



SmartPay[®] 2
Transaction Dispute Guide
Purchase, Travel and Fleet

Table of Contents

Introduction	3
General Dispute Information	3
Contacts at U.S. Bank.....	3
U.S. Bank Government Services Contacts	3
Additional U.S. Bank Resources	5
Contacts at the Agency/Organization	5
Transaction Dispute Contact Responsibilities	7
U.S. Bank Government Services Dispute Responsibilities	7
Procedures	7
Instructions For Disputing A Sales Transaction	8
Timeframes.....	9
Electronic Access	9
Types of Disputes and Required Documentation	10
Receipt Requests	11
Government Travel Accounts.....	11
Foreign Currency.....	12

Introduction

Your GSA SmartPay® 2 charge card is brought to you by U.S. Bank® Government Services. We thank you for selecting U.S. Bank to be your card provider.

This guide is designed to help transaction dispute contacts implement and administer dispute procedures for transactions occurring on U.S. Bank Government Services Purchase, Travel and Fleet Cards.

Please keep this guide on hand and use it as a reference when you have questions about your procurement responsibilities. You are encouraged to read this information carefully and contact U.S. Bank Government Services if you have questions about any part of this program.

General Dispute Information

A dispute is a questionable transaction posted to the Account Statement. While most disputes are charges, merchant credits can also be disputed. Visa® and MasterCard® regulations govern disputes and provide processing instructions and time requirements based on the type of dispute.

Once a dispute is initiated, the amount of the dispute is placed in a pending status while the situation is researched. While the amount remains part of the balance due, it is suspended from aging until the dispute is resolved. If resolution is in the cardholder's favor, a credit is issued; if resolution is in the merchant's favor, the pending status is lifted and the transaction begins to age normally.

Contacts at U.S. Bank

The U.S. Bank Disputes team can answer questions or concerns regarding transaction dispute initiation and can provide resolution progress on an existing dispute. Note: Dispute requests can originate by phone, electronically by using the U.S. Bank electronic access system or in writing by submitting a Cardholder Statement of Questioned Item (CSQI) form via fax or mail.

U.S. Bank Government Services Contacts

P.O. Box 6335, Fargo ND 58125-6335

Contact us 24 hours a day, seven days a week

Toll Free:	888-994-6722
Outside the U.S. call collect:	701-461-2232
Fax:	866-457-7506
Outside the U.S., fax:	701-461-3466

U.S. Bank Government Services Account Manager

The U.S. Bank Government Services Account Manager provides daily support to the Program Management Level A/OPC and at lower hierarchy levels and in smaller organizations. The account manager's primary responsibilities include:

- Training agencies/organizations on the U.S. Bank Government Services program specifics and tools
- Identifying agency/organization program needs
- Coordinating with other U.S. Bank Government Services areas to provide best-in-class service
- Preparing and coordinating internal processes to support the program(s)
- Answering daily program management questions
- Consulting with each agency/organization on their reporting needs and analysis

My U.S. Bank Government Services Account Manager

Name: _____

Phone: (_____) _____

E-mail: _____

U.S. Bank Government Services Customer Support

The U.S. Bank Government Services Customer Support team provides account information primarily to cardholders, Approving/Billing Officials (A/BOs) and Local Fleet Program Coordinators/Fleet Managers (LFPC/FMs). The customer support team's primary responsibilities include:

- Activating accounts
- Answering account inquiries (balances, spending limits, transaction status, closure)
- Responding to account statement and payment inquiries (duplication statement requests, payment status)
- Responding to lost/stolen card notifications, card inquiries, non-receipt notifications and card replacement requests
- Replying to declined authorization inquiries
- Completing account maintenance (name and address change) requests
- Responding to dispute initiation and status inquiries that cannot be completed electronically by using U.S. Bank Access® Online
- Managing convenience check reorders if unavailable through Access Online

Additional U.S. Bank Resources

U.S. Bank Electronic Access System

This web-based electronic access tool designed to be the single source for card program management and related data. U.S. Bank Access Online enhances program management capabilities and streamlines the billing and payment processes.

U.S. Bank Access Online link: <https://access.usbank.com>

Access Online Program Support

Phone: 800-254-9885

E-mail: accessonlinesupport@usbank.com

U.S Bank Web-Based Training

Web-Based Training (WBT) is an electronic tool designed to create a unique training experience. WBT provides self-paced Access Online training any time, any day. Our web-based training is very comprehensive and includes user guides, sample statements, simulations, instruction manuals, quick reference guides, recorded classes and an optional certification process that includes quizzes to ensure your agency/organization participants are trained. Program participants may take this training as often as they need.

