



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. Should you not have registered for iMerchantConnect, please click [here](#). View [iMerchantConnect demo](#)



How do I do a card search/batch review?

Our reporting and statement tool [iMerchantConnect](#) enables you to do a card search or a batch review online.

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 have just received my monthly billing statement – when will Elavon deduct this amount from my account?

As per your direct debit agreement, Elavon will notify you within 14 working days in advance of your account being debited or as otherwise agreed. This information is also displayed in your monthly statement which can be downloaded on [iMerchantConnect](#).

Gross Settle v Net Settle

Gross – You receive the Gross amount of the Transaction i.e.

Transaction = €100 – date Wed 21st Oct

MSC = €5

You are funded €100 Fri 23rd Oct

You will be billed €5 in November billing

Net Funding – You receive the Net amount of the transaction i.e.

Transaction – €100 – Date Wed 21st October

MSC – €5

You are funded €95

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 1850 20 21 20.

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 1850 20 21 20.

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, this could be due to several reasons, so it is important you call Customer Service on 1850 20 21 20 at your earliest possible convenience, so we can advise and assist you in rectifying the issue.

You should receive a Collections letter which advises you of the amount outstanding and what you need to do to clear it. We have set up a process where you can pay your outstanding balance by credit card over the phone. In order to do this you need to contact our Customer Service team on 1850 20 21 20.

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.

There are two options:

1. If the terminal has already been batched (end of day has been done) then you need to select the refund option on terminal. A refund can take up to 10 days to be processed.
2. If the terminal has not been batched (end of day has not been done) you can select the void option on the terminal and the transaction will be voided straight away.

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

It can take up to 7 working days.

I would like to change my legal name, my DBA name, my legal address, my DBA address and/or my bank details – what must I do?

The [Collateral Library](#) on our website provides you under **Merchant Information / Elavon Forms and Agreements** with various forms to verify your details. Please complete the respective form and return it with the required documents to Elavon.

If a direct debit needs to be changed, please use the Direct Debit Mandate form in our [Collateral Library](#) and send the original per post.

IMPORTANT:

Please ensure you contact Elavon Customer Services department (1850 20 21 20 option 1) prior to making any change in details as this may have an impact to your funding.

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?

You can now order consumables from the below website

Website: <http://www.elavonconsumables.com/> or alternatively

Phone: 00800 843 803 00

Email: sales@ukpaperrolls.com

Fax: +44 (0)1698 843 820 or

Postal address: UK Paper Rolls Ltd, Unit 15, 34 John Brannan Way,
Darrows Industrial Estate, Bellshill, North Lanarkshire, ML4 3HD.



Please provide your address details for correct delivery.

Note – You can also order paper vouchers from UK Paper Rolls. These may be needed in the event of the terminal not working. All merchants should have these in stock as a back-up.

What do I do if the terminal displays 'RB (Retry Batch) OUT OF BALANCE' when I try and process my End of Day (Batch)?

Terminal displays **RETRY BATCH** when trying to process transactions. 'Retry Batch' means that there are transactions on the terminal that need to be 'batched'. In this instance, please contact the Help Desk on 1850 20 21 20.

What do I do if my terminal displays CE (Communication Error), ND (No Dial), TO (Time Out) when processing sales or doing an End of Day (Batch)?

- **CE (Communication Error)** means that the terminal is unable to communicate with Elavon Host. Please contact the Help Desk on 1850 20 21 20.
- Terminal displays **ND (No Dial)** when a phone line issue or connection issue occurs. Before you call Elavon, it is always good to check the phone line that the terminal is connected to, in most instances this is the reason for the terminals not working properly. Possible problems that you should look for:
 - Is there a dial tone on that line?
 - Is the terminal sharing the phone line with any other device that might cause it not to perform to the level that it should?
 - Does the line that the terminal is on require a prefix for an outside line? Is my line provided by someone other than Eircom? In these cases there might be an additional prefix for an outside line. If it is sharing the line, you can call on a separate line, so our POS Agents can help you troubleshoot the issue, and resolve quickly and efficiently.
- **TO (Time Out)** is generally a setting issue within the terminal. Please contact the Help Desk on 1850 20 21 20.

