



GSA SmartPay Conference

# Disputes: Resolution without Delay Civilian

Melissa Landis  
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Success is in the Cards

11<sup>th</sup> Annual GSA SmartPay Conference

Phoenix, Arizona  
July 28<sup>th</sup> - July 30<sup>th</sup>, 2009



# Disputes: Resolution without Delay

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## House Rules

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To ensure the best possible learning experience for participants, please adhere to the following house rules:

- Turn cell phones and pagers to vibrate
- Hold questions to end of session
- Must be scanned to receive CLP credits
  - For each course
- Unanswered Questions
  - Q-Cards & Ballot Boxes
  - Answer to be emailed after the conference - within 45 days



# Disputes: Resolutions without Delay

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## Goals & Objectives

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**This session is designed to assist you in achieving the following goals:**

- Provide an overview and outline of the dispute process
- Provide tools and information to educate your cardholders
- Facilitate more timely and effective dispute resolutions



# Agenda

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1. Defining a Dispute
2. Dispute Process Overview
3. CitiDirect® Card Management System Benefits
4. Ensuring a Successful Dispute Process
5. Dispute Resolution
6. Misuse and Fraud



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## 1. Defining a Dispute

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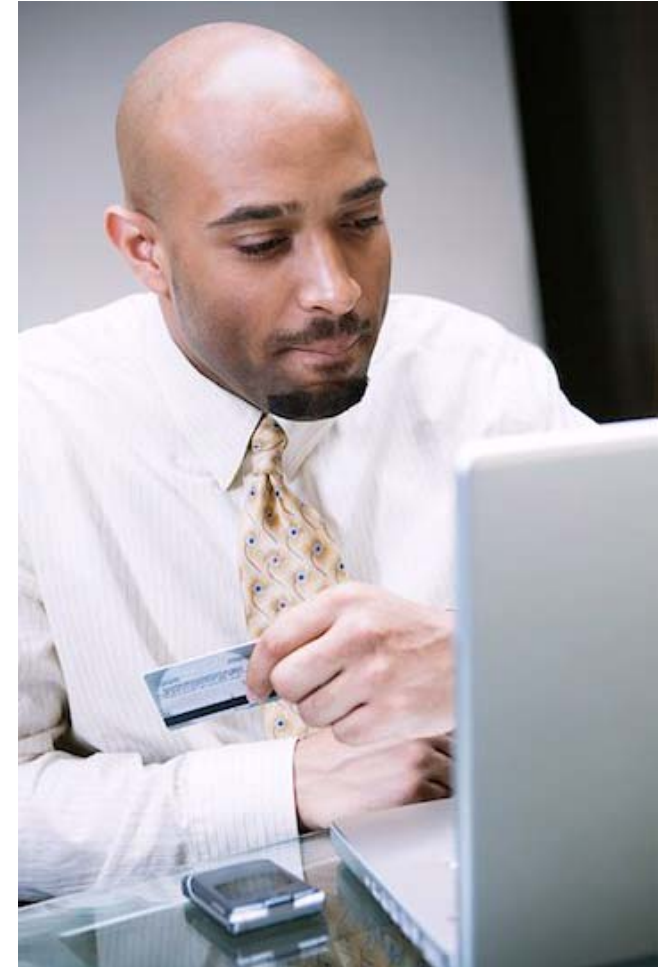
# Defining Disputes

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## What is a Dispute?

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- Association Definition: A transaction amount that the cardholder believes should be returned in full or in part to the merchant.
  - A dispute is the first step in the process to return a charge to the merchant's bank
  - It may be determined that all or part of the charge amount could be charged back to the merchant bank



# Defining Disputes

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## Common Reasons for a Dispute

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- Common Reasons for a Dispute:
  - A charge the cardholder does not recognize
  - Non-receipt of product or services
  - Incorrect transaction amount
  - Duplicate charges
  - Paid for by other means



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## 2. Dispute Process

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# Dispute Process

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## Understanding the Basics

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- Who are the players?
  - Visa & MasterCard – the card associations
  - Card Issuers
  - Merchants
  - Card Acquirers
  - Cardholders
- Who sets the guidelines?



