

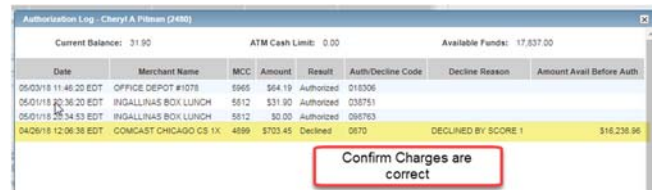
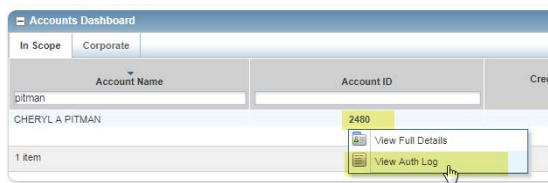
When to Dispute a PCARD Transaction? When to report Fraud?

By reconciling often, cardholders are confirming that all charges on their card are legitimate purchases and are sanctioned by their PPS Department. What action should be taken regarding transactions that have not been made by the cardholder?

There are two types and should be handled differently; disputed transactions with a vendor and fraudulent charges.

FRAUDULENT Charge Definition: Fraudulent charges are transactions to which the cardholder has no knowledge or approval. The cardholder can discover these charges in WORKS, in the WORKS Authorization Log (see below) or by communications from BOA that suspicious charges have been detected.

CARDHOLDER ACTION: CONTACT BOA immediately at 1-866-500-8262. If the charge appears on the WORKS transaction list, reconcile the transaction and indicate “FRAUDULENT Transaction” in the comments section when signing off. **Do not “Dispute” Fraudulent transactions in WORKS.**



BOA will either immediately remove the charge from the WORKS system or will issue an offsetting “CLAIM ADJUSTMENT” credit entry.

DISPUTED Charge Definition: A disputed charge is one from a recognized vendor where there is an amount, duplicate charge or some other discrepancy with the cardholder’s understood agreement of charges.

NOTE: Do NOT Dispute “International Transaction Fee” transactions as they are legitimate adjustments from the foreign currency to USD for an order you placed with a foreign supplier. UNLESS the original transaction is being disputed.

CARDHOLDER ACTION:

- 1) Cardholder must first work with the vendor to resolve the issue. Retain any correspondence or notes regarding your efforts to resolve the issue, as BOA will request evidence that an effort has been made to work with the vendor.
- 2) If contacting the vendor does not resolve the issue, “Dispute” the charge in WORKS and signoff (see below).
- 3) BOA will contact the cardholder by US Mail and the cardholder must respond to the letter within the timeframe indicated on the letter (most often 30-60 days), otherwise the charge will be found in favor of the vendor.