WBT training link: <https://wbt.access.usbank.com>

Passwords are updated every 60 days and are sent to agencies/organizations for distribution.

U.S. Bank Government Services website

The U.S. Bank Government Services website is an exclusive training and communication website tailored to support U.S. Bank Government Services card customers. Visit usbank.com/gov_forourclients to access communication updates, training resources and reference materials to successfully implement and manage the U.S. Bank Government Services programs. This website contains information specific to each agency/organization including presentation materials, forms, guides and links to other resources. No password is necessary to access this site.

Contacts at the Agency/Organization

Agency/Organization Program Coordinator (A/OPC) (Position may not apply to all Fleet programs)

Name: _____

Phone: (_____) _____

E-mail: _____

Approving/Billing Official (A/BO) (Position may not apply to all Fleet programs)

Name: _____

Phone: (_____) _____

E-mail: _____

Local Fleet Program Coordinator/Fleet Manager (LFPC/FM)

Name: _____

Phone: (_____) _____

E-mail: _____

Other Contacts

Name: _____

Organization: _____

Role: _____

E-mail: _____

Phone: (_____) _____

Name: _____

Organization: _____

Role: _____

Phone: (_____) _____

E-mail: _____

Transaction Dispute Contact Responsibilities

The Transaction Dispute Contact (TDC) is the individual designated at an agency/organization to assist in tracking and resolving disputed purchases and transactions. The contact may also serve as a liaison between the cardholder, Approving/Billing Official (A/BO), Agency/Organization Program Coordinator (A/OPC) or the Local Fleet Program Coordinator/Fleet Manager (LFPC/FM) regarding disputes for their agency/organization.

Specific responsibilities may include:

- Ensuring cardholders properly dispute transactions with U.S. Bank Government Services within required time frames
- Initiating transaction disputes when the cardholder is unavailable or there is no cardholder
- Tracking dispute transaction initiation and resolution
- Analyzing and monitoring U.S. Bank Government Services dispute reports for the agency/organization
- Notifying the A/BO and the A/OPC of a transaction dispute contact change (position(s) may not apply to all Fleet programs)

U.S. Bank Government Services Dispute Responsibilities

U.S. Bank Government Services provides the following assistance:

- Placing disputed transactions that are properly initiated and received by U.S. Bank Government Services in a pending status while they are being researched
- Resolving dispute cases within the allotted timeframes governed by Visa/MasterCard
- Sending notification in writing of dispute resolution

Procedures

Dispute Definitions

A dispute is a questionable card transaction posted to an account statement. There are several reasons why a dispute might occur. Some examples include:

- **Merchandise/service not received:** account has been charged for a transaction(s), but the merchandise or service has not been received
- **Merchandise returned:** account has been charged for a transaction(s), but the merchandise has been returned
- **Unauthorized purchases:** charge on the account that the cardholder did not participate in and did not authorize
- **Duplicate processing:** charge on the card that represents a multiple billing to the account. Only one charge from the merchant has been authorized
- **Unrecognized:** charge on the card account that is not recognized. A copy of the documentation received from the merchant to approve and/or certify the charge (sales draft) will be sent to the appropriate individual for review

If any of the above situations are encountered regarding a U.S. Bank Government Services charge account, immediate action needs to be taken. This can be done by phone, through Access Online or with a paper-based Cardholder Statement of Questioned Item form (CSQI). A sample of the CSQI form is included in this guide. Disputes must be received by U.S. Bank Government Services no later than 90 days after the date on which the transaction posts to your account. Please refer to the U.S. Bank web-based training <https://wbt.access.usbank.com> for specific information regarding disputing a transaction electronically.

Items that cannot be disputed include:

- Convenience Checks — Unlike cards, convenience check disputes must be resolved directly with the supplier. Like checks written on a standard checking account, convenience checks are processed through the Federal Reserve banking system, not through the Card Association. There is no dispute process once a convenience check has been posted to the associated cardholder account. The only exception is fraudulent convenience check use, which should be reported to U.S. Bank Government Services immediately
- Items not charged directly to the purchase card account

Dispute Initiation

Disputes must be initiated by the cardholder or the Local Fleet Program Coordinator/Fleet Manager in order to preserve billing rights. The TDC should track, but not initiate disputes — except in cases where the cardholder is unavailable or there is no cardholder. Most disputes initiated electronically through Access Online do not require a signature. However, signatures (of the cardholder or transaction dispute contact) are still required on letters and dispute forms, which can be submitted to U.S. Bank Government Services by mail or fax.

