

Access[®] Online



Dispute process

*Quick start guide
Version 1-1
All users*

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Dispute process

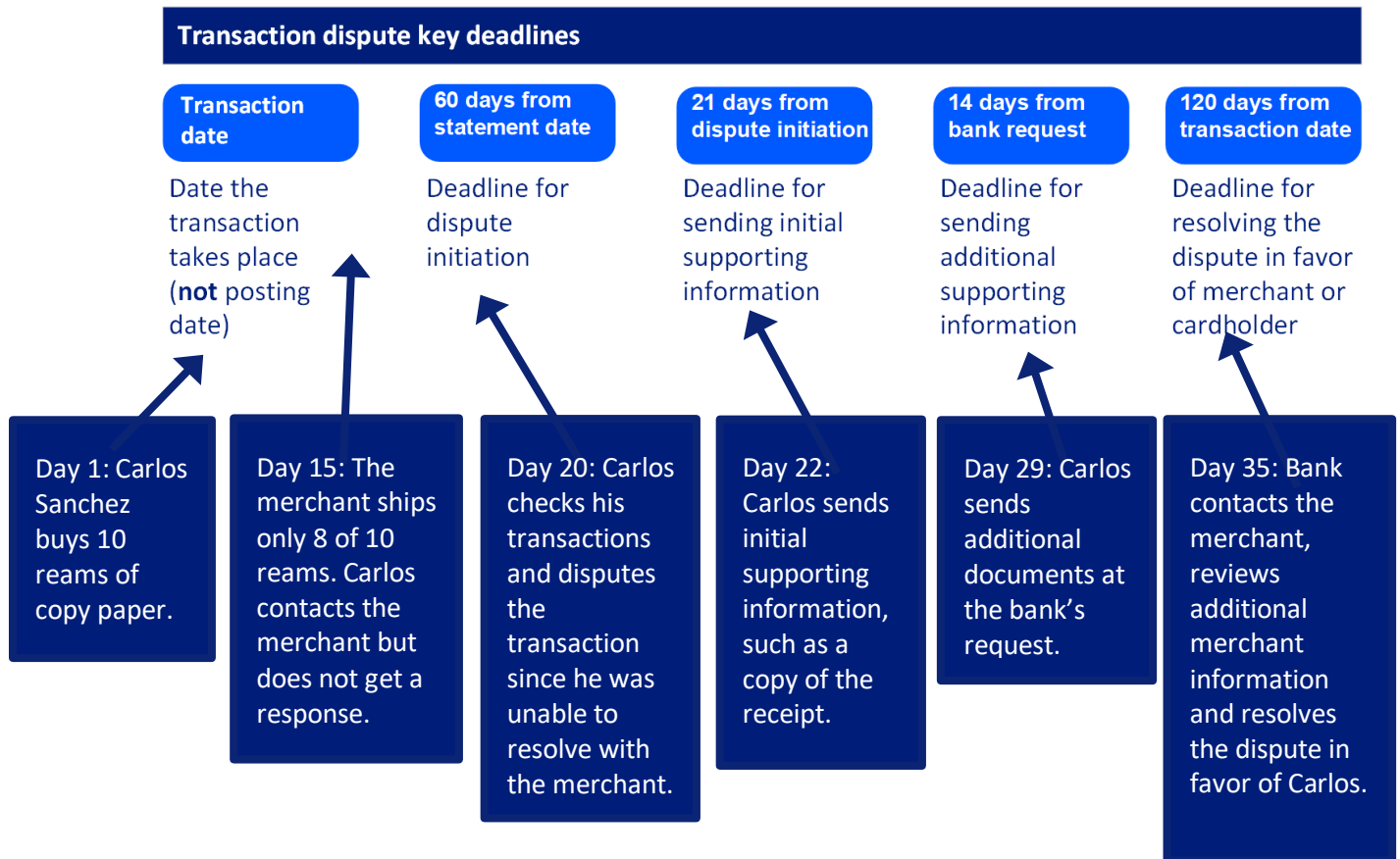
In this document, you can learn about the overall dispute process, key deadlines, important definitions, responsibilities, and supporting tasks in Access Online.

Dispute process overview



Key deadlines

The Mastercard/Visa chargeback regulations govern timelines for dispute resolution, including the time that cardholders and merchants have to respond to requests for additional information. Below are key deadlines for cardholders and the bank.



60 days from statement date

You should review your transactions in Access Online as soon as you can. You have up to 60 days from statement date (**not** the transaction posting date) to initiate a dispute.

14 days from bank request

Depending on the specifics surrounding the dispute and what/how much additional information is necessary, the bank dispute team may contact the cardholder using email or telephone.

Learn more: We can also use a relay call technology for cardholders in who are deaf, hard-of-hearing, or have trouble speaking.

You have 14 days to send any additional information after the bank's request for more information (if needed). Our request includes your required response date. If we get all your supporting documentation, we issue provisional credit and return the charge to the merchant. If we need to reverse the provisional credit (e.g., we find in favor of the merchant), then we add the dispute/claim amounts back to the balance due.

If you do not return the additional information to the bank, then the bank:

- Does not complete any investigation
- Determines the dispute in favor of the merchant
- Removes the suspension of the transaction

120 days from transaction date

Mastercard and Visa regulations determine the deadlines for full dispute resolution. We must resolve some dispute reasons within 120 calendar days from the transaction date, but many reasons have shorter deadlines for resolution. We try to resolve most disputes within the 120 days, but the full process can go on for more than 120 days. For example, if you wait until Day 60 to dispute or the merchant sends a rebuttal, the process might go on longer than 120 days.

[Learn more:](#) If the merchant sends a rebuttal, dispute resolution may take longer than 120 days.

The dispute process has only two possible resolutions:

- Found in favor of the cardholder
- Found in favor of the merchant

[Learn more:](#) Credits received from the merchant *prior to dispute resolution* result in case closure with the reason *found in favor of cardholder*. Cardholders need to track issuance of credits they are expecting.

[Learn more:](#) If you do not agree with a dispute the bank found in favor of the merchant, then you should contact your case processor. You should not redispute the transaction in Access Online.

Understand fraud, dispute, misuse

Dispute

A dispute is a merchant error in a transaction, such as failing to ship part of an order or failing to issue a credit for returned items.

Valid dispute examples: shipment error, credits error

You order 20 boxes of pens. The merchant ships only 15 boxes but charges you for 20 boxes. You contact merchant, but they refuse to issue a credit or send the remaining pens.

You order printer cartridges for the office printer, but the cartridges do not work with the office printer. You send the cartridges back to the merchant and the merchant agrees to issue a credit to your account, but the merchant never issues the credit for incorrect printer cartridges.

Invalid dispute examples: shipping rates, exchange rates, tax errors

Sometimes, you may see a charge added to a transaction that you do not agree with or that you think is incorrect. For example:

- You order one small box of pens but the shipping rate of \$100 seems too high for a small order
- You order office furniture from a vendor outside the United States, and you think the exchange rate is incorrect
- You are a nonprofit social service organization, but the vendor charged you tax on your order of hats for a fundraising event

In these cases, you should go back to the merchant to resolve the issue, such as providing your tax exemption information, or asking about the shipping rates.

[Learn more](#): The bank applies the exchange rate on the date of posting NOT the date of the transaction. Sometimes an exchange rate changes between those two dates. The cardholder has no official recourse.

[Learn more](#): Taxation on nonprofits and government agencies is not a valid dispute reason. If the merchant taxes you incorrectly, then you should go back to the merchant and provide the tax exempt ID information. The merchant should credit back the tax. If the merchant does not credit back the tax, then you should contact your Program Administrator to contact the merchant. The Program Administrator can also contact their account management team to file a complaint directly with Mastercard or Visa.