# Dispute Process

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## Quick Facts & Tips for Cardholders

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- Statement reconciliation
  - Cardholders should carefully review their statements every month
  - Cardholders should verify all charges
- Contact the merchant
  - Request credit
- Cardholders should retain all receipts and other transaction documentation
- **Remember the 60 Day Rule!**
  - Rights to dispute charges after the 60-day rule may be relinquished

60  
Days

# Dispute Process

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## Steps to Initiating a Dispute Claim

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- Step 1: Contact the merchant directly
  - Disputes are often resolved by contacting the merchant directly
- Step 2: If the merchant is unable to help, contact the issuing bank
  - The issuing bank will research the transaction with the merchant and their acquirer on the cardholder's behalf
  - Citi: 1-800-790-7206
  - Complete and submit dispute form – including additional required documentation

# Dispute Process

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## Steps to Initiating a Dispute Claim – Obtaining the Dispute Form

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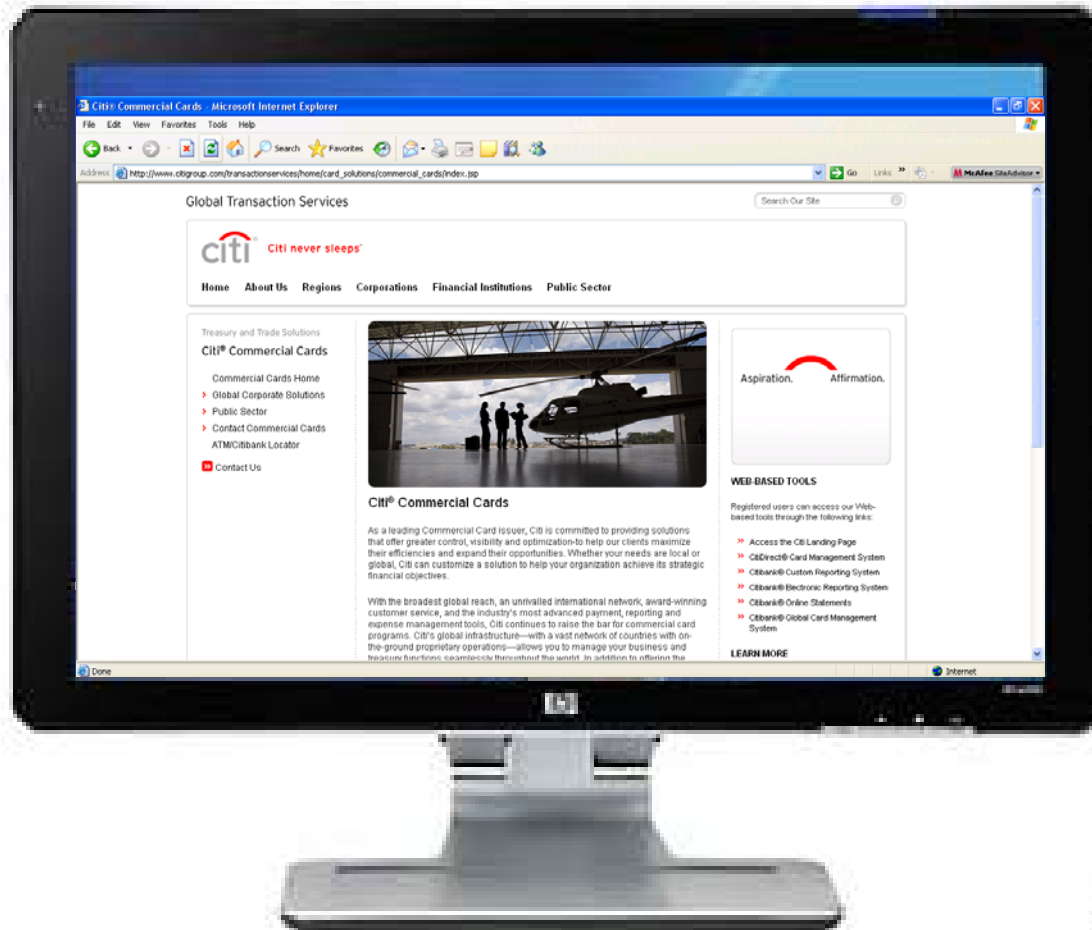
- CitiDirect® Card Management System
- CitiManager® Web Site
- Customer Service

**Fax completed dispute forms to (605) 357-2019**



# Dispute Process

## Obtaining the Dispute Form



# Dispute Process

## Obtaining the Dispute Form

Global Transaction Services



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# Dispute Process

## Obtaining the Dispute Form



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      - Newsletter
      - Reference
      - CitiDirect® Card Management System
    - > SmartPay 2
  - > Contact Commercial Cards
    - ATM/Citibank Locator
- > Contact Us

### Program Materials

#### A/OPC Guides

- >> Citibank® Purchase Card
- >> Citibank® Travel Card
- >> Citibank® MasterCard® Fleet Card
- >> Voyager Card Acceptance Schedule

#### Appendices to A/OPC Guides

- >> Appendix A: Acronyms
- >> Appendix B: Program Forms
- >> Appendix C: Report Formats
- >> Appendix D: Account Statement and Memo Statement
- >> Appendix E: MCC Codes
- >> Appendix F: MCC Codes - Fleet Card Program
- >> Appendix G: Required Data Elements for Reporting - Fleet Card Program
- >> Appendix H: MCC Code Listing in Numeric Order

