



# 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.).

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## 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 +22 43 22 43.

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:

(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 +22 43 22 43.

### 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 +22 43 22 43.

### 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 +22 43 22 43 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 my demographic data and/or my bank details.

Please provide your change request on business headed paper, signed by an authorised person per post to Elavon, Postboks 354 Skøyen, 0213 Oslo or fax it to +22 43 22 01.

Changes in business ownership usually require a new contract. In this case, please contact the Sales Department.

### 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 from transaction date.

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## **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.



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