



Frequently Asked Question (FAQs)

Answers to frequently asked questions about chargebacks, statements, and other topics.

Chargebacks

I have just received a letter advising of a chargeback or a retrieval request – what is this?

A chargeback is a transaction/debit that an issuer returns to an acquirer because of a dispute between the cardholder and/or their issuing bank and a merchant, usually because of fraud, dissatisfaction on the part of the cardholder with service or merchandise or non-authorization by cardholder. If you receive a chargeback notification or chargeback retrieval request you must reply to this as quickly as possible.



Where do I need to send my chargeback documentation to?

Chargeback documentation must be sent to the fax number and within the timeframes indicated on the letter. Please always attach the barcode letter to your correspondence or state the case number in your correspondence. Fax communication is the most efficient way. If you are unable to send the documentation by fax, please send the documentation to the Elavon address stated on the letter.

What do I do if I don't agree with the chargeback?

Elavon will assist you in every possible way to defend a chargeback. You should proceed as advised by Elavon in the letter and provide as much supporting documentation and information relating to the disputed transaction as possible within the timeframe stipulated.

How long should I keep transactional documents/information?

Elavon recommends you to keep all transactional documentations for at least 18 months from the transaction date.

I was given an authorisation code for the disputes transaction, why do I receive a chargeback?

An authorisation code does not guarantee that the payment will not be disputed at a later date (not all chargeback reason codes are related to the authorisation code, for example goods not delivered, duplicate processing, etc.); it is a confirmation of the validity of the card number and that the account was not overdrawn at the time of the authorisation request (online authorisation). You should also be aware that cardholders may not realise that their card is being used fraudulently until they receive their card statement from the bank/issuer.

I have accepted a card that has expired, will I receive a chargeback?

Most likely, you must always check the expiry date and never accept a card that is not longer valid. Always check valid from/to dates.

Why has it taken so long until the chargeback was debited after I have supplied the information requested by Elavon?

A dispute can continue for many months, especially if a cardholder still challenges the transaction information provided but it is still within timescales stipulated by the Card Associations (Visa, MasterCard etc.).

General Information

I did not receive my statement.

We strongly recommend you use [iMerchantConnect](#), our online reporting and statement tool where you can access your statements. If this does not resolve your query, please contact Customer Service on 069 - 517 09 969. View [iMerchantConnect demo](#)



I have noticed an error on my monthly statement?

It is your responsibility to reconcile your merchant statement against the transaction activity within 60 days of receipt. Please notify Elavon in writing immediately of any errors found. The following information should be included in your correspondence:

Your written notice must include: (i) Merchant name and account number; (ii) the amount of the asserted error (expressed in applicable currency); (iii) a description of the asserted error; and (iv) a explanation of why you believe an error exists and the cause of it, if known. That written notice must be received by Elavon within (60) days after the month-end date on the statement containing the asserted error. If you fail to provide such notice to Elavon within said period, Elavon shall not be liable to you for any errors you assert at a later date.

I would like to verify my batches processed / I miss my payments.

Please check in [iMerchantConnect](#) under batch details and payment details whether the processing files have been provided to Elavon. If not, you might need to reprocess your files to Elavon or contact Customer Service on 069 - 517 09 969.

I would like to know the outstanding debit on the account.

Please check in [iMerchantConnect](#) under unpaid list report whether there is an outstanding balance on your account or contact Customer Service on 069 - 517 09 969.

Outstanding funds, what should I do?

This usually means that we were unable to debit funds owed to Elavon from your bank account. These amounts , could include monthly fees, adjustments or refunds, his could be due to several reasons, so it is important you call Customer Service on 069 - 517 09 969 at your earliest possible convenience, so we can advise and assist you in rectifying the issue.

I erroneously debited the cardholder twice, what do I do?

Please reverse the transaction or process a refund the cardholder as soon as possible to avoid a chargeback.

How long does it take for a refund to get settled?

It usually takes 3-5 business days.

How long does it take for an authorisation to be cancelled?

It usually takes between 24-48 hours.

I would like to change the Legal name & address, the DBA name & address and/or my banking account details.

