

To electronically dispute a transaction through PaymentNet:

1. Select **Transactions > Manage**. Or, while [viewing other information about an account](#), you can select **Take me to > Transaction List - Last 30 Days** to see a list of recent transactions for the current account.
 2. Click the transaction you want to dispute.
 3. Click **Dispute**.
 4. Enter your email address in the **E-mail Address** field.
 5. Select a dispute reason from the **Dispute Reason** list. For a complete list of dispute reasons and additional steps, refer to the table below.
 6. Click **Submit**.
- Provisional credits for disputes will reflect on account in 2-3 business days
 - The Disputes process can take between 30-90 days
 - Cardholders with additional questions regarding a dispute can contact our Disputes Team via email Commercial.Card.Disputes.Inquiries@jpmchase.com or 800-895-7074 Mon-Fri 0700 – 1700 CT. In addition, cardholders can contact the number on the back on their card.

Transaction Dispute Reasons and Additional Steps	
Dispute Reason	Additional Steps
Above-mentioned charge is not recognized.	If you select this dispute reason, the Additional Information text box displays. As needed, you can enter other transaction details in this text box.
Billed for an incorrect amount.	If you select this dispute reason, you must also enter a value in the Receipt Amount field. Enter the transaction amount indicated on the receipt you received from the merchant. The amount you were charged displays in the Statement Amount field.
Billed more than once by the same merchant.	If you select this dispute reason, you must indicate whether the card was in possession at the time of the transaction. Select Yes or No .
Canceled: Merchant/Service/Airline Ticket/Hotel Reservation	If you select this dispute reason, the Type of Transaction list displays. From this list, select the type of transaction that was canceled: Airline ticket, Hotel reservation, Merchandise, or Service.
Charged for purchase that was paid by other means.	If you select this dispute reason, the Additional Information text box displays. As needed, you can enter other transaction details in this text box.
I did not authorize this charge.	If you select this dispute reason, the Additional Information text box displays. As needed, you can enter other transaction details in this text box. For more information, see Fraudulent Transactions .

Merchandise not received that was to be shipped.

If you select this dispute reason, complete these additional fields:

Merchandise Description

A description of the merchandise that was not received.

Date Expected

The date when you expected to receive the merchandise.

Date Merchant Contacted

The date when you contacted the merchant.

Explanation of Attempt to Resolve with Merchant

A description that highlights how you attempted to resolve the charge with the merchant.

Merchandise/Service was received damaged or not as described.

If you select this dispute reason, the **Type of Transaction** list displays. From this list, select **Merchandise** or **Service** and complete the required fields below. These fields are included in the email sent to the Dispute department.

Description of Merchandise/Service ordered

A description of the merchandise you ordered.

Description of how Merchandise/Service was not as described

A description of the problem you identified with the merchandise you received.

Date Merchant Contacted

The date when you contacted the merchant.

Explanation of Attempt to Resolve with Merchant

A description that highlights how you attempted to resolve the charge with the merchant.

Date of Tendered Return

The date when you returned the merchandise to the merchant.

No credit issued for merchandise returned to store.

If you select this dispute reason, the **Additional Information** text box displays. As needed, you can enter other transaction details in this text box.

Other: Detailed information attached describing dispute.

If you select this dispute reason, the **Additional Information** text box displays. As needed, you can enter other transaction details in this text box.