Fraud

Fraud is an unauthorized use by someone you do not know without your consent.

Fraud example: unknown user and merchant

For example, a hacker steals card information on the internet to make unauthorized purchases of airline tickets. Fraud results from different circumstances than those from misuse or dispute. If you know the transaction is fraudulent, you should contact customer service instead of initiating a dispute.

Dispute-to-fraud example: known merchant, unknown user

Sometimes the bank may convert a dispute into a fraud or misuse finding. For example, you see a transaction with ABC Computers, a vendor that you recognize and use for business laptop purchases, but you do not recognize the transaction for a sound system. You initiate a dispute in Access Online. After investigating and providing more information, the bank found that you did not initiate the transaction, but that a hacker used your card number at the vendor to buy a sound system for their personal use. In this example, we would classify the transaction as fraud.

[Learn more:](#) For all fraud cases, including those begun in Access Online as disputes, we forward the information to our fraud team to manage the issue.

[Learn more:](#) If we convert a transaction to fraud, the transaction displays in Access Online reports with a **Resolved in Favor of Merchant** status.

Misuse

Misuse is an unauthorized use by the you or someone you know (e.g., a family member, a coworker), with or without your consent. The unauthorized use can be either a deliberately inappropriate purchase or an unintentionally unauthorized use.

Misuse example: spouse purchase of personal items

For example, your spouse, not realizing your card is not a personal card, uses the card to pay for groceries.

[Learn more:](#) Your organization must manage both intentional and unintentional misuse according to your organization's policy and procedures. You cannot dispute a misuse transaction and the bank disputes team cannot assist with misuse.

Access Online cardholder tasks

As a cardholder, you can perform two key tasks in Access Online to ensure that you get alerts about your disputes and to ensure that we can communicate easily with you using email or telephone.

You can also initiate a dispute in Access Online, cancel a dispute, and view dispute history.

Create dispute alerts

You can select to get a notification about the status of your disputed transactions.

The screenshot shows the 'My Personal Information' page in the Access Online interface. The left sidebar contains a menu with the following items: Event Driven Notification, Payment Plus, Order Management, Transaction Management, Account Information, Reporting, My Personal Information (highlighted), Login Information, Contact Information, Manage Account Access, Manage Favorites, and Account Alerts. The main content area is titled 'My Personal Information' and includes a 'User ID: CH1PCARD' field. Below this are several sections: 'Login Information' (with a link to 'Enhanced Security Preferences'), 'Contact Information' (with a link to 'Email Notification'), 'Manage Account Access' (with a link to 'Add Accounts'), 'Manage Accounting Code Favorites', and 'Account Alerts'. Two numbered callouts are present: '1. Select My Personal Information.' pointing to the 'My Personal Information' link in the sidebar, and '2. Click Email Notification.' pointing to the 'Email Notification' link under the 'Contact Information' section.

My Personal Information

Email Notification

User ID: CH1PCARD

To receive an email notification, select the specific process and corresponding scenarios, time

* = required

Email Address: ⓘ
Antonio.Paulus@acme.com

Preferred Output Language: * American English ⓘ

Status Notifications

☐ **Dispute Status Email Notification**
Send notification when the status of my dispute changes.

☐ **Password Expiration Email Notification**
Send notification 10 days and 3 days prior to password expiration.

☐ **Pending Cardholder's Transaction Approval**
☒ Daily
☐ Weekly:

Payment Plus Email Notification ⓘ

☒ **Payment Requests**
☐ Daily
☒ Weekly:

Sent notifications to the specific user when:

☐ Final Approved - Requestor will receive notification when Final Approved.

☐ Rejected - If rejected to you, you will receive notification.

☒ Declined - If declined to you, you will receive notification.

☐ Send Pending Approval notifications
☐ Send notification only when there are requests pending approval in my Manager Approval Queue.
☐ Send notification whether or not there are requests pending approval in my Manager Approval Queue.

Rejected Transaction Email Notification ⓘ

☒ Send rejected transaction notifications.

Account Notifications

Select accounts below to receive email notification when a statement is available in Access Online.

User ID Accounts

Account Number	Account Name	Account Type	Statement
Viewed Accounts (Through Assigned Hierarchies)			
Add Managing Accounts Add Cardholder Account			
Account Number	Account Name	Account Type	Statement

3. Check your email address.

4. Select Dispute Status Email Notification.

5. Click Save.

Learn more: For detail information on alerts, refer to the *Access Online: Alerts and Notifications* user guide.

Check your email address and telephone number in your profile

We can communicate with you about your dispute if you have an email address associated with your account.

The screenshot shows the 'Account Information' page. On the left is a navigation menu with links: Event Driven Notification, Payment Plus, Order Management, Transaction Management, Account Information (selected), Reporting, and My Personal Information. The main content area has three sections: 'Account Information' (with links for Statement and Account Profile), 'Statement' (with a link for Cardholder Account Statement), and 'Account Profile' (with a link for Cardholder Account Profile). At the top right, there is a box containing 'Card Account Number: *****4603, ANTONIO T P' and 'Card Account ID: 172246039071', with a 'Switch Accounts' link. Two callout boxes are present: '1. Select Account Information.' with an arrow pointing to the 'Account Information' section header, and '2. Click Cardholder Account Profile.' with an arrow pointing to the 'Cardholder Account Profile' link.

1. Select Account Information.

2. Click Cardholder Account Profile.

The screenshot shows the 'Cardholder Account Profile' page. The header includes 'Cardholder Account Profile' and 'Cardholder Account Summary'. Below this is a box with 'Card Account Number: *****4603, ANTONIO T PAULUS' and 'Card Account ID: 172246039071', with a 'Switch Accounts' link. The main content area starts with the text 'Select an item below to view its contents.' followed by two links: 'View Account Profile' and 'Account Authorizations'. A callout box '3. Click View Account Profile.' has an arrow pointing to the 'View Account Profile' link. Below the 'Account Authorizations' link, there is a description: 'View Account Authorization information such as Request Type, Request Source, MCC, and Transaction Amount.'

3. Click View Account Profile.

Account Profile [Switch Accounts](#)

ANTONIO T PAULUS

Product Purchasing	Account Unique ID: 0142-5162-8042-7913 ID: 1722-4603-9071 Number: **4603	Processing Hierarchy Show All Hierarchy Names 1425-8676-39762-01000-1050	Managing Account Name: ACME SHARED SERV LOC 1 Unique ID: 0142-5162-7427-6238 ID: 5570-3838-9071 Number: **3838
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Organization Name (optional) ACO DEMO TEST	Optional 1 (optional) 012312345	Optional 2 (optional) 7201
--	---	--------------------------------------

Account Overview

Summary Account Status Open Credit Limit \$5 Available Credit \$5 Single Purchase Limit \$1 Cash Withdrawal Limit 0 % Expiration Date 04/2025 View Financial History <input type="button" value="Send Card Security Code"/>	Payment Information Statement Balance -- Current Balance \$0.00 View Statements
--	---

Account Owner's Information

Social Security Number --		
Mailing Address 200 S 6TH ST EP-MN-L28C MINNEAPOLIS, MN 554021403 USA		
Email Address ANTONIO.PAULUS@ACME.COM		
Work Phone 612-973-0000	Personal Phone 612-973-1519	
Additional Phone (optional) 0000000000	Fax Number (optional) 6129735555	
Employee --	Location (optional) --	Purpose (optional) --
Number Attending (optional) --	Department Number (optional) --	
Account Owner's Information Comments (optional) <div></div>		

[+ Account Details](#)

[+ Default Accounting Code](#)

[+ Authorization Limits](#)

4. Open the *Account Owner's Information* area and check your email address and telephone number. If the address or telephone number is missing or incorrect, contact your Program Administrator.