#### Cardholder Guides

- >> Citibank® Purchase Card
- >> Citibank® Travel Card
- >> Cardholder Account Agreement With Creditworthiness Processing
- >> Cardholder Account Agreement Without Creditworthiness Processing

#### Other Government Services Material

- >> GSA SmartPay® 2 - Presentation Package
- >> Presentations: GSA Conference 2008
- >> Designated Billing Office Guide
- >> Transaction Dispute Office Guide
- >> Account Credit Ratings (Account Statuses)



# Dispute Process

## Obtaining the Dispute Form



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### Appendix B: Program Forms

Program forms CB001 through CB014 are provided below. The forms are in PDF format, so you will need Adobe® Acrobat Reader® to view them. [Click here](#) to download it.

<a href="#">CB001</a>	Government Purchase Card Setup Form
<a href="#">CB002</a>	Government Purchase or Travel Card Maintenance Form
<a href="#">CB003</a>	Government Cardholder Dispute Form
<a href="#">CB004</a>	Government Travel Card (Individually Billed Account) Setup Form
<a href="#">CB004-B</a>	Government Travel Card (Individually Billed Account) Setup Form - Creditworthiness
<a href="#">CB005</a>	Government Travel Card (Centrally Billed Account) Setup Form
<a href="#">CB006</a>	Government Agency/Organization Program Coordinator Setup/Maintenance Form
<a href="#">CB007</a>	Government Approving Official (Agency Account) Setup/Maintenance Form
<a href="#">CB008-A</a>	MasterCard Government Fleet Card Driver Setup Form for Electric




# Dispute Process

## Obtaining the Dispute Form

### Required Fields:

1. Inquirer's Name
2. Date
3. Cardholder's Name
4. Account Number
5. Transaction Date
6. Dollar Amount of Charge
7. Merchant
8. Cardholder Signature
9. Dispute Description



CITIBANK<sup>®</sup> GOVERNMENT CARDHOLDER DISPUTE FORM

INQUIRER'S NAME: (1) \_\_\_\_\_ DATE: (2) \_\_\_\_\_  
CARDHOLDER'S NAME: (3) \_\_\_\_\_  
ACCOUNT NUMBER: (4) \_\_\_\_\_

**CARDHOLDER:** PLEASE PROVIDE A COPY OF ANY INFORMATION FORMS REQUESTED BELOW  
ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON.  
PLEASE FAX TO 605-357-2619 OR MAIL TO Citibank Government Services, P.O. Box 6125, Sioux Falls, SD 57117-6125.  
This form must be filled out completely and forwarded to Citibank and the appropriate Agency official (as determined by your internal procedure(s))  
within 60 calendar days of receipt of your invoice.

TRANSACTION DATE: (5) \_\_\_\_\_ DOLLAR AMOUNT OF CHARGE: \$(6) \_\_\_\_\_ MERCHANT: (7) \_\_\_\_\_  
CARDHOLDER SIGNATURE: (8) \_\_\_\_\_

Please read carefully each of the following descriptions and check the one most appropriate to your particular dispute. Card program regulations require that you provide additional statements to document specific items, where indicated below. If you have any questions, please contact us at 1-800-790-7206 (overseas call collect at 304-954-7830). We will be more than happy to advise you in this matter.

(9)

- UNAUTHORIZED TRANSACTION  
 I have not authorized this charge to my account.
- MULTIPLE PROCESSING - THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_  
 The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.
- MERCHANDISE NOT RECEIVED IN THE AMOUNT OF \$ \_\_\_\_\_.  
Please enclose a separate statement detailing the merchant contact, and the expected date to receive merchandise.  
 My account has been charged for the above transaction, but I have not received the merchandise. I have contacted the merchant, but the matter was not resolved.
- CANCELED TRANSACTION  
 My account has been charged for the above listed transaction. I have contacted this merchant on (date) and canceled the order. I will refuse delivery should the merchandise still be received.
- MERCHANDISE RETURNED IN THE AMOUNT OF \$ \_\_\_\_\_.  
Please enclose a separate statement detailing the merchant contact, date of the contact and the merchant response.  
 My account has been charged for the above listed transaction, but the merchandise has since been returned.  
A copy of the postal or UPS receipt is enclosed.
- CREDIT NOT RECEIVED  
 I have received a credit voucher for the above listed charge, but it has not yet appeared on my account.  
A copy of the credit voucher is enclosed.
- DIFFERENCE IN AMOUNT  
 The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is \$ \_\_\_\_\_.
- COPY REQUEST  
 I recognize this charge, but need a copy of the sales draft for my records.
- SERVICES NOT RECEIVED  
Please enclose a separate statement with the date of the merchant contact and response.  
 I have been billed for this transaction; however, the merchant was unable to provide the services.
- PAID FOR BY ANOTHER MEANS  
Please enclose a separate statement with the date of the merchant contact and response.  
 My card number was used to secure this purchase; however, the final payment was made by check, cash, or another credit card. Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.
- NOT AS DESCRIBED  
 The item(s) specified do not conform to what was agreed upon with the merchant. (The Cardholder must specify what goods, services, or things of value were received. The Cardholder must have attempted to return the merchandise and state so in his/her complaint.)


