

Dispute a Transaction

You can use this quick reference guide as a fast reminder of the basic steps for disputing a transaction.

Transaction Management
Card Account Summary with Transaction List

Product: Purchasing Card
Card Account Number: *****1234, CHRIS DOE

Account Number: *****1234 Total \$ (#) of Outstanding Orders: \$0.00 (0)
Account Name: CHRIS DOE Total \$ (#) of Unmatched Transactions: \$2,254.81

Billing Cycle Close Date: 01/22/2007 Search

Total \$ (#) of Reallocated Transactions: \$0.00 (0)
% of Transactions Reallocated: 0%
Total \$ (#) of Transactions: \$456.45 (4)

[-] Search Criteria Return to top

[-] Transaction List Return to top

Records 1 - 4 of 4

Select	Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount
<input type="checkbox"/>			01/18	01/19	MR NEWSPAPER MAN	908-6680202, NJ	\$128.10
<input type="checkbox"/>			01/18	01/19	MR NEWSPAPER MAN	908-6680202, NJ	\$37.35
<input type="checkbox"/>			01/08	01/09	NEJM MASS MED SOCIETY #3	781-893-3800, MA	\$98.00
<input type="checkbox"/>			12/27	12/28	REIMSEVIER HEALTH SC	800-654-2452, FL	\$193.00

Legend: Reviewed Disputed Matched Exception Reallocated Trans Detail Level

1. In the transaction management function, on the transaction list, click the date link for the transaction you want to dispute.

Transaction Summary

Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Purch
Disputed		01/18	01/19	MR NEWSPAPER MAN	908-6680202, NJ	\$128.10		1

Summary: Matched Order Allocations Tax Data

The Summary tab shows high-level transaction information.

To change the review status, click the "Mark as Reviewed" button.
To initiate a dispute, click the "Dispute Transaction" button.

Transaction
Date: 01/18/2007
Purchase ID: 1
Total Amount: 128.10

Reference Information
Billing Cycle: 01/22/2007
Posting Date: 01/19/2007
Reference Number: 24755427018730181473186
Authorization Number: 081985

Merchant
Name: MR NEWSPAPER MAN
City/State:
Transaction:
MCC Code:
MCC Description:

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

Dispute

2. Click the **Dispute** button.

Transaction Management
Select a Dispute Reason
Card Account Number: *****1234, CHRIS DOE

Tran Date	Statement Date	Merchant	Amount
01/18/2007	01/22/2007	MR NEWSPAPER MAN	128.10

Select a dispute reason from the list below. If you need more information, click the "Help" link.

My account was charged for this transaction and...

- Unauthorized**
I did not authorize the charge. Print, Signature
- Unrecognized**
I do not recognize the charge. Print, Signature
- Merchandise Returned**
I have not received credit for the returned merchandise. Print, Signature
- Merchandise Not Received**
I have not received the merchandise.
- Services Not Received**
I have not received the services.
- Credit Not Received**

3. Select the radio button for the appropriate dispute reason.

- Credit Posted as a Purchase**
It should have been a credit to my account. Print, Copy of Receipt
- Cancelled - Merchandise Returned**
I had cancelled the purchase. The merchandise has been returned to the merchant. Print, Copy of Receipt
- Cancelled - Recurring Transaction**
I had cancelled the purchase. This is a recurring transaction such as a monthly service. Print, Copy of Receipt
- Cancelled**
I had cancelled the purchase.
- Transaction Posted to Closed Account - Recurring Transaction**
This account has been closed. This is a recurring transaction such as a monthly service. Print, Copy of Receipt
- Transaction Posted to Closed Account**
This account has been closed.
- Defective - Shipped/Returned**
The shipped merchandise I received was defective. The merchandise has been returned to the merchant. Print, Copy of Shipping Invoice
- Defective - Shipped**
The shipped merchandise I received was defective. Print, Copy of Shipping Invoice
- Defective**
The merchandise I received was defective.
- Other**
None of the above reasons fit my need to dispute this transaction.

4. Click the **Select** button.

Transaction Management
Dispute Reason: Unauthorized
Card Account Number: *****1234, CHRIS DOE

Tran Date	Statement Date	Merchant	Amount	Reference Number
01/18/2007	01/22/2007	MR NEWSPAPER MAN	128.10	24755427018730181473186

Unauthorized
My account was charged for this transaction and I did not authorize the charge.

This dispute reason requires a physical signature of the Cardholder. After completing this form, click "Continue" for a printable version of the form.

* = required

Requestor Name:* Requestor Phone Number:*

Comments:*

5. Fill in any additional required or optional information.

6. Click **Continue**.

U.S. Bank Access® Online: Dispute a Transaction *Quick Reference*

Transaction Management
Dispute Reason: Unauthorized

Request has been successfully completed.

Print, sign and fax or mail this form to the following address. This dispute will not be processed if this form is not received within 21 days of the dispute date.

Fax Number:
701-461-3463

Mailing Address:
U.S. Bank National Association, ND
C/O U.S. Bancorp Service Center, Inc.
P.O. Box 6344
Fargo, ND 58125-6344

When finished printing, you can go to the [transaction detail](#).

Account Number: 4246040011253475

Dispute Date	Tran Date	Statement Date	Merchant	Amount	Reference Number
03/02/2007	01/18/2007	01/22/2007	MR NEWSPAPER MNN	128.10	24755427019730181473198

Unauthorized
My account was charged for this transaction and I did not authorize the charge.

Requestor Name: Chris Doe
Requestor Phone Number: 6121231234

Comments:
I did not authorize this charge. I cancelled my subscription in November 2006.

Cardholder Signature (required to process this dispute)

➤ *Learn More:* For more detailed information on canceling disputes and reviewing dispute history, refer to the *Transaction Management* web-based training lesson and user guide available at:

<https://wbt.access.usbank.com>

Contact your Program Administrator for the most current passwords.

7. Print, sign (if needed), and send with any other required information (e.g., receipt) to Fargo.

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