

# Settle up: Navigating Chargebacks in MySchoolBucks

PRESENTED BY Julie Eckert

### Welcome

### **Topics for Today:**

- What is a Chargeback?
- What is Heartland School Solutions' chargeback process?
- What is your part of that process?
- How can you help our Chargeback team?



### What is a Chargeback?

There are 3 parties involved in the chargeback process:

**The Merchant:** Your school district is the merchant, and Heartland School Solutions acts on your behalf.

The Cardholder: The individual that is disputing the online transaction.

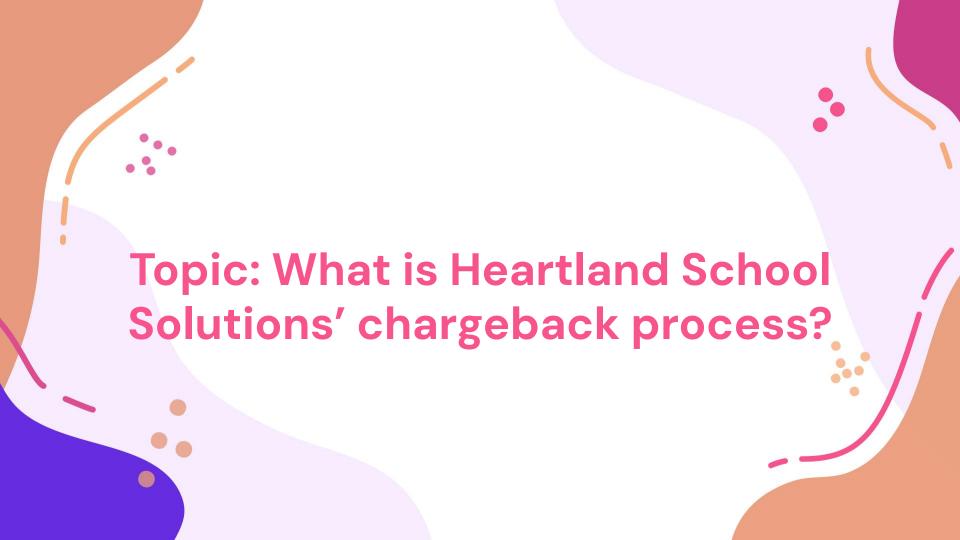
**The Issuing Bank:** This is the cardholder's bank. The bank reviews documentation from the two other parties and ultimately decides if the chargeback will settle in favor of the merchant, or the cardholder.



### What is a Chargeback?

- 1. A parent makes a payment to **the merchant** (your school district) through our online payment platform, MySchoolBucks.
- 2. Some time after (up to one year), **the cardholder** reviews their statement and disputes the charge through their **bank**.
- 3. The merchant is debited, and the cardholder is reimbursed.
  - This initial debit is automatic, and the account will remain that way for the duration of the chargeback. If the merchant wins the dispute, they will be credited back in full.
- 4. **The issuing bank** reaches out to **the merchant** for documentation supporting the charge's validity.
- 5. The merchant responds, and the bank settes the chargeback.
  - Once a response is submitted, the chargeback can settle within a few days, up to a few months.





### Heartland School Solutions' Chargeback Process

- 1. A Chargeback occurs when a cardholder issues a dispute with their bank
- 2. The bank debits the merchant and credits the cardholder
  - Note: The debits and credits are automatic
- 3. Your school district is automatically notified via mail or email
- 4. Our chargeback team responds on the merchant's behalf
- 5. The bank settles the dispute the merchant either wins or loses
  - Merchant Wins: funds are credited back to the merchant, and debited from the cardholder
    - No further action is required
  - Merchant Loses: Nothing changes the cardholder keeps the original reimbursement
    - The HSS chargeback team will email your chargeback contact to advise you of the loss



Mar 21, 2023

HEARTLAND
ATTN: DISPUTE DEPARTMENT
1 HEARTLAND WAY
JEFFERSONVILLE, IN 47130-5870
Phone: 888-963-3600
Fax: (877) 288-0527

HIC Link: https://infocentral.heartlandpaymentsystems.com

Please respond by: Mar 31, 2023



#### **IMPORTANT INFORMATION: PLEASE READ**

Please include this letter as your first page when submitting documentation by Fax. This will help prevent delays as we process your dispute. Thank you.

#### DISPUTE NOTIFICATION - REQUEST FOR DOCUMENTATION

#### This is a VISA Chargeback.

DISPLITE REASON

The transaction below has been disputed by the cardholder or the card issuer and your account has been adjusted .Please review the case details below and provide the requested documentation within the timeframe advised. Failure to provide such may result in a debit to your account and us being unable to defend this further.

