

# U.S. Bank Corporate Payment Systems

## Customer Information on the Fraud and Dispute Processes

What is the difference between a fraud case and a dispute case?

### Defining fraud cases

**Fraud** is unauthorized use of a card by a third party. Common fraud situations include:

- Swiped transactions after the card has been lost or stolen
- Charges from a website where the cardholder has not made a purchase or is not waiting for an order
- A swiped transaction occurring outside of the cardholder's home area, and the cardholder still has his or her card (counterfeiting).

### Items to remember with fraud

- Fraud cases should be initiated *by phone*, rather than by mail or fax. Please do not try to start the claim as a dispute through Access® Online. (See below: [Reporting fraud](#))
- Because a third party has gained access to your account information, we are required to cancel your card. We will replace it with a new number and plastic.
- If the fraud charges post to your new number, you will receive a credit to your new account and will be sent an "SOF" (Statement of Fraud) form to confirm that you did not authorize those transactions.
- The SOF must be completed and returned to the Fraud Department by the due date on the letter.
  - Once the SOF is received, and investigation will be done to determine who is responsible for the fraud.
    - If it is discovered that the cardholder participated or benefited from the charges, the account will be re-billed, and the claim denied.
    - If the claim is resolved in the cardholder's favor, the credit will remain on the account permanently.
- The SOF will be mailed to the cardholder address on file. If you prefer to use a different fax number or mailing address, contact the Fraud Department to request these changes.

## Reporting Fraud

Contact Cardmember Service at 800.344.5696. Your current card will be canceled for your protection, and you will receive a new card with a new number.

- The Service Advisor will transfer you to our Fraud department (866.879.4005), where a representative will review the current activity on the account with you.
- The Fraud Representative will initiate the case by marking the authorizations and/or transactions that have posted to the account that are believed to be fraudulent transactions.
- An SOF form will be generated based on the posted fraud transactions and mailed out within 3 weeks of the call. If a case is started on authorization activity and the transactions never post, and SOF letter will not be created, and the case will be closed.
- A final resolution letter will be sent at the end of the claim.

## What if I have a question regarding fraud?

- Questions on initiating a fraud case:
  - Contact Cardmember Service at 800.344.5696. They will ask you questions and then transfer you to our Fraud department. Both departments are available 24 hours a day, 7 days a week.
- Questions on existing fraud cases:
  - Contact U.S. Bank's Fraud Operations Team at 866.879.4005. They are available 24 hours a day, 7 days a week.
  - If assigned to case processors, you may contact them directly at their extension.
  - You may also call Cardmember Service, using the number on the back of your card. They will connect you with the appropriate fraud representative.

## Defining dispute cases

A **dispute** is a disagreement between the merchant and the cardholder, where the cardholder is asking for their issuer's assistance. Visa and MasterCard regulations offer assistance with a variety of dispute reasons. Some of the more common are:

- **Merchandise or service not received:** The card has been charged for a transaction(s), but the merchandise or service has not been received.
- **Merchandise returned:** The card has been charged for a transaction(s), but the merchandise has been returned, and there has been no credit given by the merchant.
- **Duplicate processing:** The card has been charged for a transaction twice, when only one charge was authorized.
- **Unrecognized:** The card has been charged for a transaction that is not recognized. A copy of the documentation received from the merchant to certify the charge (sales draft) will be sent to the cardholder for review.

There are additional dispute types not listed above. Please contact Cardmember Service for more information on specific scenarios.

