



COVID-FAQs

Please remember, we're here for you. During these unprecedented times, it's important for us to communicate as often as possible so that we can all succeed together. Our frequently asked questions are listed below, after reading, if you are still unsure, please contact the SafeSave Team at 1-800-220-8611 and we assist you as soon as possible.

Q: I processed last month, but I do not have the money to pay for the processing fees that I incurred, what do I do?

A: We know these are difficult times for every business and we want to work with each of your businesses as we know that not everyone's situation is the same. If you find yourself in a situation where you are unable to pay for processing fees that you were charged for, please reach out to us at 1-800-220-8611 and one of our dedicated support representatives will work with you to discuss your situation and the options that are available.

Q: I have received notifications from SafeSave regarding chargebacks, why are my parents allowed to dispute charges during the current pandemic?

A: The major card brands operate World wide and not all countries and states are operating under the same mandates. Unfortunately, there are no ways for Visa, MasterCard, Discover, or American Express to stop chargebacks from occurring. Visa in particular has been working with its card issuers to prevent chargebacks for services or goods not delivered as a result of the mandated shutdowns, but that is not a guarantee that you will not see chargebacks stemming from a charge made to a Visa card.

Q: Is there a way for me to prevent chargebacks?

A: The only way to prevent a cardholder from issuing a chargeback is to not give them a reason to do so. Communicate with your parents, offer refunds or credits, or ask for the payments as a donation. Refer to the, "How to Prevent Chargebacks During COVID-19" document for more information.

Q: If I receive a chargeback, is there a way for me to fight it?

A: Absolutely. Typically, you can receive chargebacks for several different reasons ranging from claims of fraud to the cardholder claiming that the cancelled services with your business. If you receive a chargeback stemming from a forced business closure, Visa's guidance states that you should send the following to your payment processor:

- Current contract(s) or signed payment authorization forms that you have with the cardholder in question

- Your state's forced closure mandate that can be found on your state's government website.
- A brief description describing what a payment was made for and why it is a legitimate transaction.

Once your payment processor receives these documents, we can file a representment on your behalf with the card issuers. Please be aware that no chargeback dispute is guaranteed to be decided in your favor and the results may vary depending on the specific circumstances.

Q: My business is closed and I am not sure when we will be reopening, but I am still being charged by my processor, can we have the monthly fees suspended?

A: Depending on your particular setup, you may be receiving charges from multiple parties or just one. The best course of action is to contact SafeSave at 1-800-220-8611 and we can determine how your merchant account is set up and what options are available.

When You're Ready to Start Processing Again

Q: If I suspend my account, what will it take for me to activate my gateway again once we reopen?

A: If you were able to suspend your merchant account and gateway you will need to call your processor and merchant gateway provider to reactivate when you are ready. Call 1-800-220-8611 and one of our dedicated merchant specialists will be able to reactivate your account when you're ready.

Q: I was not able to pay my processing fees and my gateway is suspended, how do I reactivate my account?

A: Contact SafeSave at 1-800-220-8611 and we can assist you with reopening your merchant gateway.

Q: Will I still have the same processing rate once we reopen?

A: Yes, we will not be making changes to your merchant account during this time and you can expect the same great rates and excellent service that you have been accustomed to.