

Nexi CLV+ Payment Model – Secured Direct Debit and Girocard Procedure

FAQs about the Nexi CLV+ Payment Model

Find everything you need to know about the Nexi CLV+ Payment Model at a glance. Nexi provides an overview of the key points.

WHY DOES A DIRECT DEBIT CHARGEBACK OCCUR?

Chargebacks can occur for various reasons. In most cases, they are caused by insufficient funds in the cardholder's account.

WHAT SHOULD BE DONE IN CASE OF A CHARGEBACK?

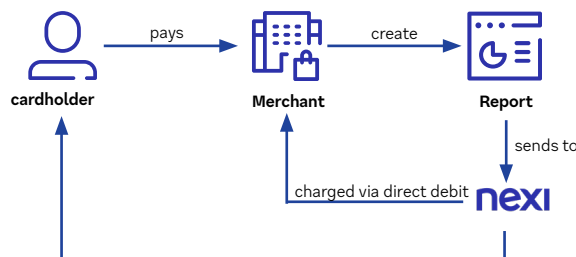
If possible, please do not accept payment of the outstanding amount. Instead, refer the cardholder directly to Nexi to resolve the matter and provide them with the following contact details.

If the cardholder insists on paying the outstanding amount on-site, please proceed as described in the section *“How should the merchant handle self-payers?”*

WHAT IS A SELF-PAYER?

The term *“self-payer”* refers to customers who personally settle an outstanding amount resulting from a chargeback on-site at the point of sale (POS).

HOW SHOULD THE MERCHANT HANDLE “SELF-PAYERS”?



You should inform the customer that the outstanding amount will be debited from their account again. The debit will take place either in the middle or at the end of the month. If the cardholder insists on paying the outstanding amount on-site, we recommend charging a processing fee of €11.00.

In addition, please record the following details and forward them immediately to us (clv-collection-dach@nexigroup.com) so that we do not initiate any further processing steps:

- Cardholder's IBAN and BIC
- Customer's name and address
- Original purchase amount
- Purchase date

HOW SHOULD A MERCHANT BEHAVE IN THE EVENT OF A CUSTOMER COMPLAINT?

It is possible that a customer asserts defects related to the underlying transaction. For example, the customer may claim that the purchased goods are defective and object to the direct debit collection. If Nexi becomes aware of such a case during the collection process, we will forward the matter to the merchant for clarification. If the customer contacts the merchant directly, we kindly request that you inform us accordingly at:

clv-collection-dach@nexigroup.com

Please provide the following details:

- Cardholder's IBAN & BIC
- Customer's name and address
- Original purchase amount
- Purchase date

WHAT COSTS ARISE FOR MERCHANTS IN CONNECTION WITH THE SECURED NEXI CLV+ PAYMENT MODEL?

Merchants using the secured Nexi CLV+ Payment Model benefit from favorable conditions. The costs for merchants are significantly reduced compared to other payment methods. Additionally, we offer a cost-effective alternative to the pure girocard process, for example with PIN entry.

The exact costs for merchants may vary depending on individual agreements.

WHO SHOULD I CONTACT IF I HAVE QUESTIONS?

We are happy to answer any questions regarding chargebacks and handling self-payers.

Email: clv-collection-dach@nexigroup.com

Phone: +49 69 7922 2032

(Mo-Fri 9:00 a.m.- 6:00 p.m.)