• IF NONE OF THE ABOVE REASONS APPLY:  
Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper and sign and date your description statement. Numbers in parentheses correspond to numbers on guide sheet on next page.

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CB003 1/2 Final 8/16/07

# Dispute Process

## Obtaining the Dispute Form

1. Unauthorized Transaction
2. Multiple Processing
3. Merchandise Not Received in the Amount of \$
4. Cancelled Transaction
5. Merchandise Returned in the Amount of \$
6. Credit not Received
7. Difference in Amount
8. Copy Request
9. Services Not Received
10. Paid for by Another Means
11. Not as Described
12. None of the Above...



CITIBANK<sup>®</sup> GOVERNMENT CARDHOLDER DISPUTE FORM

INQUIRER'S NAME: (1) \_\_\_\_\_ DATE: (2) \_\_\_\_\_  
CARDHOLDER'S NAME: (3) \_\_\_\_\_  
ACCOUNT NUMBER: (4) \_\_\_\_\_

CARDHOLDER: PLEASE PROVIDE A COPY OF ANY INFORMATION FORMS REQUESTED BELOW  
ALONG WITH THE STATEMENT THE DISPUTED CHARGE APPEARS ON.  
PLEASE FAX TO 606-937-2915 OR MAIL TO CitiBank<sup>®</sup> Government Services, P.O. Box 6125, Storky Falls, SD 57117-6125.  
This form must be filed out completely and forwarded to CitiBank and the appropriate Age Key Office (as determined by your internal procedures) within 60 calendar days of receipt of your invoice.

TRANSACTION DATE: (5) \_\_\_\_\_ DOLLAR AMOUNT OF CHARGE: \$(6) \_\_\_\_\_ MERCHANT: (7) \_\_\_\_\_  
CARDHOLDER SIGNATURE: (8) \_\_\_\_\_

Please read carefully each of the following descriptions and check the one most appropriate to your particular dispute. Card program regulations require that you provide additional statements to document specific items, where indicated below. If you have any questions, please contact us at 1-800-790-7206 (overseas call collect at 904-954-7850). We will be more than happy to advise you in this matter.

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 I recognize this charge, but need a copy of the sales draft for my records.
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 I have been billed for this transaction; however, the merchant was unable to provide the services.
- PAID FOR BY ANOTHER MEANS  
Please enclose a separate statement with the date of the merchant contact and response.  
 My card number was used to secure this purchase; however, the final payment was made by check, cash, or another credit card. Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.
- NOT AS DESCRIBED  
 The item(s) specified do not conform to what was agreed upon with the merchant. (The Cardholder must specify what goods, services, or things of value were received. The Cardholder must have attempted to return the merchandise and state so in his/her complaint.)
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# Dispute Process

## Obtaining the Dispute Form

Remember – the cardholder **MUST** sign the form



### CITIBANK® GOVERNMENT CARDHOLDER DISPUTE FORM

**INQUIRER'S NAME:** (1) \_\_\_\_\_ **DATE:** (2) \_\_\_\_\_

**CARDHOLDER'S NAME:** (3) \_\_\_\_\_

**ACCOUNT NUMBER:** (4) - - - - -

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within 60 calendar days of receipt of your invoice.

**TRANSACTION DATE:** (5) \_\_\_\_\_ **DOLLAR AMOUNT OF CHARGE:** \$ (6) \_\_\_\_\_ **MERCHANT:** (7) \_\_\_\_\_

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(9)



# Dispute Process

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## Pop Quiz

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1. What is the first step a cardholder should take in the dispute process?  
***A. Contact the Merchant***
2. If the merchant is unable to assist, what is the next step the cardholder should take?  
***A. Submit a Dispute Form***
3. Name the website where the dispute form can be found.  
***A. [www.citimanager.com](http://www.citimanager.com)***



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### 3. CitiDirect<sup>®</sup> Card Management System Benefits

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# CitiDirect® Card Management System Benefits

## Submitting the Dispute Form – Using the CitiDirect® Card Management System

- Preferred method for many agencies
- Ensure all required fields are complete (including dispute reason and transaction amount) prior to clicking “submit” button
- Attend CitiDirect® Card Management System hands-on session to learn more

The screenshot displays the CitiDirect Card Management System interface. At the top, the Citi logo and "investment banking" are visible, along with the URL "Citigroup.com". The page title is "CitiDirect® Card Management System". Navigation links include "What's New", "Help", "Home", and "Logout". A menu bar shows "Inbox", "Card Management", "Inquiry", and "Assistance". The current page is "Inquiry - Statement - Cardholder Statement".

