usbank Access® Online

DISPUTE A TRANSACTION

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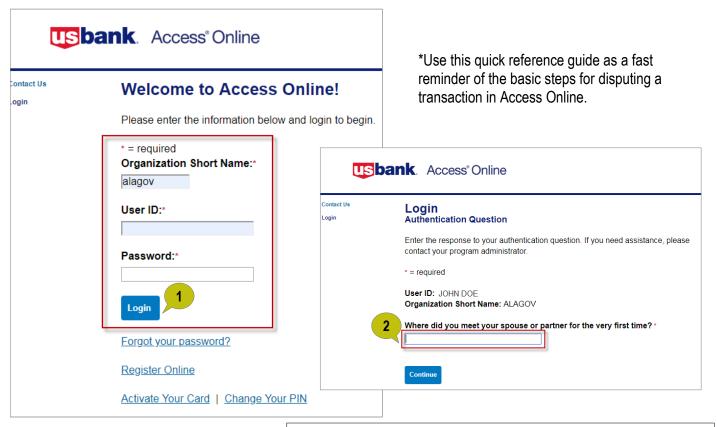*Use this quick reference guide as a fast reminder of the basic steps for disputing a transaction in Access Online.
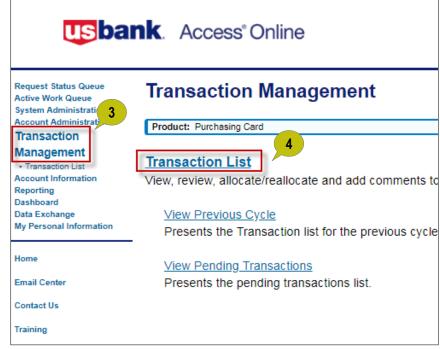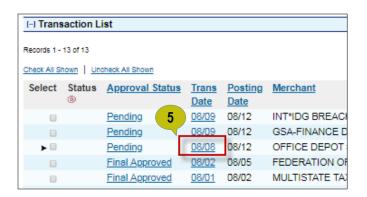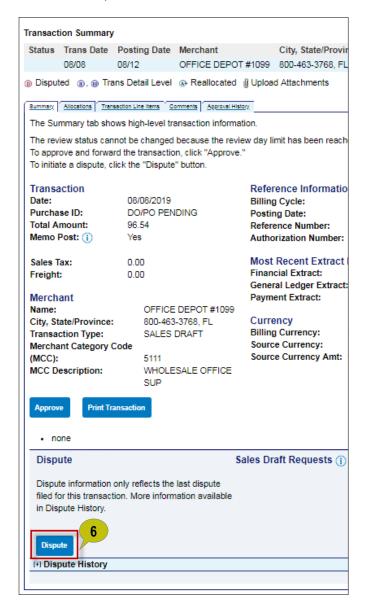
1. Log in to **Access Online**:
   https://www.access.usbank.com/cpsApp1/AxolPreAuthServlet?requestCmdId=login

2. Complete the security question to continue.

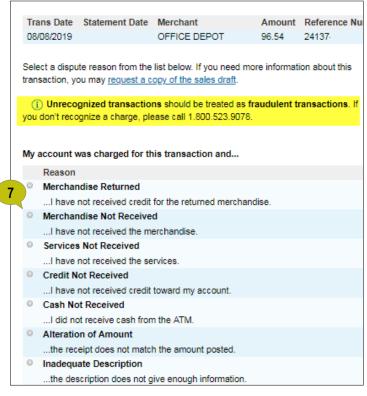3. Click on "**Transaction Management.**"

4. Click on "**Transaction List.**"

Transaction List

Records 1 - 13 of 13

Check All Shown | Uncheck All Shown

Select	Status	Approval Status	Trans Date	Posting Date	Merchant
☐		Pending	08/09	08/12	INT*IDG BREACH
☐		Pending	08/09	08/12	GSA-FINANCE D
▶ ☐		Pending	08/08	08/12	OFFICE DEPOT
☐		Final Approved	08/02	08/05	FEDERATION OF
☐		Final Approved	08/01	08/02	MULTISTATE TA

5. Click the transaction *date link* for the transaction you want to dispute.

Transaction Summary

Status	Trans Date	Posting Date	Merchant	City, State/Provin
	08/08	08/12	OFFICE DEPOT #1099	800-463-3768, FL

ⓘ Disputed ⓘ, ⓘ Trans Detail Level ⓐ Reallocated ⓘ Upload Attachments

Summary | Allocations | Transaction Line Items | Comments | Approval History

The Summary tab shows high-level transaction information.

