

IutePay – Customer Guide to Payment Disputes

(What to do if something goes wrong with a payment)

1. When You Should Raise a Dispute

IutePay Customer Support help our customers to handle the following situations:

- You did NOT make a payment, but funds were taken from your account.
- You were charged more than agreed or charged twice.

2. What You Should Do Immediately

Step 1 – Check your recent activity

- Review the seller's name and date. Sometimes merchants appear under a parent company name.

Step 2 – Contact the seller

Ask them for:

- Delivery confirmation
- Refund confirmation
- Explanation of duplicate/incorrect charges

If the seller does not respond or refuses to help, then continue to Step 3.

Step 3 – Contact IutePay via email info@iute.al or in Myiute app under "Contact Us" and provide:

- Transaction details (date and amount)
- Description of issue (including seller's name)
- Screenshots or evidence (order confirmations, emails, delivery tracking info, photos, etc.)

The more information you provide, the faster the investigation.

3. What Happens After You Report the Issue

- IutePay will acknowledge your dispute within 3 business days.
- IutePay begins investigating authentication logs, seller evidence, or payment data.
- Update you whenever more information is required or a decision is made.

IutePay shpk

NIPT: M022090020



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[iute.al](mailto:info@iute.al)
044 50 50 60

4. Resolution Timelines

- Unauthorised payments: up to 20 business days.
- Complex cases may require more time.

5. Possible outcomes provided by lutePay

Refund:

- If the transaction was unauthorised.
- If a duplicate or incorrect charge occurred.

Declined:

- If authentication shows the payment was made by you.
- If the seller proves delivery or correct fulfilment.
- If two legitimate orders exist.

6. How to Protect Yourself

- Never share PINs or login codes.
- Use biometric authentication.
- Keep your phone and SIM secure.
- Buy only from trusted merchants.
- Review your account activity regularly.

7. Need Help?

Contact the lutePay Customer Support at **044 50 50 60** or at the following email: info@iute.al anytime you wish. You can also contact us in via the contacts available in Myiute app under “Contact Us” or at any of our branches <https://iute.al/en/find-us/> . We're here to guide you.

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