Account details: Cardholder Product Type: TRAVEL - Individually Billed; Account Number: xxxxxxxxxx; Statement Period: 04/21/2007 - 05/22/2007; Statement Status: Interim. Tax Total: \$ 0.00; Statement Total: \$ -1,427.44.

select	post_date	tran_date	merchant	amount	status	note	type	rec ind
<input type="checkbox"/>	04/30/2007	04/26/2007	CONTINENTAL	\$ 359.80				<input type="checkbox"/>
<input type="checkbox"/>	04/30/2007	04/26/2007	UNITED AIR	\$ 312.12				<input type="checkbox"/>
<input type="checkbox"/>	05/02/2007	04/27/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/02/2007	04/27/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/01/2007	04/30/2007	UTC REMIT	\$ -28.67				<input type="checkbox"/>
<input type="checkbox"/>	05/01/2007	04/30/2007	UTC REMIT	\$ -1,004.32				<input type="checkbox"/>
<input type="checkbox"/>	05/02/2007	05/01/2007	AVIS RENT-A-CAR	\$ 68.82				<input type="checkbox"/>
<input type="checkbox"/>	05/03/2007	05/01/2007	TEN ASIAN BISTRO TENTATIO	\$ 16.00				<input type="checkbox"/>
<input type="checkbox"/>	05/07/2007	05/02/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/07/2007	05/02/2007	CARLSON WAG	\$ 65.00				<input type="checkbox"/>
<input type="checkbox"/>	05/03/2007	05/02/2007	MARRIOTT HOTELS	\$ 171.35				<input type="checkbox"/>
<input type="checkbox"/>	05/04/2007	05/02/2007	AVISTAR CT PICCOLO	\$ 10.40				<input type="checkbox"/>
<input type="checkbox"/>	05/04/2007	05/02/2007	DELTA AIR	\$ 305.55				<input type="checkbox"/>
<input type="checkbox"/>	05/04/2007	05/02/2007	USAIRWAYS	\$ 230.80				<input type="checkbox"/>
<input type="checkbox"/>	05/11/2007	05/09/2007	RAMADA INNS STUART	\$ 184.46				<input type="checkbox"/>
<input type="checkbox"/>	05/11/2007	05/09/2007	COCONUTS ON THE BEACH	\$ 27.00				<input type="checkbox"/>
<input type="checkbox"/>	05/14/2007	05/10/2007	AVISTAR CT PICCOLO	\$ 28.00				<input type="checkbox"/>
<input type="checkbox"/>	05/10/2007	05/10/2007	CITIBANK USA N.A	\$ -3,188.84				<input type="checkbox"/>
<input type="checkbox"/>	05/11/2007	05/10/2007	AVIS RENT-A-CAR	\$ 268.81				<input type="checkbox"/>
<input type="checkbox"/>	05/15/2007	05/13/2007	UNITED AIR	\$ 553.48				<input type="checkbox"/>

Buttons at the bottom: [dispute](#), [print Statement](#), [close](#)

# CitiDirect® Card Management System Benefits

## Submitting the Dispute Form – Using the CitiDirect® Card Management System

**Dispute**

CARDHOLDER ACCOUNT NUMBER	XXXXXXXXXX	TRAN DATE	04/11/2007
MERCHANT	AMERICAN	AMOUNT OF CHARGE	\$ 318.80

Please read each description carefully and check the one most appropriate to your particular dispute.

**Questions?**  
Contact us at: 1-800-790-7206, option 2, or for international calls, dial collect at (904) 954-7850

We recommend that this form be printed, signed and sent to Citibank as supporting evidence and to expedite dispute processing with the merchant. If this claim is initiated on behalf of the card holder the form has to be printed, signed by the cardholder and sent to Citibank.

**Unauthorized Transaction (UnauthTran)**  
I have not authorized this charge to my account.

**Duplicate Processing (DupProc)**  
The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for \$ [input]. I did not authorize this charge. My card was in my possession at all times.  
The date of the authorized transaction was [input] (mm/dd/yyyy). (For multiple tickets, please identify which ticket was used(authorized))  
[input]

**Merchandise or Service Not Received in the Amount of \$ [input] (MercNotRcd)**  
I have authorized this charge but have not received the  merchandise or  service (select one). I expected to receive the merchandise/service on [input] (mm/dd/yyyy). I have contacted the merchant on [input] (mm/dd/yyyy) to request credit and their response was  
[input]

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## 4. Ensuring a Successful Dispute Process

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# Ensuring a Successful Dispute Process

