

Tips For Timely Dispute Resolution

- ✓ The fastest way to resolve a problem with a purchase or transaction is to work directly with the merchant.
- ✓ If you can't resolve the issue with the merchant, you must initiate a dispute with Bank of America within 60 days of the close of the billing cycle in which the transaction occurred.
- ✓ To file a dispute, complete the **Commercial Card Claims Statement of Disputed Item** (Dispute Form) form. Make sure you have completed the form accurately and legibly. Answer each question completely – all information is required. If you do not provide all the information requested, the Claims Department will contact the person filing the dispute for the information, delaying the resolution of the dispute.
 - Company Name – *the name of organization you work for.*
 - Account Number – *the 16 digit credit card account the dispute relates to.*
 - Cardholder name – *the name on the account.*
 - Billing close date – *the date of the close of the cycle in which the transaction first appeared.*
 - Transaction date – *the date the transaction was made (from your receipt or statement).*
 - Reference number – *the 23 digit reference number generated for each transaction from your statement.*
 - Merchant name and location – *the business name of the merchant and the city and state in which they are located.*
 - Posted amount and disputed amount - *the dollar amount of the transaction that posted to your account and the amount that you are disputing (e.g. you may have charged \$400, but are only disputing \$150 of the total amount – do not dispute the whole transaction if you are only questioning a portion of the transaction).*
- ✓ Fax the completed form to Commercial Claims at 1-888-678-6046 and keep a copy of the fax transmission report. The form will be imaged and the dispute processed. If Commercial Claims requires more information, they will send a letter to the cardholder at the address on file with Bank of America. You must respond to the request for more information, even if it's to say you have no more detail, or the dispute will be considered closed.
- ✓ Cardholders may call Commercial Card Customer Service at 1-800-300-3084 to check on the status of a dispute or with questions regarding a dispute.
- ✓ Merchants have 60 days to respond to the dispute. The merchant may request more information during that time, or may protest the dispute. You will then have another opportunity to restate your case and the merchant has another opportunity to respond. It can take several months to fully resolve a dispute and it may also go to arbitration with the Visa/MasterCard associations.
- ✓ If you disagree with the resolution of a dispute, you may contact Commercial Claims for more detail (1-800-352-4027). If you are not satisfied with the resolution (e.g. you received a letter that stated the dispute was not filed within the allotted time, but you have confirmation that it was submitted in time), you may request the assistance of a Claims Supervisor. If the problem is not resolved to your satisfaction, please contact your organization's Program Administrator who will work with a Bank of America Account Manager. Please keep in mind that merchants have rights under the dispute regulations and may refute the details of the dispute.

- ✓ **Are you missing a receipt? There are two types of receipt requests:**
 - **Replacement receipt** – if you are sure that you made a transaction and just need a copy of your receipt:
 1. Call the merchant and request a copy of the receipt.
 2. If the merchant cannot provide a copy, your organization's Program Administrator may request a copy through their Account Specialist or Team Servicing.
 3. If allowed by your organization, use an approved receipt substitute.
 - **Dispute receipt** – if you are not sure of a transaction, and need a copy of a receipt for verification, place the item in dispute and request a copy of the receipt. You should place the item in dispute at this time because the merchant has 30 – 45 days to provide a receipt copy, so you may miss your dispute window if the receipt arrives and you see did not make the charge. Cancel the dispute by calling Commercial Claims if the receipt shows you did make the transaction.
 1. File a dispute and select reason number 11 on the dispute form.

A dispute is a legal process. This is intended as a guide to assist you with completing a dispute form.

Dispute Guide

Commercial Card Services



Basic Dispute Reasons and General Documentation Requirements

1. Unauthorized Transaction	Commercial Claims always requires a signed dispute form by the cardholder declaring the charge to be unauthorized. Letters saying that the cardholder does not recognize a transaction are not sufficient. If the cardholder gave their account number to the merchant, it is considered 'participating in the transaction' and therefore authorized, according to Visa/MasterCard.
2. Charge Amount Does Not Agree	Commercial Claims requires proof of the discrepancy from the customer (e.g. copy of customer's receipt).
3. Merchandise or Service Not Received	Provide a description of how the cardholder has attempted to resolve the matter with the merchant prior to disputing the charge and the date that they expected to receive the merchandise or service. To qualify under this category, it must be the <u>merchant</u> who was unwilling or unable to provide the service/merchandise.
4. Defective or Wrong Merchandise	Merchandise/service was not as originally described. Provide an explanation how or why the merchandise/service were different than expected. Substantial supporting documentation is required for quality related disputes.
5. Recurring Charges After Cancellation	The customer must cancel service with the merchant. Commercial Claims requires the date the cardholder cancelled the service. If the customer agreed to a free trial period, they must cancel the service with the merchant by the end of the free trial. Just closing the credit card account does not stop the charges.
6. Recurring Charges Paid By Other Means	Provide proof that the merchant received payment using another method (e.g. copy of front and back of cancelled check, copy of cash receipt, or credit card statement showing another charge).
7. Credit Appears as Charge	Provide a legible copy of the credit receipt.
8. Credit From Merchant Not Received	Provide a copy of customer's credit receipt or proof that the merchandise was returned and received by the merchant (e.g. UPS or certified postal receipt). If a credit receipt is not available, provide a letter from the merchant, with the cardholder's name and account number in the letter, stating the cardholder should receive credit.
9. Double Charge	Usually documentation is not required to support this claim. If the charges are airline tickets and the ticket numbers differ, the claim does not qualify for double charge.
10. Hotel Reservation Cancelled	Commercial Claims must have cardholder's cancellation number. If no cancellation number is available, the cardholder should provide as much information as possible regarding booking of reservations (e.g. was a cancellation policy properly disclosed) and a copy of the phone bill on which the call to cancel reservation appears.
11. Do Not Recall Transaction	Select this category if you do not recognize a transaction and you wish to dispute the charge. Documentation of the charge will be provided to the cardholder.
12. Other	Provide a detailed letter with any documentation that may assist the Commercial Claims area resolve the dispute.

Important Numbers: **Commercial Card Customer Service – Phone: 1-800-300-3084**
Commercial Card Claims – Fax: 1-888-678-6046
Commercial Card Claims – Phone: 1-800-352-4027

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