

# ***RecChat – Refund Scenarios with Credit Cards***

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## RecChat: Refund Scenarios with Credit Cards Response Document

### General Credit Card Refund Questions

Sometimes credit cards appear in the *Link Credit Cards* drop-down and sometimes they don't. What controls this? I realize some cards fail to link if past a certain timeframe.

This could mean the credit card merchant account that was used to process the transaction is not the same one processing the refund. Those accounts should be linked.

You can use the receipt number if the credit card does not show up.

What if the area for the receipt number does not appear either when everything for the Credit Card profile is perfect along with the interface being the Vermont Systems-supplied one?

The credit card merchant accounts may be different. These should to be linked.

What if the original credit card that was used was cancelled due to fraudulent activities? How do you refund?

Good question. I had a conversation with one of our partners a couple weeks ago. As the (ISV), we do not have insight into the status of the card, nor does the gateway. We attempt the refund and wait for the financial decision. According to the partner, if the issuing bank allowed for the refund, then we must assume the transaction was refund. The partner mentioned that the issuing bank has the responsibility of providing the patron with the funds.



I accidentally refunded a reservation by "Refund Finance," but then the customer changed their mind and didn't want to cancel. How can you reverse the Refund Finance? (The check was not cut, so we still have the money).

With 3.1, you can use the transaction update program to put the money back onto the household as a credit. You would just need the receipt number to pull up the transaction. You can also use the program to process a reverse and payment, to refund the money out using another method.

What if you already processed the credit card refund and it went through RecTrac but not through the gateway (we use ETS)?

With ETS, we submit the refund request and wait for a financial decision. This is all done in a single request. If we get a status code that indicates the refund was processed, we update RecTrac and move on. If RecTrac is provided data to suggest the refund was accepted and we mark it as such and ETS does not have the same result, then the only recourse is to process a refund only on the ETS side. Of course, if this happens often, we would need to dig in and have a discussion with all parties involved.

I thought if the receipt was not used in any refund process, you could refund a household credit back to the credit card.

If a credit card payment is used to purchase something, you can refund that credit back to household. BUT, if you use that household credit to purchase anything else, you will no longer be able to refund it back to the original credit card. The chain has been broken and the link to the first payment is gone.

*For example, a customer purchases a \$100.00 activity registration. The customer cancels it and asks for the credit to be applied to their household. They then use the household credit to purchase \$100 another activity registration. They cancel that, too, and ask you to refund the money to their credit card. You cannot do this because the 2<sup>nd</sup> sale was done via household credit balance and not done with a credit card.*



With Card Connect, it seems we are unable to cancel transactions same day. When we go through the payment screen it tells us the payment has not yet settled. How can we cancel same day?

We worked with CardConnect and now have VOID logic in RecTrac to allow for this. You must be on RecTrac 3.1.10.03.00 or greater.

I used to be able to refund credit card transactions from my office without credit card terminals. This past year, we went from 10.3 to 3.1 and I can no longer do that. Is this something to do with VIC? I can only refund at the front desk where the credit card terminals are installed.

This has nothing to do with VIC. This was done for PCI reasons. Gateways want all credit card transactions to go through an encrypted device and not done using a keyboard.

What does error message 'Non-numeric expiry' - Original sale was processed on a different Merchant ID' mean when processing a refund?

Some gateways have tokens that are unique to a MID (merchant id). In the case where the token cannot be used across mids, you might experience this issue.

When processing large amounts from the Use/Apply in processing, is there any way to link a receipt number to each dollar amount? We had to issue many refunds and it was so time consuming and had to keep switching back and forth between Household Inquiry to match transactions.

Unfortunately, we are not able to do this currently, but it is a good suggestion.



## Alternate Payee

What if there is a refund for two different households, but for the same person? Say that a friend of a parent was paying for a kid to do a program. They used the Alternate Payee feature.

When you cancel an item, RecTrac will let you know an alternate payee helped pay. You would then refund the exact amount paid by the alternate payee to the alternate payee and refund the rest to the household.

What if the Alternate Payee is not linked to the household?

Alternate Payee would need to be linked to the household to work. If it was a different credit card, it would just refund as normal to the different individuals credit card.

Does alternate payee transaction show up in both households transaction history?

It will show up on the household the transaction took place on, but Epay info will show up on the alternate payee's household.

So, the alternate payee must be set up when the original payment is taken?

Yes. There is a toggle in the Static Parameters profile to allow Alternate Payee logic.

Can you run a childcare statement for alternate payee?

Yes, it will track by the person paying.

## Reports

Is there a way to run a report on all customers in the database to show who has a credit balance on their account?

Sure, you can run a Trial Balance report for credits or negative amounts





Do you have a plans to add the no-validates to the cc report? Our finance department has requested it multiple times.

Currently no validate transactions will not appear on a credit card report.

## Miscellaneous

Are you recording this webinar? I missed the first 12 minutes.

Yes. It can be found here. <https://support.vermontsystems.com/support/RecChat/>