Learn more: For detailed information on your account profile, refer to the *Access Online: Cardholder account profile* user guide.

Initiate the dispute in Access Online

You can dispute a transaction in Transaction Management in Access Online within 60 days of the statement date. You can cancel a disputed transaction if the disputed transaction is unresolved.

Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Trans Unique
☐	Pending			10/28	10/28	ULINE *SHIP SUPPLIES	800-295-5510, IL	\$47.50		014251628
☐	Pending			10/25	10/27	MCMMASTER-CARR	630-8349600, IL	\$13.22		014251628
☐	Pending			10/25	10/26	STANLEY SUPPLY & SVCS	111-111-1111, MA	\$42.75		014251628
☐	Pending			10/25	10/25	TIDEWATER SEW VAC 14	757-467-7333, VA	\$22.90		014251628
☐	Pending			10/23	10/25	FZPASS MD REBILL				
☐	Pending			10/20	10/22	VW GRANDER				
☐	Pending			10/20	10/21	AMAZON.COM				
☐	Pending			10/19	10/20	SOL*SNAP-ON INDUST				
☐	Pending			10/18	10/19	RED DEVIL INC				

Reviewed
 Disputed
 Matched
 Exception
 Reallocated
 Trans Detail Level
 Included in Extract
 Upload Attachments

Check All Shown | Uncheck All Shown

Records 1 - 9 of 9

[Reallocate](#)
[Mass Reallocate](#)
[Change Review Status](#)
[Approve](#)
[Pull Back](#)

1. Click the transaction date link for the transaction you want to dispute.

Transaction Management

Transaction Detail

Product: Purchasing Card
Card Account Number: *****4603, ANTONIO T PAULUS
Card Account ID: 172246039071

[Create](#) | [Manage](#) | [Card Acct List](#) | [Trans List](#)

Transaction Summary

Status	Match	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Det
		10/28	10/28	ULINE *SHIP SUPPLIES	800-295-5510, IL	47.50	

Ⓚ Disputed Ⓜ Matched ⚠ Exception Ⓜ, Ⓜ Trans Detail Level Ⓜ Reallocated 📎 Upload Attachments

[Summary](#) | [Match](#) | [Allocations](#) | [Transaction Line Items](#) | [User Line Items](#) | [Tax Data](#) | [Comments](#) | [Approval History](#) | [Custom Fields](#)

The Summary tab shows high-level transaction information.

To change the review status, click the "Mark as Reviewed" button.

To approve and forward the transaction, click "Approve."

To initiate a dispute, click the "Dispute" button.

Transaction

Date: 10/28/2023

Purchase ID: PETER

Total Amount: 47.50

Memo Post: ⓘ Yes

Sales Tax: 0.00

Freight: 1.50

Merchant

Name: ULINE *SHIP SUPPLIES

City, State/Province: 800-295-5510, IL

Transaction Type: SALES DRAFT

Merchant Category Code (MCC): 5964

MCC Description: CATALOG MERCHANT

Reference Information ⓘ

Billing Cycle: Open

Posting Date: 10/28/2023

Reference Number: 24692163059000373623130

Authorization Number: 000624

Most Recent Extract Dates

Financial Extract: 11/01/2023

General Ledger Extract:

Payment Extract:

Currency

Billing Currency: U.S. Dollar

Source Currency: U.S. Dollar

Source Currency Amt: 47.50

[Mark as Reviewed](#)
[Approve](#)
[Print Transaction](#)

Dispute

Dispute information only reflects the last dispute filed for this transaction. More information available in Dispute History.

[Dispute](#)

Sales Draft Requests ⓘ

- none

[+] Dispute History

3. Select additional tabs to view more detail, such as line items and tax information.

2. Review the transaction details.

4. Click Dispute.

Transaction Management
Select a Dispute Reason

The definition of a **fraud** transaction is defined as third party unauthorized use of a card. If the transaction in question is fraud, please call 1.800.523.9078.

The definition of a **dispute** transaction is defined as a disagreement between the merchant and the cardholder where the cardholder is asking for their Issuer's assistance.

Product: Purchasing Card
Card Account Number: *****4603, ANTONIO T PAULUS
Card Account ID: 172246039071

Switch Products

Trans Date	Statement Date	Merchant	Amount	Reference Number
10/28/2023		ULINE *SHIP SUPPLIES	47.50	2469216305900037362313

Select a dispute reason from the list below.

Unrecognized transactions should be treated as **fraudulent transactions**. If you don't recognize a charge, please call 1.800.523.9078.

My account was charged for this transaction and...

Reason	Additional Items Required
☐ Merchandise Returned ...I have not received credit for the returned merchandise.	
☐ Merchandise Not Received ...I have not received the merchandise.	
☐ Services Not Received ...I have not received the services.	
☐ Credit Not Received ...I have not received credit toward my account.	Print, Copy of Receipt
☐ Cash Not Received ...I did not receive cash from the ATM.	Print, Copy of Receipt
☐ Alteration of Amount ...the receipt does not match the amount posted.	Print, Copy of Receipt
☐ Inadequate Description ...the description does not give enough information.	
☐ Not As Described ...the merchandise I received does not match the description from the merchant.	Print, Copy of Documentation
☐ Quality of Service ...the service I received does not match the description from the merchant.	
☐ Duplicate Processing ...it has been charged for this transaction more than once.	
☐ Paid by Other Means ...I had paid by other means such as a cash or check.	Print, Copy of Receipt
☐ Credit Posted as a Purchase ...it should have been a credit to my account.	Print, Copy of Receipt
☐ Cancelled - Merchandise Returned ...I had cancelled the purchase. The merchandise has been returned to the merchant.	
☐ Cancelled - Recurring Transaction ...I had cancelled the purchase. This is a recurring transaction such as a monthly service.	
☐ Cancelled ...I had cancelled the purchase.	
☐ Transaction Posted to Closed Account - Recurring Transaction ...this account has been closed. This is a recurring transaction such as a monthly service.	
☐ Transaction Posted to Closed Account ...this account has been closed.	
☐ Defective - Shipped/Returned ...the shipped merchandise I received was defective. The merchandise has been returned to the merchant.	Print, Copy of Shipping Invoice
☐ Defective - Shipped ...the shipped merchandise I received was defective.	Print, Copy of Shipping Invoice
☐ Defective ...the merchandise I received was defective.	
☐ Other ...none of the above reasons fit my need to dispute this transaction.	

Select

5. Select the reason.

6. Note the additional information the bank needs for your reason.

7. Click Select.

If you do not recognize a charge, then you should call us to report the charge as fraud.

The *Additional Items Required* column tells you what additional information you need to provide when you submit your dispute request, based on Visa and MasterCard dispute rules.

Transaction Management
Dispute Reason: Services Not Received

Product: Purchasing Card [Switch Products](#)
Card Account Number: ***** 1234, CHRIS SMITH
Card Account ID: 214030000611

Trans Date	Statement Date	Merchant	Amount	Reference N
05/10/2019	05/24/2019	A		9826914

Services Not Received
My account was charged for this transaction and I have not received the services.

* = required

Requestor Name:* **Requestor Phone Number:***

Expected Date of Delivery:
Expected Month:* **Expected Day:*** **Expected Year:***

Description of Services Not Received:*

Date of Merchant Contact:
Contact Month:* **Contact Day:*** **Contact Year:***

Merchant Response:*

Comments:

8. Specify the required information, including your name, telephone number, dispute-specific information, merchant contact date, and merchant response.

