



## Basketball Australia Chargeback Information

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Chargebacks are a demand by a customer's financial institution/bank or PayPal, for a retailer to reimburse for the loss on a fraudulent or disputed transaction, raised by the card holder.

Commonly the customer does not recognise the soft descriptor on their statement, or they don't remember what the payment is for.

As the merchant provider, Gameday are contacted directly by the customer's financial institution regarding chargebacks.

Chargeback process:

- The customer contacts their bank/PayPal and disputes a transaction record. eg. Saying they do not recognise the transaction or remember making the payment.
- The financial institution opens up an investigation and contacts the merchant who processed the order (Gameday)
- Gameday finance will email you/the client and the customer the disputed transaction details
- You/the client are to also contact the customer directly and verify that the payment is legitimate, advising the customer to contact their bank and cancel/resolve the dispute

If RESOLVED

- The customer contacts their bank/paypal and cancels the dispute
- You/the client should then also contact the Gameday finance to advise the dispute has been resolved.

If NOT RESOLVED

- The financial institution deducts the funds from the merchant (Gameday)
- The financial institution credits the customer's account for the transaction
- Gameday finance team contacts clubs/associations individually with an invoice for the funds of the transaction, plus \$25 bank / \$15 PayPal chargeback fee
- All chargeback transactions are at the expense of the club/association who received the transaction payment from Gameday

Please note:

- Customers have up to 4 months to raise a disputed or fraudulent transaction claim with their financial institution
  - Once confirmed as fraud, it can take the bank another 2 months to process the order as fraud and deduct the funds from the merchant account (Gameday)
  - Gameday does not add any additional margins to this invoice, it is simply the transaction fee deducted and the bank/paypal chargeback fees
  - As soon as the bank confirms the order as fraud and the funds are withdrawn, Gameday will notify all clients immediately.
1. If you are a club, please contact your association administrator directly. In most cases, they will be able to quickly assist you with your enquiry
  2. If you are an association, please contact The Basketball Network Support Team at [basketball.net.au/tbnsupport](https://basketball.net.au/tbnsupport).
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