

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

#### Defining fraud cases

Fraud is defined as third party unauthorized use of a card. Common fraud situations include:

- Swiped transactions after the card is lost or stolen
- Internet charges at sites where the cardholder has not made a purchase or waiting for an order
- A swiped transaction appearing out of the cardholder's home area and the cardholder still has their card (counterfeiting).

#### Items to remember with fraud

- Fraud cases should be initiated over the phone. Please do not use mail, fax or online processes to initiate fraud. (See below: [Reporting fraud](#))
- You will be asked to close your card. Because a third party has gained access to your account information we are required to close your card. We will replace it with a new number.
- If the fraud charges post to your new number you will receive a credit to your new account and will be sent a SOF (Statement of Fraud) form to confirm that you did not authorize those transactions
- The SOF will need to be completed and returned to the Fraud Department by the due date on the letter.
  - Once the SOF is received an 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.
  - If the signed SOF form is not received by the bank, the new account will have the charges reapplied and the cardholder will be liable to pay for them.
- The SOF will normally be mailed to the system address on the card. If there is a request for faxing or mailing to an alternate address please call the Fraud Department to request these changes on a case by case basis.

#### Reporting fraud

Contact Cardmember Service at 800-344-5696. Your account will be closed, transferred to a new number and a new card will be sent out.

- The Service Advisor transfers the customer to our fraud department (800-523-9078) where they will review the current activity on the account with the cardholder.
- 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.
- A SOF form will be generated based on the posted fraud transactions and mailed out within 3 weeks of the call. If the case is started on authorization activity and the transactions never post, a SOF letter will not be created and the case will be closed.

## 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 FDSS (Fraud and Disputes Service Solutions) Team at 800-815-1405. They are available 24 hours a day, 7 days a week. (This line is for existing fraud or dispute cases only.)
  - If assigned to a case processor 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

Dispute situations are defined as 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 reasons 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 recognize 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, chose one of the following options to initiate a case:

- Fill out the dispute interview on Access Online explaining the reason for filing the dispute and the transaction information.
- 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, fax, or online; 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, including 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 you interacted with and the merchant's response
- Always keep a copy of all documentation for your records.

## Time frames 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 be past time 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 a variety of steps will occur:

- 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 by 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 a variety of information regarding the case. These questions vary and are specific to your dispute type. The questions may include things like, but are not limited to:
  - Describe in detail what you were expecting vs. what happened
  - Provide dates and details of your interactions with the merchant
  - Tracking information showing how merchandise was received or returned
  - Cancellation dates, confirmation numbers, merchant's return policy information
  - Supporting documentation such as emails, receipts, contracts 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 has 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:
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