Note the dispute reason.

Required fields have red asterisks.

The screen displays different fields based on the dispute reason you select. This screen displays if you select the **Services not received dispute reason.**

9. Add comments.

10. Click Dispute.

Transaction Management

Dispute Reason: Credit Not Received

Request has been successfully completed.

Print and fax or mail this form and the receipt to the following address. This dispute will not be processed if this form is not received within 21 days of the dispute date.

P.O. Box 6335, Fargo, ND 58125-6335

When finished printing, you can go to the [transaction detail](#).

Account Number: 5568628000670019

Dispute Date	Trans Date	Statement Date	Merchant	Amount	Reference Number
01/10/2023	11/09/2022	11/18/2022	ABILITYONE BSC - PICAT	229.00	85544022314080080146872

Credit Not Received
My account was charged for this transaction and I have not received credit toward my account.

This dispute reason requires a copy of the receipt. After completing this form, click "Continue" for a printable version of the form.

Requestor Name: Requestor Phone Number:
John Smith 2025551212

Comments:
Merchant has not provided a credit for a purchase that was returned 2 weeks ago.

Learn more: Prepare the additional information for your reason and send the information to the address listed in the *Contact Us* section as soon as possible. You can send the paper copy via mail or send to the fax number listed. To print the dispute form, right-click and select to print or use a screen capture tool to take an image of the screen, paste the image into a document, and then print that document.

Tip! Disputed transactions display with a **D** icon. The **D** icon remains even after dispute is resolved or cancelled.

Transaction List Return to top										
Records 1 - 16 of 16										
Check All Shown Uncheck All Shown										
Select	Status	Approval Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Trans Unique ID
☐	 Pending			05/10	05/21	AIRPORT TERMINALSBLAT	HOUSTON, TX	\$303.52		0712910618292445
☐	Pending			05/10	05/21	PERSONAL SERVICES BLAT	ANAHEIM, CA	\$65.88		0712910618292445
☐	Pending			05/10	05/21	SPECIALTY MARKETS BLAT	DALLAS, TX	\$366.05		0712910618292445
☐	Pending			05/10	05/21	DENTAL LABORATORY BLAT	WASHINGTON, DC	\$249.57		0712910618292445
☐	Pending			05/10	05/21	AIRPORT TERMINALSBLAT	HOUSTON, TX	\$303.52	CR	0712910618292445
☐	Pending			05/10	05/21	PERSONAL SERVICES BLAT	ANAHEIM, CA	\$65.88	CR	0712910618292445
☐	Pending			05/10	05/21	SPECIALTY MARKETS BLAT	DALLAS, TX	\$366.05	CR	0712910618292445
☐	Pending			05/10	05/21	DENTAL LABORATORY BLAT	WASHINGTON, DC	\$249.57	CR	0712910618292445
☐	Pending			05/10	05/17	IMPERIAL LONDON HOTEL	BIRMINGHAM, AL	\$748.60		0712910618292445
				05/10	05/17	COUNSELING SERVICES BLAT	DALLAS, TX	\$718.69		0712910618292445
				05/10	05/17	GRANDE RESORT BLAT	SAN MATEO, CA	\$806.12		0712910618292445
				05/10	05/17	ELECTRIC RAZOR BLAT	ANAHEIM, CA	\$371.47		0712910618292445
				05/10	05/17	IMPERIAL LONDON HOTEL	BIRMINGHAM, AL	\$748.60	CR	0712910618292445
				05/10	05/17	COUNSELING SERVICES BLAT	DALLAS, TX	\$718.69	CR	0712910618292445
☐	Pending			05/10	05/17	GRANDE RESORT BLAT	SAN MATEO, CA	\$806.12	CR	0712910618292445
☐	Pending			05/10	05/17	ELECTRIC RAZOR BLAT	ANAHEIM, CA	\$371.47	CR	0712910618292445

Note the D icon.

Learn more: You review transactions and initiated disputes in Access Online. After you initiate the dispute, the bank uses a special team to work on the dispute. That team communicates with both you and the merchant outside Access Online.

Cancel a dispute

You can easily cancel an unresolved dispute. If you cancel a dispute, keep in mind that the system then automatically settles the transaction in favor of the merchant. You can cancel a dispute through:

- Access Online
- Bank Customer Service
- Dispute team processor

Dispute cancellation example

For example, you order 10 reams of paper, and only two arrive. You contact the merchant, and the merchant says they shipped all 10 reams and so will not issue a credit. You dispute the transaction in Access Online. After you initiate the dispute, the missing eight reams of paper arrive. You check to make sure the dispute is unresolved, and then cancel the dispute.

Transaction List [Return to top](#)

Records 1 - 16 of 16

[Check All Shown](#) | [Uncheck All Shown](#)

Select	Status	Approval Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Trans Unique ID
☐	Pending			05/10	05/21	AIRPORT TERMINALSBLAT	HOUSTON, TX	\$303.52		0712910618292445
☐	Pending			05/10	05/21	PERSONAL SERVICES BLAT				0712910618292445
☐	Pending			05/10	05/21	SPECIALTY MARKETS BLAT				0712910618292445
☐	Pending			05/10	05/21	DENTAL LABORATORY BLAT				0712910618292445
☐	Pending			05/10	05/21	AIRPORT TERMINALSBLAT				0712910618292445
☐	Pending			05/10	05/21	PERSONAL SERVICES BLAT				0712910618292445
☐	Pending			05/10	05/21	SPECIALTY MARKETS BLAT				0712910618292445
☐	Pending			05/10	05/21	DENTAL LABORATORY BLAT				0712910618292445
☐	Pending			05/10	05/17	IMPERIAL LONDON HOTEL				0712910618292445
☐	Pending			05/10	05/17	COUNSELING SERVICES BLAT				0712910618292445
☐	Pending			05/10	05/17	GRANDE RESORT BLAT	SAN MATEO, CA	\$806.12		0712910618292445
☐	Pending			05/10	05/17	ELECTRIC RAZOR BLAT	ANAHEIM, CA	\$371.47		0712910618292445
☐	Pending			05/10	05/17	IMPERIAL LONDON HOTEL	BIRMINGHAM, AL	\$748.60	CR	0712910618292445
☐	Pending			05/10	05/17	COUNSELING SERVICES BLAT	DALLAS, TX	\$718.69	CR	0712910618292445
☐	Pending			05/10	05/17	GRANDE RESORT BLAT	SAN MATEO, CA	\$806.12	CR	0712910618292445
☐	Pending			05/10	05/17	ELECTRIC RAZOR BLAT	ANAHEIM, CA	\$371.47	CR	0712910618292445

Reviewed Disputed Matched Exception Reallocated Trans Detail Level Upload Attachments

[Check All Shown](#) | [Uncheck All Shown](#)

Note the D icon.

1. Click the disputed transaction date link.

Transaction Summary

Status	Match	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID	Attachment	Accounting Code
		05/10	05/21	AIRPORT TERMINALSBLAT	HOUSTON, TX	303.52				

Disputed Matched Exception Reallocated Upload Attachments

Summary | Match | Allocations | User Line Items | Tax Data | Comments | Approval History | Custom Fields

The Summary tab shows high-level transaction information.

To change the review status, click the "Mark as Reviewed" button.

To approve and forward the transaction, click "Approve."

To view the dispute's details, click the Dispute History link.