The terminal seems to be frozen, or the display on the screen does not respond.

Turning off the power to the terminal, and then turning back on again should resolve this issue for you.

The paper is loaded into the printer, but it is printing out blank or not at all.

(i) Most of the terminals supplied by Elavon are thermal, so the paper should only be loaded in one way. The paper should be coming from underneath the paper roll as opposed to the top of the roll.

(ii) The paper is loaded in correctly but does not feed (Hypercom Terminals). The printer may be disabled; performing a function 71 on these terminals could rectify the issue.

- a. Select the option for – Main Menu – Functions (note that on the ICE5500 the procedure is – Main Menu - + (plus) sign in the top right hand corner)
- b. enter function 71 and press enter (this might also prompt you for a password – this is 028510 and press enter)
- c. After this has been completed, it will display the printer is enabled or disabled.
 - If disabled, press “YES” to enable
 - If you find it is already enabled, you will have to contact the Help Desk on 1850 20 21 20.

The terminal does not show a display.

(i) **ICE 5500, T2100 and T4220 – The terminal screen is not lit up.**

- Disconnect the power cable from the terminal and the socket and reconnect
- Move to another socket in the wall
- If not working, please contact Terminal Support on 1850 20 21 20

(ii) **M2100/4230 & 4240 – The terminal is going dead when removed from the base.**

- Please contact Terminal Support on 1850 20 21 20

The terminals pin pad has a light, but there is no display.

The terminal has lost connection with the pin pad:

- Power down the terminal, and then powering back on
- If when the terminal is powering back up, it displays “PIN PAD LOADING ABORTED” or does not display a message, you will need to contact Terminal Support on 1850 20 21 20.
 - a) Select the option for – Main Menu – Functions
 - b) Enter function 61 and press enter (this might also prompt you for a password – this is 028510 and press enter)
 - c) After this has been completed, it will display the pin pad is enabled or disabled.
 - d) If disabled, press “YES” to enable.
 - e) If it is already enabled, you will have to contact the Help Desk on 1850 20 21 20.

I change my phone line - do I need to contact Customer Service?

You only need to contact our Customer Service team on 1850 20 21 20 if you previously used a dial prefix which you don't require anymore or if you now require a dial prefix after the phone line change.

If my terminal is operating via Broadband and is having issues processing transactions what can I do?

You can remove all power connections from the terminal and re-connect them. Also make sure that you can access the internet. If the terminal still does not work, please contact our Customer Service Team on 1850 20 21 20.

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 the [online request form](#). Your logon details will be provided with separate 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](#) 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.

Tips on how to avoid Exception Charges

As a rule, the cost of processing a card transaction is directly related to how well you secure the card at point of sale, whether the transaction is Chip & Pin Verified, Mail Order, Telephone Order or via the internet. Typically, non secure transactions are downgraded by the card schemes and will incur Exception Charges.

Exception charges - fees applied to transactions that are downgraded by the Card Schemes. Generally these transactions will have a higher risk of fraud because the transaction was either pan key entered, the terminal was batched in later than 48 hours after the transaction took place, the terminal is set up with floor limits or the terminal is not chip enabled. These transactions are more costly for Elavon to process because they attract higher interchange costs.

Below are some tips to help you avoid incurring Exception Charges:

1. General Guidelines:
 - a. Upgrade to a chip & pin terminal if you have not already done so.
 - b. Obtain an electronic authorization for each transaction
 - c. Batch your Terminal at close of each business day
2. Card Present Transactions
 - a. Use a chip capable terminal for all cardholder present transactions
 - b. Insist on pin verification for Chip Card transactions
 - c. Avoid hand keyed transactions
3. Card Not Present (CNP) Transactions
 - a. If you are processing large volumes of CNP transactions ensure your terminal is correctly configured to process these types of transaction.
 - b. Enter the CVV2 number
4. Internet Transactions
 - a. Secure internet transactions will not attract Exception Charges – refer to your service provider to enable 3D secure, if not already enabled.