The review status cannot be changed because the review day limit has been reach
To approve and forward the transaction, click "Approve."
To initiate a dispute, click the "Dispute" button.

Transaction
Date: 08/08/2019
Purchase ID: DO/PO PENDING
Total Amount: 96.54
Memo Post: ⓘ Yes

Sales Tax: 0.00
Freight: 0.00

Merchant
Name: OFFICE DEPOT #1099
City, State/Province: 800-463-3768, FL
Transaction Type: SALES DRAFT
Merchant Category Code
(MCC): 5111
MCC Description: WHOLESALE OFFICE SUP

Reference Informatio
Billing Cycle:
Posting Date:
Reference Number:
Authorization Number:

Most Recent Extract
Financial Extract:
General Ledger Extract:
Payment Extract:

Currency
Billing Currency:
Source Currency:
Source Currency Amt:

[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] 6

[+] Dispute History

6. Click *"Dispute."*

Trans Date	Statement Date	Merchant	Amount	Reference Nu
08/08/2019		OFFICE DEPOT	96.54	24137

Select a dispute reason from the list below. If you need more information about this transaction, you may request a copy of the sales draft.

ⓘ **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

○ **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.

○ **Cash Not Received**
...I did not receive cash from the ATM.

○ **Alteration of Amount**
...the receipt does not match the amount posted.

○ **Inadequate Description**
...the description does not give enough information.

7. Select the appropriate 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.

○ **Defective - Shipped/Returned**
...the shipped merchandise I received was defective. The merchandise has been returned to the merchant.

○ **Defective - Shipped**
...the shipped merchandise I received was defective.

○ **Defective**
...the merchandise I received was defective.

○ **Other**
...none of the above reasons fit my need to dispute this transaction.
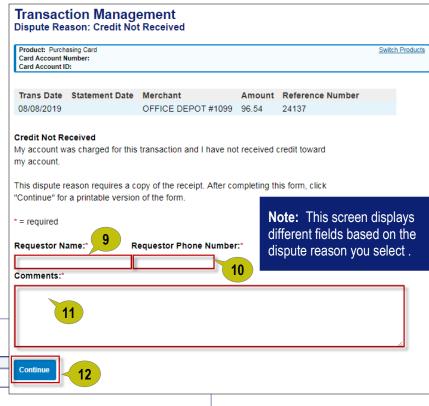
[Select] 8

8. Click *"Select."*

9. Verify or type your name in the *Requestor Name* field.

10. Type your office/work phone number in the *Requestor Phone Number* field.

11. In the *Comments* box, enter additional comments to explain why you are disputing the charge.

12. Click "*Continue".*

Transaction Management
Dispute Reason: Credit Not Received

Product: Purchasing Card   Switch Products
Card Account Number:
Card Account ID:

Trans Date	Statement Date	Merchant	Amount	Reference Number
08/08/2019		OFFICE DEPOT #1099	96.54	24137

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.

* = required

Note: This screen displays different fields based on the dispute reason you select .

Requestor Name:*   **9**   Requestor Phone Number:*
[   ]   [   ]   **10**

Comments:*
[   ] **11**

[Continue]   **12**

Transaction Management
Dispute Reason: Credit Not Received
Card Account Number: ***********JOHN DOE

ℹ Request has been successfully completed.

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

Fax Number:
701-461-3463

Mailing Address:
Bank
1234 Main St
P.O. Box 123
Big City, NY 123456   **14**

When finished printing, you can go to the transaction detail.

Account Number: 42460

Dispute Date	Tran Date	Statement Date	Merchant	Amount	Reference Number
09/01/2019	08/08/2019	08/25/2019	OFFICE DEPOT	96.54	24137

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

Requestor Name: **Requestor Phone Number:**
JOHN DOE   6121231234
Comments:
(LIST DETAILED INFORMATION HERE)

13

[   ]

Cardholder Signature (required to process this dispute)

13. Review your dispute request to insure all information is accurate. Next, *print* and *sign* your dispute request form.

14. After your dispute request form is signed and complete, *fax* or *mail* your form to the fax number or mailing address provided on the form.