

COMMERCIAL CARD CLAIMS DISPUTED TRANSACTION PROCESS

USbank – Commercial Card Services Operations

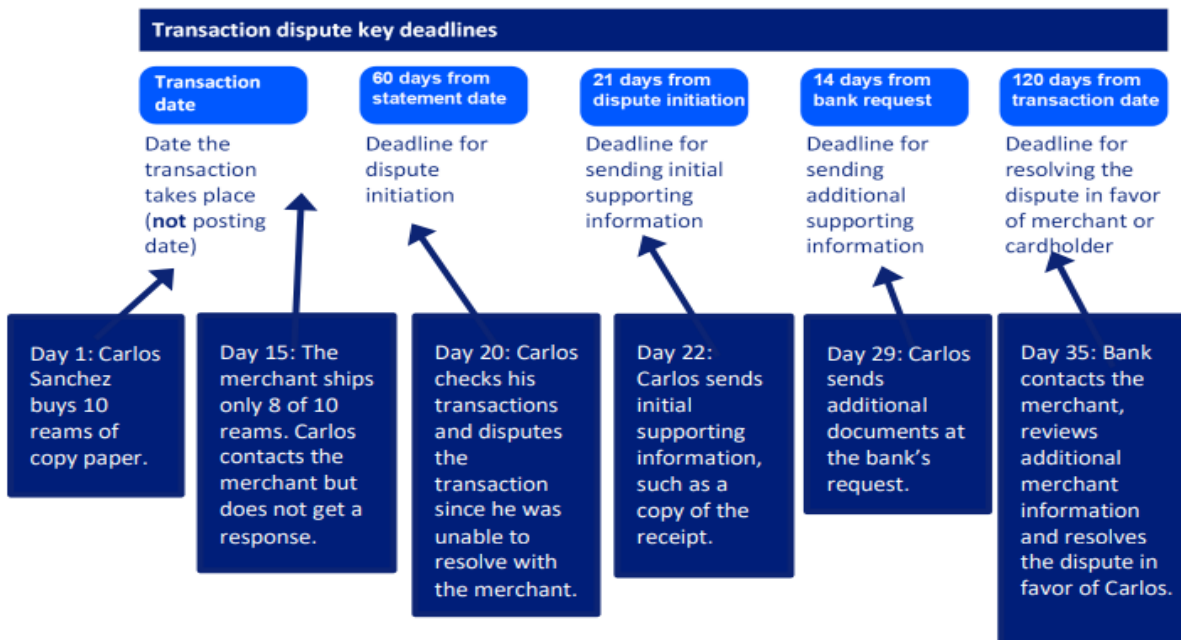
Instructions: Please make a good faith attempt to resolve a claim for purchases directly with the merchant. If assistance from the bank is required, please follow the instructions below to dispute a charge. Disputed charges should be completed within 60 days from the end of the billing period in which the charge appeared. This process is now entirely handled online in Access Online (www.access.usbank.com). Unrecognized transactions should be treated as fraudulent. Call 1-800-523-9078 immediately. Additional details can be found in Access Online's web-based training.

Transactions can be disputed based on the following:

- Merchandise Returned
- Merchandise Not Received
- Services Not Received
- Credit Not Received
- Cash Not Received
- Alteration of Amount
- Inadequate Description
- Not As Described
- Quality of Service
- Duplicate Processing
- Paid By Other Means
- Credit Posted as a Purchase
- Cancelled – Merchandise Returned
- Cancelled – Recurring Transaction
- Cancelled
- Transaction Posted to Closed Account – Recurring Transaction
- Transaction Posted to Closed Account
- Defective – Shipped/Returned
- Defective – Shipped
- Defective
- Other (if your reason is not listed above)

Key deadlines

The Mastercard/Visa chargeback regulations govern timelines for dispute resolution, including the time that cardholders and merchants have to respond to requests for additional information. Below are key deadlines for cardholders and the bank.



Initiate the dispute in Access Online

You can dispute a transaction in Transaction Management in Access Online within 60 days of the statement date. You can cancel a disputed transaction if the disputed transaction is unresolved.

The screenshot shows a 'Transaction List' interface. At the top, there is a 'Return to top' link. Below that, it says 'Records 1 - 8 of 8'. There are two links: 'Check All Shows' and 'Uncheck All Shows'. The main part of the interface is a table with the following columns: Select, Status, Approval Status, Match, Trans Date, Posting Date, Merchant, City/State, Amount, Detail, and Trans Unique. The first row is highlighted and has a blue callout box pointing to the 'Trans Date' column. The callout box contains the text: '1. Click the transaction date link for the transaction you want to dispute.' Below the table, there is a legend for icons: Disputed (circle with @), Matched (circle with M), Exception (triangle with A), Reallocated (circle with R), Trans Detail Level (circle with D), and Upload Attachments (circle with U). There are also two more links: 'Check All Shows' and 'Uncheck All Shows'. At the bottom, it says 'Records 1 - 8 of 8' and there are five buttons: 'Reallocate', 'Mass Reallocate', 'Match to Order', 'Approve', and 'Pull Back'.