What is PCI?

The Payment Card Industry Data Security Standards (PCI DSS) is a set of requirements for enhancing payment account data security. These standards were developed by the PCI Security Standards Council, which was founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa International to facilitate industry-wide adoption of consistent data security measures on a global basis.

For additional information - <http://www.elavon.com/acquiring/ireland/merchant/pci-compliance.aspx>

Authorisations

We are delighted to introduce you the new and improved Elavon Merchant Services phone service. The system is easy to use and is guaranteed to speed up time spent on the phone.

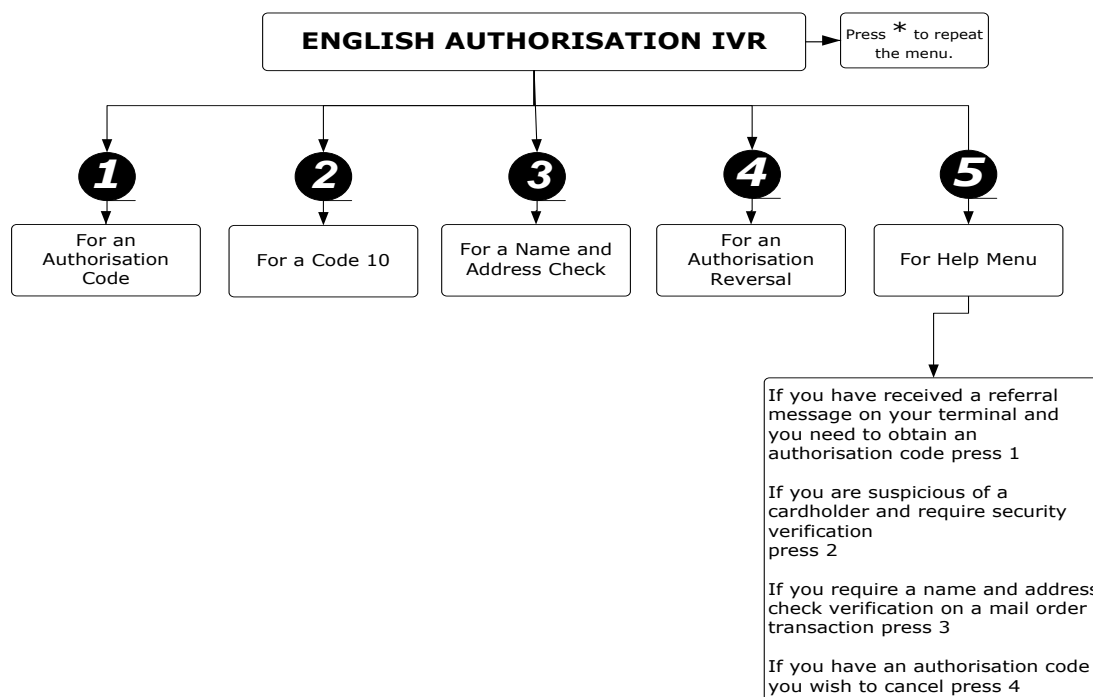
1850 30 31 30

Every time you call, the system will ask you for your merchant identification number (Merchant ID). Our Authorisation IVR is available so that you can easily process authorisation requests without the need to speak with a representative. Please make sure that you have the following information at hand:

- Merchant ID
- Card Number
- Expiry Date
- CVV Number
- Amount

Authorisations Menu

- For Authorisation on a card, Press 1
- For a Code 10 call, Press 2
- For a Name and Address check, Press 3
- For an Authorisation Reversal, Press 4
- For Help Menu, press 5



For more information and quick tips logon to <http://www.elavon.com/>