve the issue directly with Atak Domain instead of initiating a chargeback.

9. Legal Procedures

Chargebacks may be reported to authorities in cases involving:

- payment fraud
- financial harm to banks/payment providers

- domain misuse
- suspected cybercrime

Upon official request, Atak Domain may share records with:

- prosecutors
- law enforcement
- BTK
- ICANN

10. Policy Updates

Atak Domain may update this Policy based on:

- changes by payment providers
- ICANN updates
- Turkish legislation
- financial security requirements