

# Credit & Adjustment Voucher

## Quick Reference Guide

- Purpose of document** This guide is to help merchants process a *Credit & Adjustment Voucher* through Merchant Portal and answer common questions asked about *irregular credit adjustment* emails received from our Cards Settlements team.
- Definition** **Credit & Adjustment Voucher** – an online form used to change an *eSalesVoucher* that has been submitted for settlement in error.

### Returned Goods/Voucher accidentally submitted

Step	Action								
1	<ol style="list-style-type: none"> <li>Log into Merchant Portal &gt;&gt; <a href="https://merchantportal.gemfinance.co.nz">https://merchantportal.gemfinance.co.nz</a></li> <li>Click on <b>Credit &amp; Adjustment Voucher</b> on the left hand side-bar, then click on <b>Create a New Credit &amp; Adjustment Voucher</b>.</li> </ol> <p><b>Note:</b> A <i>Credit &amp; Adjustment Voucher</i> can only be created 48 hours after settlement.</p>								
2	<ol style="list-style-type: none"> <li>Select the <i>Card Type</i> from the drop down box.</li> <li>Select the reason for submitting a Credit &amp; Adjustment Voucher (see page 3 for the definition of each reason).</li> <li>If the reason chosen is <i>Voucher accidentally submitted</i>, click on the corresponding check box.</li> <li>Click on <b>Next</b>.</li> </ol>								
3	<p>The screenshot shows the 'Credit &amp; Adjustment Voucher' form with the following sections and callouts:</p> <ul style="list-style-type: none"> <li><b>Returned goods</b> (Callout 1): Card No/Account No*, Customer First Name*, Customer Last Name* (all mandatory).</li> <li><b>Original transaction details</b> (Callout 2): Original Sales Voucher Date* (dd/mm/yyyy), Your reference no.* (invoice/order no.), Goods Description* (dropdown), Amount to Credit* (0.00), and a Remove button.</li> <li><b>Reason for credit</b> (Callout 3): Reason for credit (dropdown), Total amount of credit* (input field).</li> <li><b>Buttons</b> (Callout 4): Cancel, and Submit for Processing (Store Administration only).</li> </ul> <p>Please note:            • The credit &amp; adjustment process may take 1 to 3 business days to be completed.            • By submitting the Credit &amp; Adjustment Form, your merchant account and the customer's account will be debited or credited as indicated on the Credit &amp; Adjustment Form.</p> <ol style="list-style-type: none"> <li>Complete the <i>Return goods</i> and <i>Original transaction</i> details.</li> <li>Complete the <i>Original transaction</i> details. (A reference number from your company is required).</li> <li>Complete the (<i>Reason for Credit</i>).</li> </ol> <table border="1"> <thead> <tr> <th>Click on...</th> <th>to...</th> </tr> </thead> <tbody> <tr> <td></td> <td>add another <i>Goods Description</i> line</td> </tr> <tr> <td>Remove</td> <td>remove a <i>Goods Description</i> line</td> </tr> <tr> <td>Cancel</td> <td>to cancel the <i>Credit &amp; Adjustment Voucher</i></td> </tr> </tbody> </table> <ol style="list-style-type: none"> <li>Click on <b>Submit for Processing</b>.</li> </ol> <p><b>Result:</b> The <i>Credit &amp; Adjustment Voucher Handler</i> screen will appear, displaying all the Credit &amp; Adjustment Vouchers submitted by your store.</p> <p><b>Note:</b> Once submitted processing time is 1 to 3 business days. You can contact our Cards Settlement team on <b>0800 802 702</b> option 4 for an update.</p>	Click on...	to...		add another <i>Goods Description</i> line	Remove	remove a <i>Goods Description</i> line	Cancel	to cancel the <i>Credit &amp; Adjustment Voucher</i>
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### Promotion has changed /Exchanged goods for higher amount financed

