ELAVON REJECT CODE BREAKDOWN

GEMS

(GLOBAL EXCEPTIONS MANAGEMENT SYSTEM)

Type	Details
Sell Back	A sellback will be processed if Elavon could not correct the transaction to bill the cardholder. Since the cardholder has already been paid in the batch, we adjust by debiting the business. Note: Sellbacks are not always debit. If the original transaction was a credit to the cardholder, this may appear as a credit to the business. Examples: **Sellback on a force:** • The force doesn't communicate to the issuer for the response, if the card number is invalid, or the bank does not accept the authorization they will not provide payment. We debit the business to collect the funds that were initially sent with the batch. **Sellback on a credit:** • Credits without an approval code don't communicate to the issuing bank for a response. If the card number is invalid or the bank doesn't accept the refund they may reject it back to us. • It may also reject if a credit is done to a card without a corresponding sale, but this is not always the case. • We would credit the business to replace the funds debited in the initial batch. Business would want to reach out to the cardholder to issue a refund via other means if needed. • Rejected refunds may also go to Dispute Resolution. If there is a credit in Memo Advice in MPS that corresponds to the same amount in the time period, this may be the case. Contact Dispute Resolution if you need assistance. **Sellbacks due to rejects:** • Sellback due to attempts to post valid sales to the issuing bank but are unable to do so because of other rejected errors fall into this category. Most of the time there will be a previous GEMS post for other attempts to resolve prior to a sellback debit.
Posted	Rejected for Posted to Cardholder for GEMS Exception. This means Exceptions is trying to send a transaction to the issuing bank for a reject issue. Research can pull the report and advise of the exact reason. Note: This message means that the transaction is already being resent to the issuing bank. The business should NOT attempt to reprocess the transaction.
Dropped	GEMS exception for dropped transactions or batches. The note should include the truncated card number and authorization date. If the truncated card number ends in 0000 it generally indicates an entire batch that was dropped. Examples: **Batch error -** This is usually because the account is closed in MPS (our funding system) during the time the settlement was received **Duplicate Batch** • Batch amount and transaction details match another batch within 30 days. • To prevent this from happening on businesses that regularly charge the same transactions (recurring sales, subscriptions, etc.), the business will need to change the batch amount, preferably by more than $1. • This does not guarantee the batch won't drop again. Separating the transactions into different batches may be a better way to lower the risk of the batch dropping again, since this changes the transaction count and batch amount.
Reject for Auth Testing	This happens when a TID that was closed for Auth Testing continues to process.
Write Off	This is generally due to an incomplete Credit Card number
POS Debit Exception	Debit Transaction issue. Cardholder or Business may be paid depending on the exact issue. Research can confirm status. This may resolve as a debit to the customer to adjust. Examples: • Voided Debit transactions • Voided batches that contained Debit transactions • Debit Double Funding