



LINQ Pay Disputes & ACH Returns

Updated 8/19/2024

This document details the process for district users to monitor dispute and payment return statuses and maintain accurate student account records.

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Managing Disputes

Definition

Disputes or chargebacks are initiated by banking institutions on behalf of their cardholders. Cardholders can file a dispute or chargeback to recoup funds they believe were fraudulently or incorrectly charged.

Disputes 1

View All Needs Response In Review Won Lost

A chargeback or dispute is a transaction reversal initiated by a cardholder's bank or credit card issuer. It allows a cardholder to dispute a transaction on their payment card statement and request a refund on the disputed amount.

Created On	Status	Respond By	Cardholder 2	Amount	Past Due
Feb 22, 2024	Lost			\$50.00	
Feb 22, 2024	Won			\$150.00	
Feb 22, 2024	Needs Response	Dec 31, 2024 139 Days		\$100.00	

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1. Log in to LINQ Pay and navigate to the Disputes page from the left-hand navigation menu.
2. Locate and record the Cardholder name for the dispute you would like to manage.
3. Log in to TITAN and navigate to Students → Student Management.

Advanced 4

Address City All Countries All States Zip

Head of Household 5 Phone Date of Birth Student Tags

Enrolled And Future Enrolled All Schools All Grades Search 6

4. Click Advanced to open the advanced filter options.
5. Enter the Cardholder name from Step 2 into the Head of Household field.
6. Click Search.
7. Create a Balance Adjustment transaction to remove the chargeback funds from the student balance until the challenge process is complete.

At this point, LINQ will challenge the chargeback with the initiating bank. Users can monitor the challenge process in LINQ Pay → Disputes → Dispute Details.

If the challenge is won in favor of the district, the funds will be returned to the district account and another Balance Adjustment should be made to return the funds to the student account.

If the challenge is lost, the district will need to contact the Cardholder/ Head of Household for repayment of any chargeback funds that were spent.

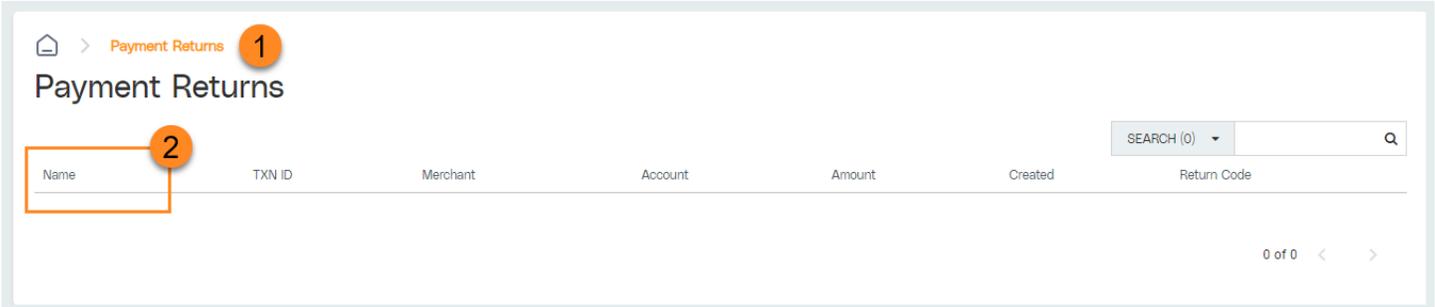


ACH Payment Returns

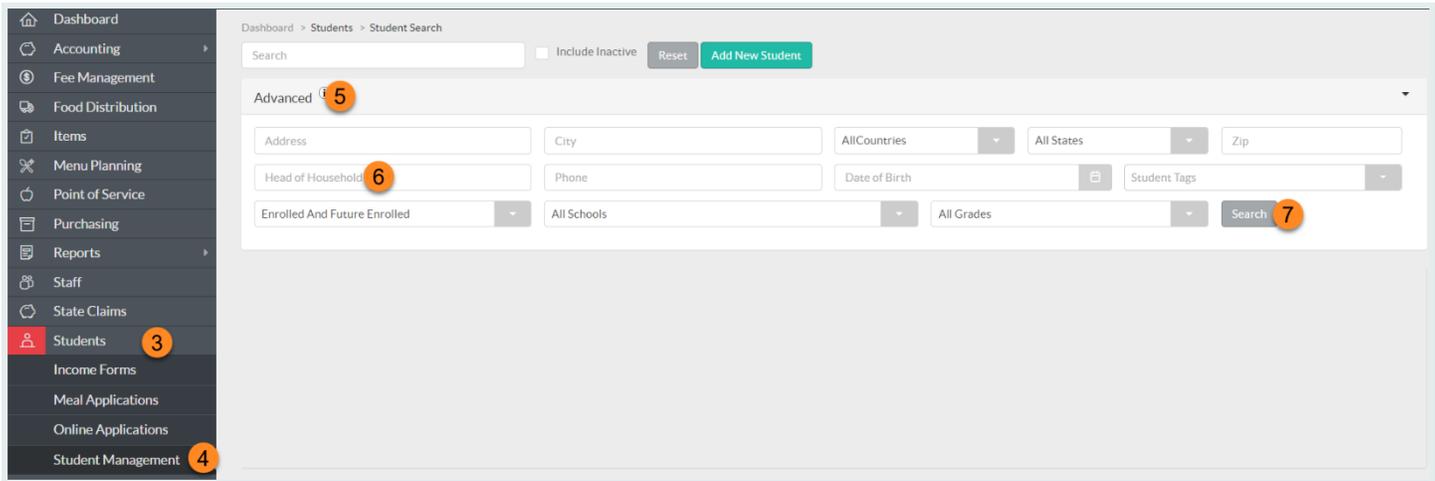
Definition

ACH or eCheck payment returns occur when an ACH or eCheck payment cannot be processed by the receiving bank. Returned payments can be prompted by insufficient funds, incorrectly entered information, or a stop payment.

The primary point of contact for LINQ Pay will receive an email from LINQ Pay when a payment return occurs.



1. Log in to LINQ Pay and from the left side navigation menu, select Payment Returns.
2. Locate the customer Name for the returned payment.



3. Log in to TITAN and click Students.
4. Click Student Management.
5. Click Advanced to open the advanced search modal.
6. Enter the customer's name retrieved in Step 2 into the Head of Household field.
7. Click Search.

Once the student account populates, create a balance adjustment on the student's account to remove the returned funds.

