Frequently asked questions/Important notes

Providing a prompt and accurate response to any support request sent in by our customers is of critical importance to the FAC Support Team. However in order to do so, it is important that customers follow a process prior to requesting assistance.

In this regard, please review the following **BEFORE** contacting the FAC Support Team for any issues:

1. **Check Web reports** – for any transaction query, please check the transaction detail report prior to contacting support to research the issue

2. **For ALL Support requests** – it is important for us to know for which merchant the query is in reference to and in order to verify, for security purposes, that you are an authorized contact, for support. Provide the following when sending in ANY requests for support:
   a. FACID
   b. Merchant Name
   c. Your full name

3. **Transaction queries** - Provide complete information for any queries relating to transactions:
   a. Date & Time
   b. Last 4 digits of the card
   c. Order ID
   d. Amount
   e. Screen capture of the error or issue
   f. Is the issue affecting a single transaction or multiple transactions?
   g. Is the issue affecting all card types – Visa (4), Mastercard (5 or 2), AMEX (3), Discover (6) or other card types?

4. **Declined transactions** – note that the response we receive from the card issuer is the response we pass along to your application. FAC CANNOT provide any information on WHY the transaction declined other than what we have received in the response. This includes:
   a. **DO NOT HONOR** or other types of declines.
   b. **3DS Authentication Failure** - the authentication failed is being returned when the cardholder's issuing bank (ACS server) responds with an 'N' (not authenticated) in the final message of the 3DS authentication process. We do not have much insight as to the reason as that process is between the cardholder browser and the ACS server.
   c. In such cases, the ONLY recourse is for the cardholder to contact their issuing bank.

5. **Chargebacks** – FAC cannot provide any assistance with chargebacks you receive from your bank. ALL of the relevant data we have for the transaction is available in the web reporting system, to which all merchants have access.

6. **PCI Questionnaires** – a merchant may receive a questionnaire from the acquiring bank. Note that this questionnaire is pertinent to YOUR infrastructure only. FAC cannot and will not provide answers to any of the questions. If your web site is using the FAC hosted payment page, there should be a section for you to specify that this is the case. If the questionnaire is asking about firewalls and any other security control, you must answer in reference to your own infrastructure. FAC is audited annually for PCI purposes and will provide the Attestation of Compliance if you require it for your bank