Transaction
Date: 05/10/2019
Purchase ID:
Total Amount: 303.52
Memo Post: Yes
Sales Tax: 0.00
Freight:

Reference Information
Billing Cycle: 05/24/2019
Posting Date: 05/21/2019
Reference Number: 74798269141141000127393
Authorization Number:

Fleet Information
Purchase Time: 12:00 a.m.
Purchase Type:
Service Type:
Fuel Type:
Odometer: 0
Vehicle Number: 000000
Driver Number: 000000

Merchant
Name: AIRPORT TERMINALSBLAT
City, State/Province: HOUSTON, TX
Transaction Type: DEBIT TO PURCHASE
BALANCE
Merchant Category Code (MCC): 4582
MCC Description: AIRPORTS/TERMINALS/FIELDS

Currency
Billing Currency: U.S. Dollar
Source Currency: U.S. Dollar
Source Currency Amt: 303.52

Product Summary

	Qty	Unit Price	Gross Amount	Net Amount
Fuel	0.0000	0.00	0.00	0.00
Non-Fuel			0.00	0.00

[Mark as Reviewed](#) [Approve](#) [Print Transaction](#)

• none

Dispute [Sales Draft Requests](#)

Dispute information only reflects the last dispute filed for this transaction. More information available in Dispute History.

Dispute Reason: Services Not Received
Dispute Date: 06/03/2019
Dispute Post Date:
Resolution Date:
Requestor Name: Chris Smith
Dispute Status: Unresolved

[Cancel Dispute](#)

[Dispute History](#)

2. Review the transaction and dispute detail.

3. Check that the Dispute Status is Unresolved.

4. Click Cancel Dispute.

Are You Sure?

You have chosen to cancel the dispute filed for the following transaction:

Dispute Date	Trans Date	Posting Date	Merchant	Amount	Reference Number
06/03/2019	05/10/2019	05/21/2019		303.52	

Services Not Received

Cancellation Comments:

5. Add specific comments on why you are cancelling the dispute (e.g., merchant shipped missing eight reams of paper). You have up to 40 alphanumeric spaces for your comments.

6. Click Yes, Cancel Dispute.

Yes, Cancel Dispute **No**

Tip! You should be as specific as possible in your cancellation comments. For example, “shipment corrected” or “issue resolved” is too vague, but “merchant shipped all five missing parts” or “merchant shipped substitute product” are specific enough for the disputes team to cancel the dispute. In our example, the cardholder is cancelling the dispute because the merchant sent the missing eight reams of paper.

Transaction Management

Transaction Detail

Product: Purchasing Card [Switch Products](#)
 Card Account Number: ***** 1234, CHRIS SMITH [Switch Accounts](#)
 Card Account ID: 214035000611

[Create](#) | [Manage](#) | [Card Acct List](#) | [Trans List](#) | [Manager's Queue](#) | [Extract Queue](#)

Request has been successfully completed. 

Transaction Summary

Status	Match	Trans Date	Posting Date	Merchant	City, State/Province	Amount	Detail	Purchase ID	Attachments
		05/10	05/21	AIRPORT TERMINALSBLAT	HOUSTON, TX	303.52			

Disputed
 Matched
 Exception
 Reallocated
 Upload Attachments

[Summary](#) | [Match](#) | [Allocations](#) | [User Line Items](#) | [Tax Data](#) | [Comments](#) | [Approval History](#) | [Custom Fields](#)

The Summary tab shows high-level transaction information.

To change the review status, click the "Mark as Reviewed" button.

To approve and forward the transaction, click "Approve."

To view the dispute's details, click the Dispute History link.

Transaction	Reference Information	Fleet Information
Date: 05/10/2019	Billing Cycle: 05/24/2019	Purchase Time: 12:00 a.m.
Purchase ID:	Posting Date: 05/21/2019	Purchase Type:
Total Amount: 303.52	Reference Number: 74798269141141000127393	Service Type:
Memo Post: Yes	Authorization Number:	Fuel Type:

View a transaction's dispute history

You can easily view the history of the disputed transaction.

[Transaction List](#) [Return to top](#)

Records 1 - 16 of 16

[Check All Shown](#) | [Uncheck All Shown](#)

Select	Status	Approval Status	Match	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	Trans Unique ID
☐		Pending		05/10	05/21	AIRPORT TERMINALS BLAT	HOUSTON, TX	\$303.52		0712910618292445
☐		Pending		05/10	05/21	PERSONAL SERVICES BLAT	ANAHEIM, CA	\$65.88		0712910618292445
☐		Pending		05/10	05/21	SPECIALTY MARKETS BLAT	DALLAS, TX			0712910618292445
☐		Pending		05/10	05/21	DENTAL LABORATORY BLAT	WAS			0712910618292445
☐		Pending		05/10	05/21	AIRPORT TERMINALS BLAT	HOUSTON, TX			0712910618292445
☐		Pending		05/10	05/21	PERSONAL SERVICES BLAT	ANAHEIM, CA			0712910618292445
☐		Pending		05/10	05/21	SPECIALTY MARKETS BLAT	DALLAS, TX			0712910618292445
☐		Pending		05/10	05/21	DENTAL LABORATORY BLAT	WAS			0712910618292445
☐		Pending		05/10	05/17	IMPERIAL LONDON HOTEL	BIRMINGHAM, AL			0712910618292445
☐		Pending		05/10	05/17	COUNSELING SERVICES BLAT	DALLAS, TX			0712910618292445
☐		Pending		05/10	05/17	GRANDE RESORT BLAT	SAN MATEO, CA			0712910618292445
☐		Pending		05/10	05/17	ELECTRIC RAZOR BLAT	ANAHEIM, CA	\$371.47		0712910618292445
☐		Pending		05/10	05/17	IMPERIAL LONDON HOTEL	BIRMINGHAM, AL	\$748.60	CR	0712910618292445
☐		Pending		05/10	05/17	COUNSELING SERVICES BLAT	DALLAS, TX	\$718.69	CR	0712910618292445
☐		Pending		05/10	05/17	GRANDE RESORT BLAT	SAN MATEO, CA	\$806.12	CR	0712910618292445
☐		Pending		05/10	05/17	ELECTRIC RAZOR BLAT	ANAHEIM, CA	\$371.47	CR	0712910618292445

 Reviewed  Disputed  Matched  Exception  Reallocated  Trans Detail Level  Upload Attachments

[Check All Shown](#) | [Uncheck All Shown](#)

Note the D icon.

1. Click the disputed transaction's date link.

Tip! You can filter the transaction list to see only disputed transactions. Open the *Search Criteria* area and select **Disputed** from the *Disputed Transactions* drop-down list.

[Search Criteria](#) [Return to top](#)

[Advanced Search](#)

Transaction Amount: Purchase ID: Approval Status:

Pull Back Eligibility: Order Match Status:

Disputed Transactions: Reallocated Transactions: Reviewed Transactions:

Display Transactions per page

Product Summary

	Qty	Unit Price	Gross Amount	Net Amount
Fuel	0.0000	0.00	0.00	0.00
Non-Fuel			0.00	0.00

• none

Dispute

Dispute information only reflects the last dispute filed for this transaction. More information available in Dispute History.

Dispute Reason: Services Not Received
 Dispute Date: 06/03/2019
 Dispute Post Date:
 Resolution Date:
 Requestor Name: Chris Smith
 Dispute Status: Unresolved

Dispute History

Dispute Date	Dispute Post Date	Resolution Date	Requestor Name	Dispute Status	Dispute Reason	Dispute Cancelled	Cancelled By	Cancellation Comments
06/03/2019			Chris Smith	Unresolved	Services Not Received	Yes	blmch4 blatest	Services received

2. Open the *Dispute History* area.

3. Review the *Dispute History* information.

Learn more: If you use the mobile app, you can also initiate and cancel disputes in the mobile app. Refer to the *Access Online: Mobile app* quick start guide.