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## Cardholder Tips

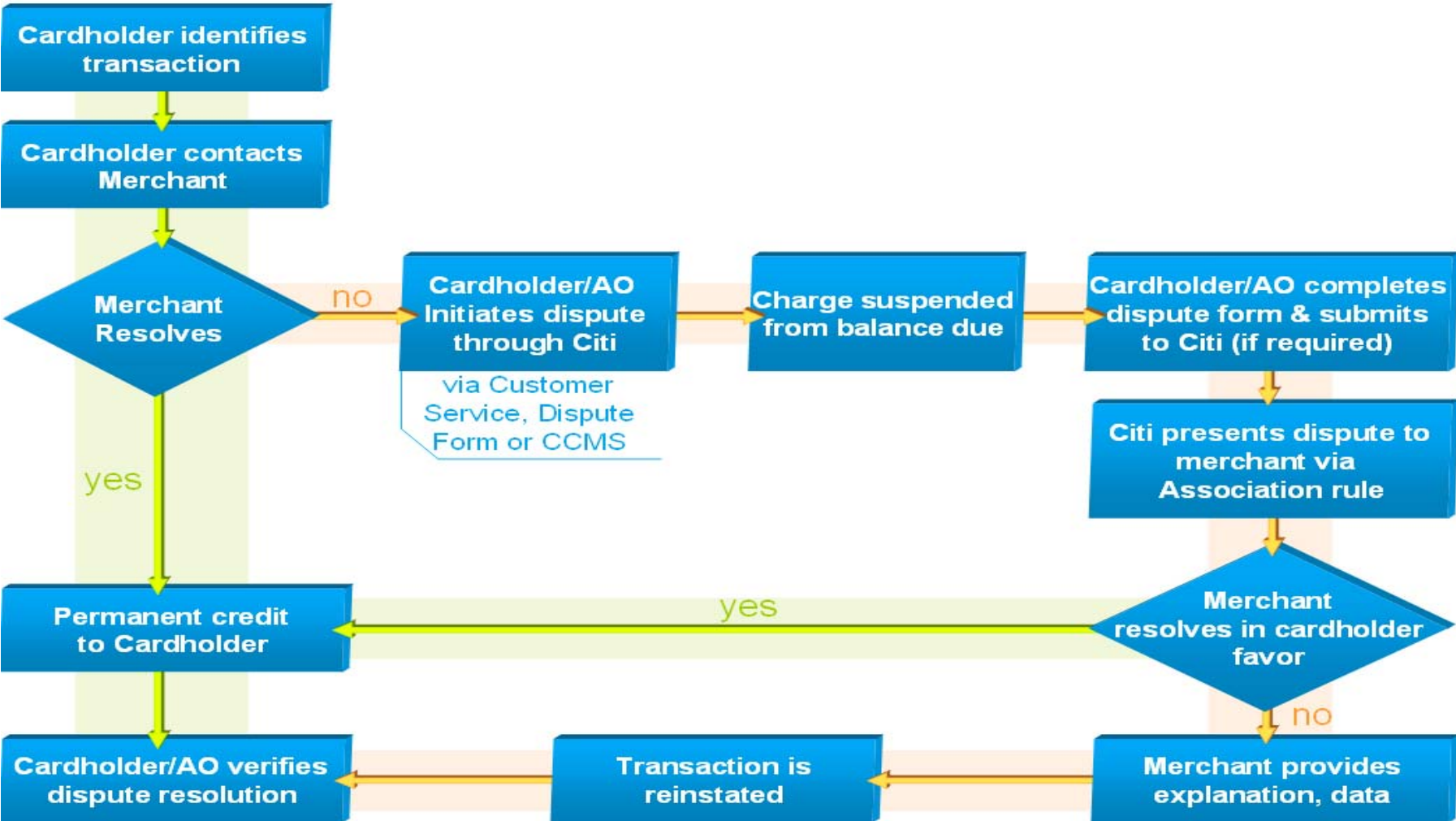
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- Submitting a dispute on line will initiate the dispute process
- May not dispute if previously disputed
- May not dispute if older than 60 days
- Fees may not be disputed
- A signed dispute form may be required



# Ensuring a Successful Dispute Process

## The Dispute Process



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## 5. Dispute Resolution

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# Dispute Resolution

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## Chargeback Process at Citi

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1. Citi requests charge amount via the merchant's bank
  - a. The Association requires merchant response within 45 days of notification of dispute
  - b. If response is not received within 45 days, disputes are automatically resolved in favor of the cardholder
2. Documentation is sent to the Bankcard Associations



# Dispute Resolution

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## Common Chargeback Reasons

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- **Not as described**
- **Unauthorized transaction**
- **Duplicate processing**
- **Non-receipt of merchandise**
- **Services not received**
- **Requested charge copy not received**
- **Credit not processed**



# Dispute Resolution

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## Chargeback Process: Representment

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Representment: The disputed charge is rejected by the merchant and sent back to the issuer.

