

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, collect all the information required and provide to your organization's Program Administrator. The Program Administrator needs the following information in order to file a dispute:
 - Company Name – *the name of the 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).*
- ✓ Merchants have 60 days to respond to the dispute. The merchant may request more information during that time or may protest the dispute. The cardholder will then have another opportunity to restate their case and the merchant has another opportunity to respond. It can take several months to fully resolve a dispute.
- ✓ If the cardholder disagrees with the resolution of a dispute, they should notify their Program Administrator immediately. The Program Administrator will request the assistance of a Claims Supervisor to escalate the issue.

- ✓ **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.