Merchant role and tasks

Mastercard regulations and Visa regulations govern the dispute process for everyone involved, including the bank, the merchant and the cardholder.

The merchant may request additional information, pay the charge, or send a rebuttal. The merchant has 45 days to respond to all chargebacks, and 30 days to respond to all sales draft requests.

Merchant rebuttal

The Mastercard and Visa regulations let the merchant offer a rebuttal to a chargeback request.

If we need additional information from you about a merchant's rebuttal to a chargeback, we ask you for additional supporting documents. Those supporting documents should have enough detail to enable everyone to understand the dispute and/or rebuttal.

If we send the case to Mastercard or Visa for arbitration review, they decide if the supporting documents have enough information to make a sound decision in favor of the merchant or the cardholder.

Case communication and supporting information

A case processor at the bank reviews your submitted dispute (usually within 10 days) to determine if they have enough information to process the dispute.

Receive additional information requests

If the case processor needs more information, they contact you via email, phone call or mail. If you have an email address associated with your account, then we can communicate with you at that email address. If you do not have an email address associated with your account, then we send a paper letter using U.S. mail.

[Learn more:](#) For steps on checking your email address and phone number, refer to *Check your email address and telephone number in your profile* on page 9.

The communication you get includes your case number and lets you know when we need your supporting information (usually within 14 days from the date of the communication). The information we may ask for depends on the specific dispute. Examples of supporting documentation include, but are not limited to:

- Proof of cancellation
- Proof of return
- Original receipt
- Final receipt (most often associated with lodging and car rentals)

Respond to additional information requests

The email comes from a specific case processor, and you can respond back via email to the case processor's email with questions and your supporting information. In some cases, we will ask you to mail us paper copies of supporting information even when we contact you via email.

If we have to send a paper letter via U.S. mail, we use a form letter that does not have a specific case processor's email address included, so you need to also respond via U.S. mail.

[Tip!](#) Although Access Online lets you attach files to a transaction, you cannot use that function for disputes.

Check your dispute status

You can check on your dispute status by contacting customer service or contacting your case processor (if your case processor contacted you to ask for more information). You can also check the status in Access Online's Transaction Management function or by running a report.

Learn more: If your case processor is out of the office, we have a system in place to assign your dispute to another case processor to ensure the process stays on track.

Sample communications

Below are samples of the types of communications you may receive during the dispute process.

<p>CARDMEMBER SERVICE PO Box 6335 Piquette, ND 58125-6335 THIS IS A DRAFT</p> <p>LONG DATE Case Number: [CASE ID]</p> <p>[CARDHOLDER NAME] [SECONDARY CARDHOLDER] [CARDHOLDER ADDRESS 1] [CARDHOLDER ADDRESS 2] [CARDHOLDER CITY] [CARDHOLDER STATE] [CARDHOLDER ZIP CODE]</p> <p>Re: Account number ending in [ACCOUNT LAST FOUR] Dear [CARDHOLDER NAME]: Thank you for contacting Cardmember Service about recent transaction(s) with [MERCHANT NAME] in the amount of \$[DISPUTE AMOUNT]. While we complete our research, we are committed to keeping you informed through every step of the process.</p> <p>We have placed the item into dispute status to prevent fees or finance charges from posting to your account while we investigate your dispute. In order to research your dispute further, additional information is required.</p> <p>From your original correspondence, we were unable to determine the reason for your dispute. Please complete the enclosed form to provide us with further information regarding your dispute. In addition, a detailed letter and any supporting documentation you can provide regarding this matter would be helpful.</p> <p>Please send your response to [BIN ADDRESS] [BIN CITY] [BIN STATE] [BIN ZIP CODE] or you may fax it to [BIN FAX], so that we receive it no later than [RETURN DATE]. Include your Case ID [CASE ID] on your response and any additional correspondence.</p> <p>If we do not receive your response by this date, we will be unable to investigate your dispute further due to lack of information.</p> <p>If you have questions, please contact Cardmember Service at [BIN TELEPHONE]. We are staffed 24 hours a day. We accept relay calls. We truly value your business and apologize for any inconvenience this may have caused.</p> <p>Sincerely, Cardmember Service</p> <p>Enclosure</p>	<p>Cardmember Service [BIN TELEPHONE] [BIN ADDRESS] [BIN CITY] [BIN STATE] [BIN ZIP CODE]</p> <p>Case Number: [CASE ID]</p> <p>REQUIRED DISPUTE DETAILS</p> <ul style="list-style-type: none"> Please provide a detailed description of what was ordered/purchased. What was the most recent date (MM/DD/YYYY) and method of contact with the merchant? What was the name or title of the person you spoke with? What was the merchant's response when you contacted them? If you have not attempted to resolve with the merchant, please explain why. <p>Please read carefully each of the following situations and check the one most appropriate to your particular dispute. If you have any questions, please contact us at [BIN TELEPHONE]. We will be more than happy to advise you in this matter.</p> <p>I. DISPUTE PROCESSING</p> <ul style="list-style-type: none"> This transaction listed above represents duplicate billing to my account. I only authorized the following one transaction: <ul style="list-style-type: none"> Transaction Date Merchant Name Transaction Amount Reference Number <p>2. PAID BY OTHER MEANS</p> <ul style="list-style-type: none"> I authorized a transaction, however, I paid for the transaction using another form of payment (showing a receipt was accepted by the merchant or the statement from another card (Debit, Credit, Gift Card, etc.) showing the purchase. Please attach a copy of the receipt or documentation to show paid by other means, please explain why. If the merchant name is the same on both transactions, please provide the merchant name of the other transaction. If the other transaction occurred on a credit or debit card, please provide the following information: <ul style="list-style-type: none"> Account Number Card Type (Visa, MasterCard, Amex, etc.) Merchant Name Transaction Amount Transaction ID Reference Number <p>3. ALTERNATE OF AMOUNT</p> <ul style="list-style-type: none"> The sales receipt amount was increased from \$_____ to \$_____. Please provide a copy of the original sales receipt or receipt which shows the correct amount you wish to be charged. If this transaction for a no return or pay payment period transaction? <p>4. CREDIT NOT RECEIVED</p> <ul style="list-style-type: none"> I have received a credit voucher for the above listed transaction, but it has not yet appeared on my account. Please provide a copy of the documentation you received from the merchant showing the intent to refund your account. The documentation should include the date the merchant intended to issue credit, the amount of the credit, along with the card number the credit should be issued to. <p>5. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$_____</p> <ul style="list-style-type: none"> The amount has been charged for the above transaction, but I have not received the merchandise or service. 	<p>ADDITIONAL DISPUTE DETAILS</p> <ul style="list-style-type: none"> Did you cancel your purchase with the merchant? <ul style="list-style-type: none"> If so, please provide the date (MM/DD/YYYY), specific time (HH:MM) AM/PM, who you spoke with and method of cancellation. Cancellation number, if given one What was the reason for cancellation? Were you informed of any cancellation policies when you originally made the purchase? If so, what was the policy? Did you receive anything from the merchant? If so, please provide the date (MM/DD/YYYY) and specific time (HH:MM) AM/PM that you received the merchandise/service. <ul style="list-style-type: none"> If you have returned the merchandise, please provide the tracking number from the shipping company (for example, UPS, United States Postal Service or FedEx) or credit receipt to verify the merchandise has been returned and received by the merchant. If the merchant refused the return of the merchandise, please provide either the tracking information proving the merchant refused the merchandise (for example, UPS, United States Postal Service or FedEx) or written documentation from the merchant stating they are refusing to accept the return. Provide the return address as well as any specific return instructions provided to you by the merchant. If the merchandise was returned in person, please provide a copy of the documentation you received from the merchant showing their intent to refund your account. The documentation should include the date the merchant intended to issue credit, the amount of the credit, along with the card number the credit should be issued to. If you have not yet returned merchandise, please provide a detailed explanation. <p>Cardmember Service PO Box 6335, Piquette, ND 58125-6335</p>
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Receive notice of provisional credit or rebill

We send notification to you either via email or U.S. mail when we issue a provisional credit on a dispute. We only send an email if you have an email address associated with your account in Access Online.

