

## Merchant Guide for Refunds/Returns & Chargebacks

Moneris has been closely monitoring the developments around COVID-19 (Coronavirus) and the potential impact on Canada, Canadians and Canadian businesses.

### Refunds & Returns

When consumers are forced to cancel their plans (trips, services etc.), Moneris recognizes it can be challenging for merchants to deal with high volumes of requests for refunds. Here are some ways to avoid customer satisfaction issues and potential chargebacks.

1. **Purchase Policies:** Clearly display and clarify your refund and return policies in advance for your customers.
2. **Insurance:** If insurance was purchased with a good or service that covers disruptions such as pandemics, direct the consumer to contact their insurance provider for reimbursement. A pandemic declaration could trigger a “force majeure” that an insurer may cover under a claim.
3. **Insurance:** If the card issuer provides purchase insurance, consumers should be directed to follow-up with their payment card issuer to seek reimbursement.
4. **Rebooking and Credit:** If possible, provide store or business credit or rebooking options. If no other terms or conditions are satisfactory to the consumer, provide refunds efficiently.
5. **How to process a Refund:** All refund instructions are available online, select your Terminal, Mobile or Online Solution <https://www.moneris.com/Support/Devices/All-Devices>
6. **Change Fees:** It is recommended that merchants not apply fees related to late cancellation or no-shows at this time, particularly if the customer agrees to a change or rebook.
7. **Insolvency:** If refunds dramatically affect your business resulting in insolvency, direct the consumer to contact available provincially authorized agencies that manage travel compensation funds.

## Chargebacks

If refunds aren't issued, Merchants should expect to see a significantly higher volume of chargebacks as consumers try to recover money spent on services or products not rendered. Should you receive a chargeback notice please log into Merchant Direct to view the remedies available to resolve the dispute.

While there is an increased volume of chargebacks occurring, response timeline requirements have not changed. To investigate your case in a timely manner please upload your supporting documents through **Merchant Direct**.

English:

<https://www1.moneris.com/merchantdirect>

French :

<https://www1.moneris.com/marchanddirect>

It's important that merchants keep all sales records, refund/cancellation policies and customer records readily available in the event of a chargeback. Merchants can respond and provide a letter of explanation and all documents relating to the transaction including evidence of trip cancellation insurance purchase by the cardholder.