Instructions For Disputing A Sales Transaction

Before disputing or questioning a charge on the cardholder statement, the cardholder should validate that they have taken the following actions:

- Reviewed receipts for the amount in question as it may have posted to the account statement with a different merchant name
- Attempted to contact the merchant in an attempt to resolve the issue

If the above actions have been taken and there is still a desire to dispute the transaction, it may be filed by phone, through Access Online or in writing using the Cardholder Statement of Questioned Item form (CSQI).

For the quickest and most convenient service, call U.S. Bank Government Services and have the following information available:

- The date and dollar amount of the transaction in question
- An explanation of why there is a belief that an error has occurred or why there is a need for additional information, along with any documentation to support the claim
- The date the merchant was contacted in an attempt to resolve the issue and the merchant's response

Many inquiries can be corrected over the phone; however, phoning alone does not preserve billing rights. There may be circumstances where written correspondence is required. In these instances, complete the CSQI form. This form is available online or where there is one, from either the cardholder's A/BO or A/OPC. Particular attention should be paid to:

- Describing the attempted merchant resolution
- Signing the form
- Providing the contact name and corresponding daytime telephone number including area code
- Attaching any supporting documentation such as credit vouchers, and return shipping documents such as postal receipt or UPS receipts, etc.

Return the original form to:

U.S. Bank Government Services
P.O. Box 6335
Fargo, ND 58125-6335
Fax: 866-229-9625
Outside the U.S. fax: 701-461-3463

The CSQI form must be returned to U.S. Bank no later than 90 days after the transaction posting date in order to preserve the cardholder's or agency's/organization's rights to dispute the transaction. Be sure to retain a copy of all written documentation. Some agency's/organization's procedures may require that the certified Cardholder Statement of Account is forwarded to the A/BO as well.

U.S. Bank Government Services either must correct the error or explain why the charge was correct. If there is a correction, it will be reflected on the next account statement.

If there are questions concerning disputing a transaction, please call U.S. Bank Government Services at 888-994-6722 for assistance.

Timeframes

Disputes must be initiated with U.S. Bank no later than 90 days after the date on which the transaction posts, in order to preserve the cardholder's or agency's/organization's rights to dispute the transaction. A copy or all written documentation should be kept for file purposes and forwarded to the A/BO, if indicated by your agency's/organization's procedures.

U.S. Bank Government Services either must correct the error or explain why the charge was correct. If there is a correction, it will be reflected on the next account statement.

Electronic Access

Agencies/organizations may have access to U.S. Bank Access Online, so that disputes can be initiated electronically. Access Online provides 24-hour access to U.S. Bank Government Services for cardholders, A/BOs, TDCs, A/OPCs and LFPC/FMs. Access is assigned by the A/OPC.

Please refer to the U.S. Bank web-based training <https://wbt.access.usbank.com> for specific information regarding disputing a transaction electronically.

Types of Disputes and Required Documentation

The type of information that the cardholder or TDC must furnish for a dispute depends upon the nature of the dispute.

Dispute Type	Explanation	Documentation Needed
Unauthorized Mail or Phone Order	Transaction amount is not recognized as valid transaction.	Letter signed by the cardholder, stating transaction was not authorized by the cardholder. If the dispute department research supports the unauthorized claim, the account must be closed. Once the account is closed, the dispute file is forwarded to the Fraud department for chargeback processing.
Duplicate Processing	Two or more transactions for similar amount and/or same goods posted to the account more than once.	Identification of the correct transaction and all duplicate transactions.
Service/Merchandise Not Received	Account has been charged for merchandise or service that has not been received.	Statement including the merchant contact and the expected date of receipt of merchandise or service.
Merchandise Returned	Account is waiting for credit from merchant.	Provide credit slip or other proof of merchandise return (e.g., postal receipt) and merchant contact.
Credit Not Received	Merchandise has been returned for credit.	Copy of the credit voucher.
Alteration of Amount	Transaction amount posted is greater (<i>or less</i>) than the original purchase amount.	Copy of sales draft and merchant contact.

Dispute Type	Explanation	Documentation Needed
Unrecognized Charges	The transaction is not recognized.	Cardholder or transaction dispute contact must submit a letter with signature stating transaction is not recognized. (Some merchants such as airlines, hotels and car rental agencies frequently process additional delayed charges related to the original purchase transaction. Common hotel charges include room service, laundry and other services related to the hotel stay. Airlines may charge prepaid, upgrade, or lost ticket fees; car rental agencies may add fuel, drop-off fees and/or car phone charges).
Paid by Other Means	Transaction was paid by check or another credit card.	Provide proof of alternative payment (copy of back and front of check) and merchant contact.
Canceled Hotel Reservation	Transaction is for a guaranteed hotel reservation that was not used.	Date and time of cancellation, cancellation number and merchant contact.
Canceled Recurring Transaction	Charges that are billed to an account on a monthly, annual, or other periodic basis after the service has been canceled (typically subscriptions, membership fees, service agreements).	Date of cancellation and merchant contact.