We also send notification if we need to rebill your organization for the disputed charge if the merchant issues a rebuttal and we find in favor of the merchant. For example, you dispute a transaction and state that you did not not receive the ordered items. We issue a provisional credit and contact the merchant. The merchant offers a rebuttal and provides a valid tracking number and signature proof of delivery from your organization. We then find in favor of the merchant and rebill the provisional credit that we issued.

Check on dispute resolution

When we issue provisional credit, we send an email or mail a letter that means that we have resolved the dispute in your favor. If we do not resolve the dispute in your favor, we send a denial email or letter. You do not get a final resolution letter stating that the provisional credit is now permanent.

Reporting

If you are a Program Administrator, you can include dispute information on both Flex Data reports and the *Transaction Detail* standard report.

Flex Data reports

You can create a Flex Data report that includes information on disputes. You should select to use *Transaction Detail* as your primary report data. You can also include additional data as needed, such as merchant data. You can then select to include dispute fields in your report.

Learn more: This section covers the basic steps for including dispute information in a Flex Data report. For detailed information, refer to the Flex Data training content, including the user guides and lesson.

Flex Data Reporting
Please select a report from the list below.

My Saved Report Templates | **Create a New Report Template**

Create a New Report Template
Select a 'base report' data template and additional data template(s) (optional) from the list below to create a new report template.

PRIMARY REPORT DATA	ADDITIONAL DATA
☒ Transaction Create a report based on transaction information.	☐ Allocation Include additional transaction allocation information.
☐ Account Create a report based on account information.	☒ Merchant Supplemental Include additional supplemental merchant information.
☐ Purchase Order Create a report based on order information.	☐ Purchase Order Include additional order information.
☐ Payment Instruction Create a report based on payment instruction information.	☐ Payment Instruction Include additional payment instruction information.
☐ Payment Request Create a report based on payment request information.	☐ Payment Request Include additional payment request information.
☐ Combined Payments Create a report based on payment instruction and payment request information.	☐ Combined Payments Include additional combined payments information.
☐ Client Supplied Merchant Information Create a report based on client supplied merchant information.	
☐ System User List Create a report based on user profile information.	

1. Select Reporting>Flex Data Reporting.

2. Select Transaction as your primary report data and any secondary data you want include, such as Merchant Supplemental.

3. Click Create.

Create Click CREATE button to begin building a new report template.

Flex Data Reporting

Transaction w/Merchant Supplemental, Merchant w/ESI

Report Name: Transaction-Merchant Supplemental, Merchant w/ESI, 0

Report Description: Transaction w/Merchant Supplemental, Merchant w/ESI

Output Type: Excel

Output Parameter Page Placement: End

Save Template | Revert to Last Saved | Preview Layout | Run Report | Create Scheduled Report

Select the check box(es) next to the desired column names for the report. Column titles can be abbreviated or renamed; type the new title in the RENAME field.

Select the TOTAL check box(es) to indicate that you want totals calculated for that column on the PDF output report.

Select the desired FILTER check box(es) to determine report content, then continue to FILTER FOR CONTENT tab to define criteria. Only one hierarchy filter can be selected.

WRAP DATA: Enter a desired column width (in) to format data wrapping in the PDF output report; leave field blank to allow default column width.

Select Report Columns	Rename Report Columns	Wrap Data	Total	Filter
☐ Select All	☐ Show Only Selected			
[-] Hierarchy ☐ Select All for Hierarchy				
☒ Account ID				
☒ Account Number				
☐ Account Unique ID				
[-] ESI Merchant Zip/Postal Code				
☒ MCC				
☒ MCC Description				
☒ MCCG Code				
☒ MCCG Description				
☒ Merchant Address				
☒ Merchant City				
☒ Merchant DBA Name				
☒ Merchant Email				
☒ Merchant ID				
☒ Merchant Legal Name				
☒ Merchant Phone				
☒ Merchant State/Province				
☐ Merchant Tax ID Number				
☐ Merchant Zip/Postal Code				
☒ Transaction Merchant City				
☒ Transaction Merchant Name				
☒ Transaction Merchant State/Province				
☒ Transaction Merchant Zip/Postal Code				
[-] Purchase Order ☐ Select All for Purchase Order				
☐ Match Source				
☐ Merchant Order Number				
[-] Transaction ☐ Select All for Transaction				
☐ Amount Available for Match to Orders				
☐ Authorization Number				
☐ Banknet Reference Number/Transaction ID				
☐ Cycle Close Date				
☒ Disputed Indicator				
☒ Disputed Status				
☒ Disputed Status Date				
☐ Exception Reason				
☐ Freight Amount				
☐ Memo to Account Name				
☐ Memo to Account Number				

4. Select any additional fields and filters you want to include (e.g. merchant fields).

5. Select the dispute fields.

6. Select to filter by dispute status, if desired.

Learn more: Dispute fields include:

- **Disputed Indicator**—Single-letter indicator of a transaction's dispute status
- **Disputed Status**—Yes/no indicator of the transaction's dispute status
- **Disputed Status Date**—Settlement date of the dispute resolution in favor of the cardholder or the merchant

Flex Data Reporting

Transaction w/Merchant Supplemental, Merchant w/ESI

Report Name:
Transaction-Merchant Supplemental, Merchant w/ESI, 0

Report Description:
Transaction w/Merchant Supplemental, Merchant w/ESI

Output Type: Excel **Output Parameter:** End **Page Placement:** Optional for PDF only.

Filtering allows you to set limits for the content of the report. Below are the data fields you elected to filter on. To select, search & select, or fill in the criteria box(es) to define the report output.

Selected Filters	Filter Criteria
Disputed Status	Disputed Status Select one of the available options. All <input type="button" value="v"/>

Processing Hierarchy Position(s): [Add/Edit](#)

Bank	Agent	Company	Division	Department
1423	0462			
1425	8675			
1425	8676			
3757	3474			
3757	3475			
3757	3476			
4596	0987			

Processing Hierarchy

Transaction Date (MM/DD/YYYY)
01/01/2023 to 05/02/2023

7. Select the *Filter for Content* tab.

You can schedule the report.

8. Select one dispute status or select **All**.10. Click **Run Report**.

9. Specify additional report parameters.

Learn more: Dispute status options are:

- **All**—Include all transactions
- **Disputed**—Include all disputed transactions, including resolved and unresolved disputes
- **Not disputed**—Include only non-disputed transactions
- **Resolved**—Include only resolved disputes
- **Unresolved**—Include only unresolved disputes

	A	B	C	D	E	F	G	H	I	J	K
1	Account ID	Account Name	Account Number	Account Status	Disputed Indicator	Disputed Status	Disputed Status Date	Managing Account ID	Managing Account Name	MCC	MCC Description
2	000024279000	SARA BROUGHTON	**2427		Y	Resolved in Favor of Merchant	2023/04/28	555631609000	ACME ONECARD LOC 2	5734	COMPUTER SOFTWARE
3	571177699000	MILDRED BRIGHAM	**7769		Y	Resolved in Favor of Cardholder	2023/04/05	560162859000	ACME TRAVEL LOC 2	4121	TAXICABS AND LIMOUSINES

Transaction Detail report

You can also run the *Transaction Detail* report and select to include dispute information, including Dispute status.