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1	Follow steps 1, 2 and 3 from <i>Returned Goods/Voucher Accidentally Submitted</i> process.																				
2	<div data-bbox="188 533 1477 943" data-label="Form"> </div> <p>1. Complete the fields under the <i>New transaction</i> details heading:</p> <table border="1"> <thead> <tr> <th>Field</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1. <b>New Promotion Re-quired</b></td> <td>Click on the drop down box arrow to select the promotion that has been offered to the customer.</td> </tr> <tr> <td>2. <b>%</b></td> <td>To be completed if you have selected <i>Low Interest (annual interest rate)</i> or <i>Other</i>.</td> </tr> <tr> <td>3. <b>mths</b></td> <td>Enter in how many months the customer has the promotion e.g. 12 months for interest free.</td> </tr> <tr> <td>4. <b>days</b></td> <td>Enter in how many days the customer has the promotion for e.g. 120 days for four months interest free.</td> </tr> <tr> <td>5. <b>Tick box for minimum monthly payment implications.</b></td> <td>Make sure the customer is aware of the minimum monthly payment implications and change of promotional finance term and/or amount and tick the corresponding check box.</td> </tr> <tr> <td>6. <b>Goods Description</b></td> <td>Description of the goods purchased.</td> </tr> <tr> <td>7. <b>Amount to Credit</b></td> <td>The new amount to be financed. If the new amount to be financed is higher than the original amount contact the Cards Lending team to allocate funds for the difference in purchase (you are not required to make a note of the new authorisation number).</td> </tr> <tr> <td>8. <b>Your reference no</b></td> <td>The invoice/order no.</td> </tr> <tr> <td>9. <b>Total Due</b></td> <td>This amount is auto populated from the <i>Amount to Credit</i> field.</td> </tr> </tbody> </table> <p>2. Click on <b>Submit for Processing</b>.</p> <p><b>Important:</b> If the customer has purchased goods on a finance promotion, the minimum monthly payment will not be sufficient to repay the financed amount(s) within the promotion period. The prevailing interest rate will apply upon expiry of the finance promotion period. If the term and/or amount of a finance promotion has been modified, the customer must be made aware of the changes.</p>	Field	Description	1. <b>New Promotion Re-quired</b>	Click on the drop down box arrow to select the promotion that has been offered to the customer.	2. <b>%</b>	To be completed if you have selected <i>Low Interest (annual interest rate)</i> or <i>Other</i> .	3. <b>mths</b>	Enter in how many months the customer has the promotion e.g. 12 months for interest free.	4. <b>days</b>	Enter in how many days the customer has the promotion for e.g. 120 days for four months interest free.	5. <b>Tick box for minimum monthly payment implications.</b>	Make sure the customer is aware of the minimum monthly payment implications and change of promotional finance term and/or amount and tick the corresponding check box.	6. <b>Goods Description</b>	Description of the goods purchased.	7. <b>Amount to Credit</b>	The new amount to be financed. If the new amount to be financed is higher than the original amount contact the Cards Lending team to allocate funds for the difference in purchase (you are not required to make a note of the new authorisation number).	8. <b>Your reference no</b>	The invoice/order no.	9. <b>Total Due</b>	This amount is auto populated from the <i>Amount to Credit</i> field.
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### Definition table

Reason	Definition
<b>Returned Goods</b>	This will mean one or more of the following; that your customer: <ul style="list-style-type: none"> <li>• no longer wants the goods</li> <li>• has exchanged goods for a lower price item/s</li> <li>• is returning part of the original purchase.</li> </ul>
<b>Promotion has changed</b>	The customer has decided they want a different promotion e.g. change from interest free to deferred.
<b>Exchanged goods and higher amount financed</b>	The customer has returned the goods and purchased goods of higher value. You will need to contact Cards Lending to get an authorisation for the difference in purchase price. E.g. original purchase is \$500 and new purchase is \$800. Contact Cards Lending to get an authorisation number for the additional \$300.
<b>Voucher accidentally submitted</b>	A Merchant has submitted an eSalesvoucher in error (goods not received by the customer yet). We will reverse the original amount settled. If you have selected the box that reads 'Voucher accidentally submitted, customer has not received the goods. Original authorisation to be restored', the system will create a new authorisation and eSalesVoucher for you to submit once the customer has received the goods.

**Irregular credit adjustment emails** - An irregular email may be sent by the Cards Settlement team if a *Credit & Adjustment Voucher* submitted is incorrect or missing information. Below are a couple of examples and the steps to follow. If you need further help understanding an irregular email contact our Cards Settlement team on 0800 802 702 option 4.

#### Email 1

Original Amount Financed – customer records show a different purchase amount to what has been provided on the Credit & Adjustment Voucher.

#### What does this mean?

The amount you have entered on the *Original transaction details* part of your Credit & Adjustment Voucher differs to the original eSales Voucher amount submitted for settlement. Check:

1. Merchant Portal or your point of sale (cash register) to ensure you are submitting your Credit & Adjustment Voucher for the original amount submitted, or
2. that no other Credit & Adjustment Voucher/s have been processed and resulted in a change of the original transaction amount.

#### Email 2

Original Amount Financed – there is no matching transaction on the customer record.

#### What does this mean?

This relates to the date of the transaction. Check the date on the Credit & Adjustment Voucher, it must match the original date the eSales Voucher was submitted.