Receipt Requests

A cardholder or TDC may request a copy of a charge receipt from U.S. Bank Government Services. Requesting a receipt does not place an item into the dispute process. If the cardholder or the TDC believes the charge is invalid, he or she should immediately initiate a dispute with U.S. Bank Government Services by phone, through Access Online or in writing by submitting a CSQI form.

Government Travel Accounts

A Government Travel Account (also called Central Travel System account) is generally issued for use by an agency's/organization's designated Travel Management Center for billing travel expenses. No plastic is issued. Use of the account is generally limited to transportation expenses, although accounts have been occasionally used for other types of transactions. Disputes on Government Travel Accounts are identified by either the Travel Management Center while reconciling the account on behalf of the agency/organization or internally by their billing office.

When a Government Travel Account is used, no signature is required at the time of purchase. In the event of a dispute, U.S. Bank Government Services will determine whether or not the transaction in question was billed to the account by the Travel Management Center. If the transaction was billed by the Travel Management Center, the transaction is considered to be valid. Any discrepancies must be worked out between the agency/organization and the Travel Management Center. If the transaction was not billed by the Travel Management Center, U.S. Bank Government Services will process the dispute in accordance with normal dispute procedures. The only exception to this process is an Advanced Credit situation.

An Advanced Credit can occur when a ticket is billed and later credited. If the charge, but not the credit, appears on the billing statement, the agency/organization is not required to pay the charge. The charge can be disputed and the amount of the charge will be suspended until the credit posts to the account on a subsequent statement. Advanced Credits can be taken only on billed transactions. In order to suspend until credit posts, proof of the intent to credit (e.g., Refund Exchange Notice) must be provided.

When tracking Advanced Credits, the agency/organization or Travel Management Center must remember to add the amount of the credit back into the bill on which the credit posted, to avoid taking the credit twice. U.S. Bank Government Services does not recommend taking Advanced Credits without the assistance of an automated reconciliation program provided by the Travel Management Center.

Foreign Currency

Transactions initiated in a foreign currency will post to a cardholder statement in U.S. Dollars. In addition, U.S. Bank Government Services will provide the foreign dollar amount and the exchange rate applied at the time the transaction was processed. If a conversion fee was charged by Visa or MasterCard and incorporated into the exchange rate it will be incorporated into the exchange rate of the credit.

Sample Statement of Questioned Item

CARDHOLDER STATEMENT OF QUESTIONED ITEM

Purchasing

CARDHOLDER NAME (please print or type) _____ ACCOUNT NUMBER _____

CARDHOLDER SIGNATURE _____ DATE _____ (AREA CODE) TELEPHONE NUMBER _____

The transaction in question as shown on statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date

Please read carefully each of the following situations and check the one most appropriate in your particular dispute. If you have any questions, please contact us at 888-894-6722. We will be more than happy to advise you in this matter.

1. UNAUTHORIZED MAIL OR PHONE ORDER OR PHONE ORDER
 I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.
2. DUPLICATE 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.
3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$ _____
 My account has been charged for the above listed transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contract, and the expected date to receive merchandise.)
4. MERCHANDISE RETURNED IN THE AMOUNT OF \$ _____
 My account has been charged for the above listed transaction, but the merchandise has since been returned.
enclosed is a copy of my postal or express mail receipt
5. 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. (Please provide a copy of this voucher with this correspondence.)
6. ALTERATION OF 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 of which I signed. The difference of amount is \$ _____.
7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE
 I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Cardholder Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear on my account.
8. COPY REQUEST
 I recognize this charge, but need a copy of the sales draft for my records.
9. SERVICES NOT RECEIVED
 I have been billed for this transaction; however, the merchant was unable to provide the services.
 Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card or purchase order. (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.)
10. NOT AS DESCRIBED
 (Cardholder must specify what goods, services or other things of value were received). The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint). _____

11. If none of the above reasons apply, please describe the situation: _____

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement).

Send To:
 U.S. Bank Government Services, P.O. Box 6335, Fargo, ND 58125-6335
 Fax: 866-229-9625 or 701-461-3463

CSQICPPUR (5/98)

usbank.com/gov

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