The [Collateral Library](#) on our website provides you with various forms under the section "Merchant Information" in order to notify us easily about your legal, DBA and/or banking account changes. Please complete the respective forms and return them with the required documents.

For how long must I keep my transaction receipts?

You must retain the "Merchant Copy" of the Transaction Receipt and Credit Transaction Receipts for at least 18 months following the transaction date.

Terminals

How do I to order paper rolls?

Please call 069-517 09 969 and choose options 1, 1, 2, to order paper rolls.

The terminal has no connection / DFUE-Status / error ISDN/ modem / terminal not able to connect / does not transmit cash cut / does not accept credit cards.

- Unplug power cable for about 10 sec, repeat, if necessary and briefly unplug also phone cable
- Check whether phone cable is plugged in properly and check whether other phone lines are available
- Check telephone prefix settings
- Find out whether there were changes in the phone system or provider
- Power down the terminal and then powering back on
- If issue persist please contact our terminal support.



The terminal has no DECT connection.

- Check if the base station is plugged in properly (left-hand control light should be on)
- Perform a Dect deregistration/registration via terminal menu
 - Menu
 - Verwaltung
 - Händler
 - 00 00 00
 - Systemdaten
 - DFUE-DECT-Funktionen
 - Dect-Abmeldung
 - Dect-Anmeldung
 - Follow instructions of terminal display

The terminal has printer problems; it does not print, does not print properly, and or does not transport paper.

- Check if proper paper has been used, the correct type is thermo paper (which turns dark if scratched with fingernail on hard surface)
- Reinsert paper and close lid properly (2 clicks for the Artema hybrid terminals)
- For a test print select F20, select F99 to print the assignment codes (for Artema hybrid terminals)

The terminal is having power problems; the display turns dark, terminal does not react to keystrokes, does not print.

- Check whether the power cable/power unit and phone cable are plugged in properly
- Check whether the electricity supply is ok at the site site (control light)
- If the control light for the power supply is off, check fuses, plug in to socket of another electrical appliance.

The handheld terminal has power or switch-off time problems; the display is dark or becomes dark after very short period, problems with printing (“Belegdruck unvollständig”).

- Check whether switch-off time needs to be increased
 - Menu
 - Verwaltung
 - Kassierer
 - Ausschaltzeit
 - Ja , then delete current value (e.g. 60 sec) and type new value (e.g. 120 sec)
 - check battery: Menu/Selbsttest/Akku -> Gives percentage of battery voltage (e.g. 89%); ask whether animation indicates that battery is being charged while handheld rests on base station (DECT) or while charger is plugged in (GSM).
- Check the battery
 - Menu
 - Selbsttest
 - Akku – shows the percentage of battery voltage (e.g. 89%)
 - Review whether screen indicates that battery is being charged while handheld rests on base station (DECT) or while charger is plugged in (GSM)

The terminal shows “Terminal gesperrt” (terminal locked) (EL-ME), “Nur Menu möglich” (menu only) (Artema).

Initialisation is necessary.

EL-ME: alpha, alpha, M1, 0000, ok, M1, ok

Artema: Menu, Diagnose, Initialisierung

iMerchantConnect

What is iMerchantConnect?

[iMerchantConnect](#) is our free online reporting and statement tool that allows you to securely monitor your account from any web browser at any time of day. With iMerchantConnect, you can display recent deposits, access customer support, view standard transaction, batch, and unpaid statement reports, and request more robust reporting such as chargeback and retrieval requests to enhance your operational efficiency.



How do I get access to iMerchantConnect?

Please complete and return the [request form](#) to the fax number provided on the document. We will provide your logon details via email.

Do you have an iMerchantConnect manual?

You want to find out more about reporting methods, system requirements, how to log and to create a password or who to contact if you need help, our Getting Started [Getting Started](#) Reference Guide provides you all the information you need.

Our Quick Reference Guide [Working with Reports](#) is a step-by-step guide on how to generate a report and additional detail reports and explains the various iMerchantConnect online tools that help make working with online reports simpler.