1. Merchant disputes charge. Reasons may include:
  - a. Invalid reason
  - b. Reason criteria not met
  - c. Missing documentation or paperwork
2. Merchant provides supporting documentation of charge
3. Cardholder has opportunity to dispute
4. Account may be re-billed and resolved

# Dispute Resolution

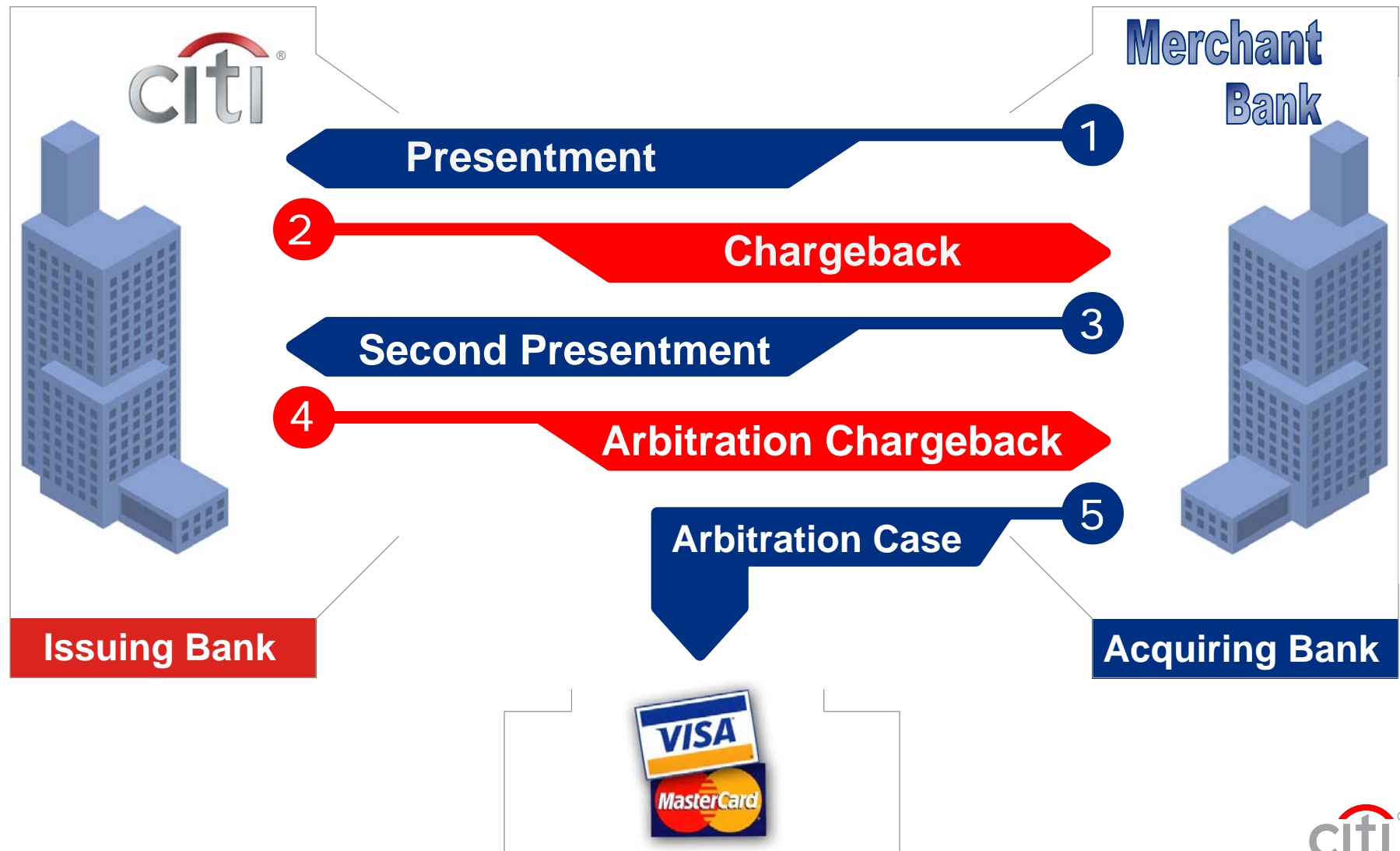
## Chargeback Process: About Provisional Credits

- A provisional (temporary) credit may be applied when dispute is initiated
- The provisional credit may be re-billed to the cardholder's account, depending upon
  - Merchant response / documentation
  - Cardholder's failure to respond to correspondence from Citi requesting additional documentation



# Dispute Resolution

## Dispute Process: Chargeback Flow



# Dispute Resolution

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## Dispute Process: Confirmation

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1. Citi sends letter to cardholder acknowledging dispute:
  - a. Letter sent to address on file
  - b. Allow 45 days for investigation
  
2. Cardholder may be contacted to provide additional information
  - a. Timely customer follow up is critical (even while traveling) or dispute may be closed
  - b. Any Citi-issued credit could be re-billed
  - c. Contact Customer Service to ensure receipt of documentation

# Dispute Process

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## Pop Quiz

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1. What is the timeframe your cardholders should allow for a dispute investigation?