Select	Status	Approval Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Trans Unique
<input type="checkbox"/>	Pending			03/23	03/26	GRAYBAR ELECTRIC	CLAYTON, MO	\$388.00		0305917245
<input type="checkbox"/>	Pending			03/21	03/22	UNIVERSAL RADIO INC				
<input type="checkbox"/>	Pending			03/14	03/16	DELL MARKETING L.P.				
<input type="checkbox"/>	Pending			03/13	03/15	CTI TRUCK SERVICE INC.				
<input type="checkbox"/>	Pending			03/13	03/15	CTI TRUCK SERVICE INC.				
<input type="checkbox"/>	Pending			03/13	03/15	CTI TRUCK SERVICE INC.				
<input type="checkbox"/>	Pending			03/02	03/14	BEST BUY 00009746				
<input type="checkbox"/>	Pending			03/11	03/13	DELL MARKETING L.P.	800-727-1100, TX	\$2,393.61		0305917245

Transaction Management

Transaction Detail

Card Account Number: *****5132, PAULINE
Card Account ID: 4004

Create | Manage | Trans List

3. Select additional tabs to view more detail, such as line items and tax information.

Transaction Summary

Status	Match	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail
		03/23	03/26	GRAYBAR ELECTRIC	CLAYTON, MO	388.00	

Disputed Matched Exception Reallocated Upload Attachments

Summary | Match | Allocations | User Line Items | Comments | Approval History | Client Data | Custom Fields

The Summary tab shows high-level transaction information.

The review status cannot be changed because the review day limit has been reached.

To approve and forward the transaction, click "Approve."

To initiate a dispute, click the "Dispute" button.

2. Review the transaction details.

Transaction

Date: 03/23/2024
Purchase ID: 55132
Total Amount: 388.00
Memo Post: Yes

Sales Tax: 0.00
Freight: 46.34

Merchant

Name: GRAYBAR ELECTRIC
City, State/Province: CLAYTON, MO
Transaction Type: MASTERCARD MC PURCHASE

Merchant Category Code

(MCC): 5065
MCC Description: WHOLESALE ELEC PARTS

Reference Information ?

Billing Cycle: Open
Posting Date: 03/26/2024
Reference Number: 55457375357279017625069
Authorization Number: 031736

Most Recent Extract Dates

Financial Extract:
General Ledger Extract:
Payment Extract:

Currency

Billing Currency: U.S. Dollar
Source Currency: U.S. Dollar
Source Currency Amt: 388.00

Approve

Print Transaction

Dispute

Dispute information only reflects the last dispute filed for this transaction. More information available in Dispute History.

Sales Draft Requests ?

- none

4. Click Dispute.

Dispute

+ Dispute History

Transaction Management

Select a Dispute Reason

The definition of a **fraud** transaction is defined as third party unauthorized use of a card. If the transaction in question is fraud, please call 1.800.523.9078.

The definition of a **dispute** transaction is defined as a disagreement between the merchant and the cardholder where the cardholder is asking for their issuer's assistance.

Card Account Number: *****132, PAULINE WILLIAMS PRUITT
Card Account ID: 002551324004

Trans Date	Statement Date	Merchant	Amount	Reference Number
03/23/2024		GRAYBAR ELECTRIC	388.00	554573753572790

Select a dispute reason from the list below.

i Unrecognized transactions should be treated as **fraudulent transactions**. If you don't recognize a charge, please call 1.800.523.9078.

My account was charged for this transaction and...

Reason	Additional Items Required
<input type="radio"/> Merchandise Returned ...I have not received credit for the returned merchandise.	
<input type="radio"/> Merchandise Not Received ...I have not received the merchandise.	
<input type="radio"/> Services Not Received ...I have not received the services.	
<input type="radio"/> Credit Not Received ...I have not received credit toward my account.	Print, Copy of Receipt
<input type="radio"/> Cash Not Received ...I did not receive cash from the ATM.	Print, Copy of Receipt
<input type="radio"/> Alteration of Amount ...the receipt does not match the amount posted.	Print, Copy of Receipt
<input type="radio"/> Inadequate Description ...the description does not give enough information.	
<input type="radio"/> Not As Described ...the merchandise I received does not match the description from the merchant.	Print, Copy of Documentation
<input type="radio"/> Quality of Service ...the service I received does not match the description from the merchant.	
<input type="radio"/> Duplicate Processing ...it has been charged for this transaction more than once.	
<input type="radio"/> Paid by Other Means ...I had paid by other means such as a cash or check.	Print, Copy of Receipt
<input type="radio"/> Credit Posted as a Purchase ...it should have been a credit to my account.	
<input type="radio"/> Cancelled - Merchandise Returned ...I had cancelled the purchase. The merchandise has been returned to the merchant.	
<input type="radio"/> Cancelled - Recurring Transaction ...I had cancelled the purchase. This is a recurring transaction such as a monthly service.	
<input type="radio"/> Cancelled ...I had cancelled the purchase.	
<input type="radio"/> Transaction Posted to Closed Account - Recurring Transaction ...this account has been closed. This is a recurring transaction such as a monthly service.	
<input type="radio"/> Transaction Posted to Closed Account ...this account has been closed.	
<input type="radio"/> Defective - Shipped/Returned ...the shipped merchandise I received was defective. The merchandise has been returned to the merchant.	Print, Copy of Shipping Invoice
<input type="radio"/> Defective - Shipped ...the shipped merchandise I received was defective.	Print, Copy of Shipping Invoice
<input type="radio"/> Defective ...the merchandise I received was defective.	
<input type="radio"/> Other ...none of the above reasons fit my need to dispute this transaction.	

If you do not recognize a charge, then you should call us to report the charge as fraud.

The *Additional Items Required* column tells you what additional information you need to provide when you submit your dispute request, based on Visa and MasterCard dispute rules.

5. Select the reason.

6. Note the additional information the bank needs for your reason.

7. Click Select.

Select