DISPUTE REASON	. 10.4 Other Fladd - Cald-Absent Environment			
CASE NO			ADJUSTMENT AMOUNT	: 5.75 USD
DISPUTE AMOUNT	: 5.75 USD		ADJUSTMENT DATE	: Mar 21, 202
TRANSACTION DETAILS:				
CARD NUMBER	:	(6345	TRANSACTION TYPE	:
TRANSACTION AMOUNT	: 5.75 USD : Mar 14, 2023 : Mar 14, 2023 : 164774		ORIGINAL REFERENCE NO	:
TRANSACTION DATE			DEPOSIT CONTROL	:
TRANSACTION POST DATE			INVOICE TICKET NO	:
AUTHORIZATION CODE			FRONT END ID	:
MERCHANT ID			STORE NUMBER	:
UNIQUE ID			REMARKS	

· 10.4 Other Fraud - Card-Absent Environment

#### ACTIONS NEEDED:

This transaction has been certified as fraud by the cardholder. Card Schemes have determined this case to be valid. Our only defense right for this case is for you to provide the following:

- Compelling evidence showing a link between the person receiving the goods/services and the cardholder.
- Detailed invoice with cardholder information
- Signed proof of delivery and positive AVS response

Failure to provide this specific documentation in full, will result in us being unable to defend this further on your behalf.

#### IMPORTANT REMINDERS:

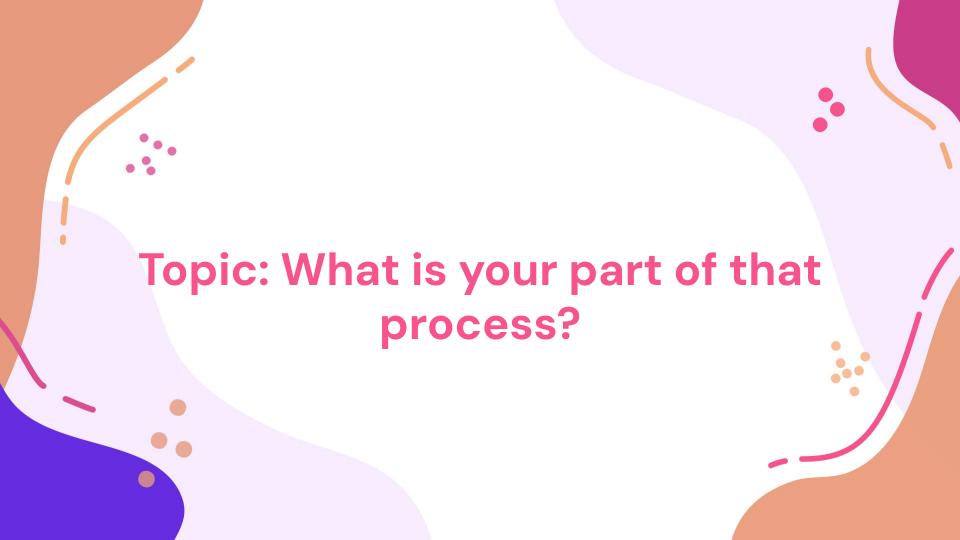
- This case may have additional documentation that is pertinent to the dispute. To view those documents, please log on to Heartland's InfoCentral and select the Disputes link. This will bring you to the Dispute Management Tool. If you currently do not have access, please contact us at 888-963-3600.
- Please respond to us on or before Mar 31, 2023 to allow timely resolution of this case.
- For the fastest processing, respond directly via the Disputes Management Tool at https://
- infocentral.heartlandpaymentsystems.com. Please contact us for login assistance.

 Otherwise, send your response by return fax or mail as specified in this letter. Please include a copy of this barcoded letter as the first page of your response and ensure that your documentation is complete and legible.

If you have any questions, please contact us at 888-963-3600. We are open between 8am - 5pm EST, Monday-Friday.

Thank you,

Heartland Dispute Resolution Team



### **Your Part of the Process**

- 1. Your district is sent a Chargeback Notification letter.
- 2. Funds are removed from your district's account.
- 3. Heartland will reach out if we need any additional information.
  - o Proof of services or a refund made outside of MySchoolBucks.
  - MasterCard chargebacks: Due to a potential fee charged only by MasterCard, we will request your permission to contest a chargeback from this card brand.
- 4. For wins, the funds are credited back to your district account.
- 5. For losses, a chargeback team member will reach out so that you can take action accordingly:
  - Lost meal chargebacks: You may wish to remove funds from the affected student account(s) and contact the parent.
  - Lost store chargeback: Understand that the product is no longer paid for, you may need to contact the parent.





### How you can Help

- Provide us with your district's main chargeback contact:
  - Who we reach out to for additional information.
  - Who we inform about losses.
  - Should this contact receive chargeback letters via email?
- MasterCard chargebacks:
  - Let us know if/how you want us to proceed.
- We take care of the rest!

### **Call MSB Admin Support:**

1-800-803-6755 Mon-Fri 7AM-7PM EDT



## Thank you





### **Customer Chargeback Process**

