



IN THIS ISSUE:

OCTOBER/NOVEMBER 2020

Customer Disputes

Answering questions about Chargebacks, Retrievals, How to reduce disputes.

Tandem Promotion Announcement Q4 2020

Wayne Ovation® and Helix® Dispenser special rate offer.

Bank Hold Decals

Notify your customers with proper bank alert warnings.

Kevin's Korner

Real time outage notifications resource.

CUSTOMER DISPUTES



What is a chargeback? Are all chargebacks initiated as retrievals first? Can debit transactions be disputed? How do I respond to a chargeback? These are just some of the questions we receive regarding disputed transactions. The below will assist in answering these and other questions.

Chargebacks

A chargeback can be initiated in two ways. First, the cardholder challenges a transaction by contacting the issuing bank. Secondly, a chargeback can also be initiated by the issuing bank for reasons such as late presentment, duplicate processing, an expired card, or merchant fraud.

Once a chargeback request is filed, the issuing bank reviews the request and determines if the claim is invalid or valid. If deemed valid the chargeback will proceed. A conditional refund is issued to the cardholder and a chargeback is processed. The chargeback data is sent to Clark and we will provide this information on the Chargeback report, which is sent with the daily credit card reports.

The Chargeback report or notification includes the case number, reason code, due date, and where to dispute the chargeback. The merchant may* have the option to accept or dispute the chargeback. If choosing to dispute, the merchant will submit their response, along with supporting evidence, to the contact listed on the notification. This is what is called "representment". It is important to respond prior to the due date, once the date passes, there is no way to dispute the chargeback.

The documentation will be reviewed by the issuing bank and they will determine to either rule in the consumers favor, and the refund stands, or they will side in the merchants favor and the chargeback will be reversed.

(Continued on page 2.)

* Some chargebacks cannot be disputed because the issuing bank has deemed it as indisputable fraud.

Failure to respond to a retrieval request disqualifies a merchant from disputing a chargeback.

Customer Disputes *(Continued)*

Retrievals

Sometimes a retrieval request is received instead of a chargeback. Clark sends a Retrieval report along with the daily credit card reports. The top of the notification will state "Retrieval". A retrieval request indicates that a consumer or issuing bank wants more information about a transaction or purchase. This may be requested because a consumer has spotted an unknown charge on their account and cannot remember what they bought. In these cases, a retrieval request to get more information on that transaction is sent before filing a chargeback dispute. Failure to respond to a retrieval request disqualifies a merchant from disputing a chargeback. Please note that not all chargebacks begin as a retrieval request. The issuing bank will determine if a dispute is a retrieval request or a chargeback.

Debit and Fleet Chargebacks

Debit and Fleet cards require additional security information to be entered by the customer, which can lead to the question of, can debit and fleet card charges be disputed? The answer is yes. Fraud still occurs even when PINs and fleet data are entered as fraudsters can steal that information too.



Reducing Disputes

A merchant's best defense to reducing fraud is to deploy acceptance of EMV (chip cards) both inside your stores and outside at the pump. EMV may not eliminate all fraud, but it will greatly reduce it. In addition to reducing fraud now, deploying EMV will allow you to avoid the liability shift that will occur in April 2021. The liability shift may significantly increase the fraud that you are seeing today as the issuing banks do not currently pass all fraud that occurs at your store.

You may be able to take advantage of the IRS Section-179 tax deduction.*



PURCHASE NEW WAYNE OVATION® AND HELIX® FUEL DISPENSERS WITH RATES STARTING AS LOW AS 3.9% FOR 60 MONTHS.

Clark Brands – Tandem Promotion Announcement Q4 2020

Clark Brands is pleased to announce a low-rate finance promotion for the remainder of 2020 available only through Tandem Finance.

This exceptional offer is running through December 31, 2020 and features rates as low as 3.9% for up to 60 Months when you purchase new Wayne Fueling Systems Ovation®, Helix®, and Anthem® dispensers.* With the ability to finance all EMV related expenses, such as installation, in-store POS equipment, wireless systems, etc., Tandem Finance makes it affordable to get EMV compliant.

Clark Brands recognizes the necessity of providing access to a consistent and competitive finance solution for our dealer partners. Tandem Finance delivers a high level of service starting with a simple and quick application process, where most credit decisions are delivered in only a few hours. Whether you're a start-up or multi-store operator, Tandem Finance has competitive and flexible payment options to fit your budget. By making this investment before year-end, you may be able to take advantage of the IRS Section-179 tax deduction.*

To find out more about this remarkable offer, visit www.tandemfinance.com/emvexpress contact one of Tandem's sales managers.

Northeast US:	Paul Connolly	(248) 494-6086
Southeast US:	Warren Story	(832) 482-0299
Northwest US:	Patrick Rohn	(818) 669-0279
Southwest US:	Laura Osterling	(714) 814-3476

* Please consult your tax and/or legal advisors to determine eligibility



BANK HOLD DECALS

The Clark Client Services team receives store and customer phone calls asking about bank holds on customer accounts. Every time a credit or debit card is used at the dispenser, funds are held on the customer’s card to ensure they have available credit/money to cover the cost of the purchase. The hold is typically removed when the transaction is completed but the issuing bank of the card controls the length of the time that the hold in on the card.

To ensure your customers are aware of this potential hold and to reduce customer complaints, a bank hold pump decal is available in the Shop Clark Crown store (shopclarkcrown.com) under POP materials. Security labels are also available in the store which can be placed on the card readers at the pump to ensure that they have not been tampered with. The bank hold pump decal and security labels are available at no charge. You will only need to cover the cost of shipping.

ALERT: BANK HOLDS

When paying at the pump, please be aware that your bank may place an authorization hold on your account ranging from \$1 to \$150. Holds can be released within 24 hours once the transaction completes. However, it may last up to 7 days for credit/debit customers and up to 30 days for pre-loaded customers. To avoid a potential hold, you may pay inside. For any bank’s hold policy, please call the number on the back of your card.



A new outage section has been added to the Clark Crown Help Center www.clarkbrands.com/help-center.

To provide real-time information to you of any outage, we will make updates to this section should an outage occur that affects processing at locations, or issues with daily credit card reporting or settlement. If you are experiencing issues with card processing, reporting, or settlement from Clark, please visit the help center and click the Outages and Reporting/Settlement Issues section to view current outages.

Clark Client Services

Phone
877-462-5275

Text
331-444-7959

Email
ClientServices@ClarkBrands.com