***A. 45 business days***

2. How long after the verbal submission does the cardholder have to submit the dispute form?

***A. 21 days***

3. Cardholders must notify Citi of a dispute within \_\_\_\_ calendar days of receipt of their statement.

***A. 60 calendar days***



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## 4. Cardholder Tips

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# Cardholder Tips

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## Avoiding Unnecessary Delays – What is Within Your Control

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1. Include ANY & ALL documentation with dispute form
  - a) Receipts
  - b) Correspondence
  - c) Tracking number
  - d) Credit slip
2. Verify dispute form is signed
3. If the merchandise was returned, provide receipt or tracking information from shipper
4. If the transaction amount is being disputed, the cardholder must provide a copy of the original invoice

# Cardholder Tips

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## Fraud

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- Unrecognized Charges
  - A single unauthorized charge may be merchant error
- Unrecognized Merchant
  - Merchants may bill under a name other than their operating name or bill from a different state where the purchase was made
- Unauthorized mail or telephone orders
- Contact Customer Service to close account
  - Complete affidavit
  - Fax to Security Operations at (605) 330-6801
- Cardholders should contact Customer Service immediately if they suspect fraudulent use of their card

# Cardholder Tips

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## Misuse

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- A/OPC manages to policy
- Proper use of tools
  - MCC restrictions
  - Manage credit limits
  - Close inactive accounts
  - Manage delinquency
- Transactions due to misuse are not eligible for dispute or chargeback



# Dispute Process

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## Pop Quiz

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1. What must the cardholder do on all forms BEFORE sending them to the Disputes Department ?

***A. Sign their name***

2. What should the cardholder maintain copies of?

***A. All dispute related documentation***

3. True or False: A cardholder should wait to verify that a charge is fraudulent before contacting Customer Service.

***A. False. If the customer believes a charge to be fraudulent, they should contact Customer Service immediately.***



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## 5. Tracking Disputes

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# Tracking Disputes

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## Keeping Track of Disputes

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- CitiDirect® Card Management System
- Card Statements and Payments or paper statements
- Transaction Dispute Report



# Tracking Disputes

## Keeping Track of Disputes

### Transaction Dispute

Page by:

Report As Of Date: 2009-03-18-04.42.41

Account Name	Account Number	Transaction Date	Posting Date	Dispute Status	MCC	Merchant Description
Mouse Mickey	1236547894561230	1/30/2009	2/2/2009	Valid dispute	3504	HILTON HOTELS
Potter Harry	1236547894561230	2/7/2009	2/9/2009	Valid dispute	3058	DELTA
Zachary Connor	1236547894561230	1/29/2009	1/30/2009	Settled in cardholder favor	5691	MEN & WOMEN'S CLOTHING
Mouse Mickey	1236547894561230	1/7/2009	1/9/2009	Valid dispute	3726	RIO SUITES
Potter Harry	1236547894561230	1/31/2009	2/2/2009	Valid dispute	3405	ENTERPRISE RENT-A-CAR
Pan Peter	1236547894561230	2/10/2009	2/12/2009	Valid dispute	3000	UNITED AIRLINES

Settled in cardholder favor

City	Dispute Date	Dispute Settled Date	Statement Begin Date	Disputed Transaction Amount	Dispute Amount
SAINT LOUIS	3/5/2009		2/22/2009	\$129.31	\$129.31
DAVIS AFB	2/23/2009		2/22/2009	\$397.20	\$397.20
JAMAICA	2/9/2009	3/11/2009	3/6/2009	\$10.10	\$10.10
LAS VEGAS	3/11/2009		3/11/2009	\$86.11	\$86.11
JACKSONVILLE	2/18/2009		3/11/2009	\$63.12	\$63.12
SAN DIEGO	2/20/2009		3/6/2009	\$213.20	\$213.20

Dispute Date  
(2/9/09)

Dispute Settled  
Date (3/11/09)

# Tracking Disputes

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## Top 5 Ways to Ensure Success!

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- 1) Submit dispute form within timeframe
- 2) Sign dispute form
- 3) Fill out dispute form completely
- 4) Provide all supporting documentation
- 5) Follow up for additional correspondence requests in a timely manner



# Disputes: Resolutions without Delay

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## Summary

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**This session was designed to assist you in achieving the following goals:**

- Provide an overview and outline of the dispute process
- Provide tools and information to educate your cardholders
- Facilitate more timely and effective dispute resolutions



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