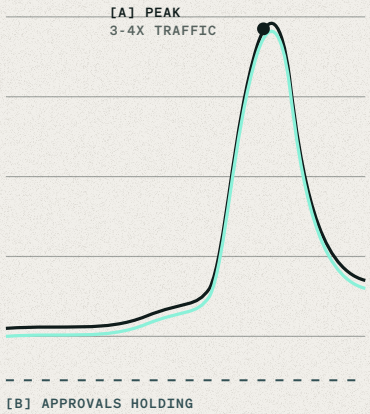
PAYMENTS / PEAK SEASON / OPERATIONS

Holiday payment readiness checklist

Don't leave your payments readiness to chance. Use this checklist with your team to review the critical areas of your payments stack, assign an owner to each one, and confirm everything is ready before Black Friday, Cyber Monday or your next major sales event.



BUSINESS _____ READINESS LEAD _____ SALES EVENT / DATE _____

[01] CHECKOUT [02] FRAUD [03] DISPUTES [04] VISIBILITY [05] INCIDENTS [06] TARGETS

[01] Catch checkout problems before customers do

Your marketing brings the traffic. Make sure the site, cart and checkout can take it on every device shoppers use.

- [ ] Load test the site, cart and checkout at three to four times the traffic of your busiest day of the year.
- [ ] Test the full checkout flow on desktop, mobile and tablet, across iOS and Android.
- [ ] Check page and checkout speed on mobile, where most holiday shoppers buy.
- [ ] Offer the payment methods your customers use most (cards, Apple Pay, Google Pay) without crowding the checkout.
- [ ] Set a code freeze date, and put guardrails in place so no change undoes the testing you've done.

OWNER _____ CODE FREEZE DATE _____ TARGET COMPLETION DATE _____

NOTES

[02] Keep legitimate transactions from getting declined

The fraud rules that work on an ordinary day may not fit peak volume. Every false positive is a good customer turned away.

- [ ] Review your fraud rule set for the event instead of assuming everyday settings will hold.
- [ ] Review velocity checks and limits against the order volume you expect.
- [ ] Review the risk thresholds that trigger declines or manual review.
- [ ] Track approval and decline rates every day of the event, with decline reason codes.
- [ ] Compare fraud patterns with what legitimate shoppers look like, and fix rules that create false positives.
- [ ] Agree who can change fraud rules during the event, and how quickly.

OWNER	APPROVAL RATE TODAY	TARGET COMPLETION DATE

[03] Prevent the post-holiday chargeback headache

Surviving the weekend isn't the finish line. Card network rules allow disputes roughly 90 to 120 days after a purchase, so holiday chargebacks keep arriving into January and February.

- [ ] Name one person who owns your dispute rate through Q1.
- [ ] Make sure your billing descriptor is clear and recognizable on card statements.
- [ ] Publish your holiday refund policy where customers see it, especially if it differs from your usual policy.
- [ ] Show realistic estimated delivery dates: peak-season shipping takes longer.
- [ ] Keep order, delivery and customer-contact records easy to pull for dispute responses.

DISPUTE OWNER	DISPUTE RATIO TODAY	TARGET COMPLETION DATE

NOTES

[04] Spot problems before they become revenue losses

When payment data sits in five to seven logins, problems fall through the cracks. Decide what you'll watch, where, and who watches it.

- [ ] See approval rate, decline rate and transaction volume in one view.
- [ ] Watch trends hour by hour, not just day by day, through the peak period.
- [ ] List every dashboard and login your team checks today, and note what each one can't show.
- [ ] Decide who checks which metric, how often, and what number triggers action.

OWNER	DASHBOARDS / LOGINS TODAY	TARGET COMPLETION DATE

[05] Have a plan in case something breaks

Give every part of the customer journey one clear owner for the peak period, with the metrics they're measured on. Then a site outage, a payment provider issue or latency has someone on it straight away.

AREA	OWNER	BACKUP	HOW TO REACH THEM
Customer support queue			
Website and checkout			
Payment stack and processor			
Fraud and disputes			
Inventory and logistics			
Refunds			

- [ ] Everyone knows their role, the metrics they own and how to escalate.
- [ ] The plan covers the site going down, the payment provider going down, and latency.

[06] Set targets from your last busy season

Sales is only half the picture. Use last season to set the numbers you want to hit, and judge the event on net sales: after refunds, chargebacks and declines.

METRIC	LAST BUSY SEASON	TARGET THIS SEASON
Approval rate		
Decline rate		
Refund rate		
Dispute ratio		
Net sales		

- [ ] Review what broke and what went well last time, and double down on what worked.
- [ ] Use the same plan for every spike: drops, launches, Valentine's Day, Mother's Day.

Card network monitoring programs, such as Visa's VAMP, are another reason to keep fraud and dispute ratios in view all year.

[✓] Final sign-off: can your team say yes to all five?

- [ ] We've tested checkout at a volume we're not normally used to.
- [ ] Our fraud rules are adjusted for what's to come.
- [ ] We're ready to win disputes well into January and February.
- [ ] We can see our whole payment stack in one place.
- [ ] We have an incident plan, and everyone knows their role.

READINESS LEAD SIGN-OFF _____ DATE _____

NEXT STEP

Want a second set of eyes?

Talk to Frame about your payments stack before the rush.

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