The screenshot shows the 'Financial Management' menu on the left. A blue box with the text '1. Select Reporting>Financial Management.' has an arrow pointing to the 'Financial Management' option in the menu. Another blue box with the text '2. Click Transaction Detail.' has an arrow pointing to the 'Transaction Detail' link in the 'Transaction Management' section.

Financial Management

Payment Requests

[Billed Transaction Analysis with Payment Requests Detail](#)
Summary and detail billed transaction information, regarding the results of payment request and transaction matching.

[Payment Request Analysis](#)
Summary and detail payment request information, regarding the results of payment request and transaction matching.

[Payment Request Detail](#)
Detailed Payment Request information.

Order Management

[Billed Transaction Analysis with Order Detail](#)
Detailed and summary billed transaction information, regarding the results of order and transaction matching.

[Full Transaction and Order Detail](#)
Full expenditure detail, including transaction, line item, order, account allocation, and tax estimation information.

[Order Analysis](#)
Detailed and summary order information, regarding the results of order and transaction matching.

[Order Detail](#)
Order detail information.

[Order Receipt](#)
Detailed and summary receipt information as recorded against the order or order line items.

Transaction Management

[Account Allocation](#)
Account allocation and reallocation detail by accounting code.

[Extract Reconciliation](#)
Summary of transactions by account that have been extracted versus statemented.

[Fleet Activity Detail](#)
Fleet product summary and fleet transaction activity data including fuel, tax and line item detail.

[Managing Account Approval Status](#)
History of Managing Account and Cardholder Account statement approvals.

[Payment Detail](#)
Detailed payment information pertaining to transactions and payments.

[Transaction Aging](#)
Detailed client transaction information and payment aging history.

[Transaction Detail](#)
Detailed transaction data including merchant detail, allocation (accounting code) information, and transaction log data.

[Multiple Attachments Request](#)
Create a request to receive files attached to transactions during a specific date range.

[Transaction Summary](#)
Transaction summary information.

Financial Management
Transaction Detail

By default this report will return all results associated with blank fields, unless otherwise noted. To limit results, enter specific criteria in blank fields.
* = required

Date
☐ Cycle Close Date Range: ☐ Calendar Month Range: ☐ Posting Date Range: ☒ Transaction Date Range:
☐ Enable Cycle Day
Start Date: (MM/DD/YYYY) 04/01/2023 to End Date: (MM/DD/YYYY) 05/01/2023

Transactions Included
Transaction Status:
☒ Reviewed Status: All
☐ Approval Status: Hold down the Ctrl key to make multiple selections.
All
Pending Cardholder Approval
Pending Manager Approval
Final Approved
Disputed Status: Disputed
Transaction Amount: < or = \$
Posting Type: All
Payments: ☒ Exclude ☐ Include
Fees: ☒ Exclude ☐ Include

Additional Detail
☒ Display Transaction Custom Fields ☐ Display Allocation Detail ☐ Display Fleet Data
☒ Display Transaction Comments ☒ Display Merchant Data (Excel Only) ①
Most Recent Comments
Note: Selecting all comments will add additional content to the report and alter its existing format.

Merchants
☒ Merchant Category Code Group:
Note: Hold down the Ctrl key to make multiple selections.
All
AIRLINE
AUTORV DEALERS
BUILDING SERVICE
☐ Merchant Category Codes:
To limit the results from the default of "all," enter a MCC or search. Separate multiple MCCs by a comma and no spaces.
Search for Codes
☐ Merchant Names:
To limit the results from the default of "all," enter a full or partial "begins with" merchant name and add it to the list.
Add >> << Remove

Select By
To limit the results from the default of "all," select one of the following and enter a full or partial "begins with" accounting characters).
☒ Accounting Code
Alternate Accounting Code Name *

Sort Report By
Account Name Trans Date No Sort No Sort
☒ Ascending Order ☒ Ascending Order ☒ Ascending Order ☒ Ascending Order
☐ Descending Order ☐ Descending Order ☐ Descending Order ☐ Descending Order

Report Output
Output Type: Excel
Output Parameter Page Placement:
Selection defines the location of the Parameter Page details on the report output.
End

Group Report By
☒ Processing Hierarchy Positions: *
If selected, a processing hierarchy position is required.
Add/Edit
Bank 1423 Agent 0462
Bank 1425 Agent 8675
Bank 1425 Agent 8676
☐ Include Processing Hierarchy names in report
☐ Account Number(s): *
If selected, at least one account is required. Separate multiple accounts by a comma and no spaces.
Search for Accounts

Break/Subtotal Level
No Break/Subtotal
Page Break: ☐ Yes ☒ No
Note: Page Break is applicable only if a Break/Subtotal Level is chosen.

Run Report Reset Create Scheduled Report

3. Select a disputed status.

4. Specify any additional report parameters.

5. Click Run Report.

Note that you can schedule the report.

	P	Q	R	S	T	U	V	W	X	Y	Z
	Cycle Close Date	Transaction Amount	Source Currency Amount	Source Currency	Sales Tax	Posting Type	Purchase ID	Transaction Status	Disputed Status	Dispute Status Date	Reference Number
2	2023/04/11	\$25.00	25.00	USD	\$0.00	Memo	0feed3d7-264e-47b9-123	Reviewed	Resolved in Favor of Cardholder	2023/04/28	24692163067000346981234
3	2023/04/11	\$50.00	50.00	USD	\$0.00	Memo	0feed3d7-264e-47b9-223	Reviewed	Resolved in Favor of Merchant	2023/04/28	24692163067000346982234
4	2023/04/11	\$75.00	75.00	USD	\$0.00	Memo	0feed3d7-264e-47b9-323	Reviewed	Resolved in Favor of Cardholder	2023/04/28	24692163067000346983234
5	2023/04/11	\$100.00	100.00	USD	\$0.00	Memo	0feed3d7-264e-47b9-423	Reviewed	Resolved in Favor of Cardholder	2023/04/28	24692163067000346984234
6	2023/04/11	\$150.00	150.00	USD	\$0.00	Memo	0feed3d7-264e-47b9-523	Reviewed	Resolved in Favor of Cardholder	2023/04/28	24692163067000346985234

Dispute statuses in reports

The following dispute statuses display in reports:

- **No**—The transaction is not disputed
- **Unresolved**—The dispute is still in process and the bank has not reached a decision
- **Resolved in favor of merchant**—The bank has resolved the dispute in favor of the merchant, or the bank converted the dispute to a fraud case. For example, the cardholder initiated the dispute over what the cardholder thought were incorrect exchange rates. This status also displays when the cardholder has cancelled the dispute. For example, the merchant issued a credit, or the missing items arrived, and the cardholder cancelled the dispute while the dispute was still unresolved.
- **Resolved in favor of cardholder**—The bank resolved the dispute in favor of the cardholder and issued a credit for the transaction amount.

Learn more: When you initiate a dispute in Access Online, the system suspends the transaction. When we move the dispute to our case processing system (outside Access Online), that system also suspends the transaction. The result is that the process removes the duplicate suspension in Access Online, resulting in the transaction looking like we resolved the dispute in favor of the merchant. If you have a question about your dispute status, you can contact customer service or your case processor.

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Survey

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