## Instructions for disputing a sales transaction

Before disputing or questioning a charge on the statement, please validate that you have taken the following actions:

- Review receipts for the amount in question, as it may have posted to the statement with a different merchant name or with a different amount
  - Foreign transactions may post for more or less than your receipt
- Attempt to contact the merchant to resolve the issue
  - Document all interactions with the merchant (names, dates, responses)

\*If neither you nor anyone authorized to use the card recognizes the transaction as one you participated in, please call Cardmember Service at 800.344.5696, where they will assess the proper action to be taken, including initiating a dispute or fraud case. (See above: [Reporting fraud](#))

## Initiating a dispute case

If you still desire to dispute the transaction after attempting to contact the merchant and verifying your receipts, choose one of the following options to initiate a case:

- Phone by calling Cardmember Service at 800.344.5696.
- Mail or fax a detailed letter explaining the reason for filing the dispute and the transaction information:

Dispute Department  
PO Box 6335  
Fargo, ND 58125-6335

Fax: 866.229.9625  
Attn: Dispute Department

## Important information to include when initiating a billing dispute case

Whether you are initiating the dispute over the phone, by mail, or via fax, it is important that the following information be provided to U.S. Bank:

- **The account number** information and details on the transaction in question (date and dollar amount)
- **Your contact information**, including a daytime phone number with area code
- **An explanation of why you believe there is an error** or why you need additional information
- **Any supporting documentation**, such as credit vouchers, return shipping documents, copies of receipts or contracts, or communications you've had with the merchant
- **The date you contacted the merchant** to attempt to resolve the issue, the name of the person with whom you interacted, and the merchant's response

Remember: always keep a copy of all documentation for your records.

## Timeframes for dispute cases

- All billing dispute cases need to be initiated within 60 days from the date of the first statement on which the item was billed.
- If you wish to initiate a case that is beyond the 60-day timeframe, you may still attempt the case by calling Cardmember Service, by mailing in a letter, or by faxing a letter to the contact information listed above; however, U.S. Bank may no longer be able to assist you with the transaction.

## What will happen after the case is started?

Once the request to initiate a dispute is received by U.S. Bank:

- **The amount of the transaction will be suspended.** You will still see the amount included in your balance but will not be required to pay for the suspended portion of your bill.
- **You will receive communications regarding the status of your claim and requests for additional information.** Many of these letters are time sensitive and require a cardholder response. It is important that these responses are received within the required timeframes included in the letters.
- Since disputes are governed by Visa and MasterCard Regulations, which provide guidelines for action and timelines, all disputes require that **certain criteria must be met in order to pursue dispute rights.** As a result, we will ask you for information regarding the case. The questions will vary and will be specific to your dispute type. You may be asked for things that include but are not limited to:
  - Details on what you were expecting vs. what happened
  - Dates and details of your interactions with the merchant
  - Tracking information showing how merchandise was received or returned
  - Cancellation dates, confirmation numbers, and merchant's return policy information
  - Supporting documentation, such as emails, receipts, contract, and more
- **If all requirements are met, U.S. Bank will attempt to return the charge (chargeback) to the merchant.** If this occurs, you will receive a provisional credit for the disputed amount on your account, and the suspension will be lifted.
- **The merchant will have an opportunity to respond (represent) through Visa and MasterCard.** If this happens, you may be required to provide an updated response to the merchant's rebuttal.
- **You will be notified if additional information is needed.** Updated responses and cardholder letters are often required throughout the case, depending on the dispute type and merchant's responses, so it is very important that you respond quickly to any dispute letters you receive.
- **If the claim is resolved in your favor, your provisional credit will remain on the account as a permanent credit.** If the claim is not resolved in your favor, the charge will be reposted to the account. Dispute cases may be very complex and are not guaranteed to be successful. U.S. Bank is required to follow Visa and MasterCard regulations for disputes.

## What if I have questions?

Initiating a dispute case:

- Contact Cardmember Service at 800.344.5696.

Existing dispute case:

- Contact U.S. Bank's Fraud Operations Team at 866.879.4005. They are available 24 hours a day, 7 days a week. (This line is for *existing* fraud or dispute cases only.)
- If assigned to case processors, you may contact them directly at their extension.
- You may also call Cardmember Service, using the number on the back of your card. They will connect you with the appropriate dispute representative.

[Usbpayment.com](http://Usbpayment.com)