

The Digital Product Fulfillment Checklist

A step-by-step checklist to audit and optimize digital product fulfillment, covering checkout, fraud prevention, delivery, support, refunds, and the in-house vs. merchant-of-record decision.

Map the Fulfillment Process

- ☐ Write out all five stages of fulfillment: order confirmation, payment and fraud checks, delivery, post-purchase support, and refunds.
- ☐ Walk through the entire process as a customer would, on both desktop and mobile.
- ☐ Identify which stage currently generates the most support tickets or complaints.
- ☐ Confirm no stage depends on a manual step that could delay or break delivery.

Secure Checkout and Order Confirmation

- ☐ Confirm the checkout page loads quickly and states clearly what's being purchased.
- ☐ Test for an immediate on-screen confirmation once payment is submitted.
- ☐ Confirm customer details are validated before an order is marked complete.
- ☐ Test the checkout flow on a slow mobile connection, not just office wifi.
- ☐ Review recent cart abandonment data for any pattern tied to checkout friction.

Process Payment and Prevent Fraud

- ☐ Confirm fraud screening runs before delivery, not after.
- ☐ Set up alerts for mismatched billing and IP region on a transaction.
- ☐ Set up alerts for multiple rapid purchase attempts from one source.
- ☐ Flag unusually high-value first purchases from new accounts for review.
- ☐ Confirm a short review window exists for transactions with multiple fraud signals.

Deliver the Product Automatically and Securely

- ☐ Confirm delivery happens immediately after payment clears, with no manual step.
- ☐ Match the delivery method to the product type: download link, license key, or account activation.
- ☐ Set download links to expire or limit the number of allowed uses.
- ☐ Confirm each software purchase generates a unique license key tied to that buyer.
- ☐ Test delivery from a fresh account to confirm nothing breaks for a first-time buyer.

Communicate with Customers After Purchase

- ☐ Confirm the confirmation email explains what was purchased and how to access it.
- ☐ Add basic setup or usage guidance for any product with an onboarding step.
- ☐ Confirm the confirmation email sends from a recognizable domain, not a generic no-reply address.

- ☐ Confirm a clear support channel is listed, separate from a general reply-to address.
- ☐ Check spam placement rates for the confirmation email at least once a quarter.

Build a Refund and Return Protocol

- ☐ Write a refund policy with a specific time window and publish it before checkout.
- ☐ Confirm the refund policy is visible on both the sales page and at checkout.
- ☐ Set a consistent internal process for handling refund requests.
- ☐ Confirm access or license keys are revoked automatically when a refund is issued.
- ☐ Track refund reasons monthly to catch a pattern tied to one product or plan.

Choose Between In-House and Merchant-of-Record Fulfillment

- ☐ List every country the product currently sells in.
- ☐ Estimate the internal resources available for tax registration and filing.
- ☐ Estimate the internal resources available for fraud and chargeback handling.
- ☐ Compare the cost of building this infrastructure against a merchant-of-record fee.
- ☐ Revisit this decision before, not during, any major market expansion.

Fulfillment Health Check

- ☐ Confirm no wave of "product never arrived" tickets in the last month.
- ☐ Confirm no spike in disputed charges for any single product.
- ☐ Confirm refund requests are not concentrated on one plan or region.
- ☐ Confirm no suspicious download activity on any single license key.
- ☐ Confirm tax registration status is current for every active market.