Transaction Dispute Office

Help Guide

SmartPay® 2
Version 1.0
August 2008

JPMorgan
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Roles and Responsibilities

JPMorgan is committed to employing the tools, technology and processes necessary to safeguard against unauthorized usage, fraud or identity theft. To facilitate these efforts we have assembled a group of highly trained representatives, many of whom operate in a “behind-the-scenes” capacity to support your program.

Outlined in the section below is a description of the following:

- Your JPMorgan team
- The roles and responsibilities of the JPMorgan team
- The roles and responsibilities of the Transaction Dispute Office

JPMorgan Team

Relationship Manager

The Relationship Manager serves as the primary contact for A/OPCs. The Relationship Manager will support the agency throughout the life of the program — beginning by participating on all initial calls, on-site visits, project planning sessions and training initiatives associated with task orders. The Relationship Manager will be an advocate for agencies/organizations and will be the main communication channel between the agency/organization and the JPMorgan Program and Project Manager.

Additional Relationship Manager responsibilities include:

- Answering the A/OPCs’ day-to-day questions
- Monitoring program performance
- Identifying opportunities to refine your program and enhance its value
- Working with your program management team to ensure the program is meeting long-term goals
Program Coordinators

Program Coordinators work in conjunction with the Relationship Manager, providing daily help desk support to your A/OPCs at all levels of the Government Card program.

Program Coordinators support the daily operational needs of the agency and have expertise in supporting government accounts. Program Coordinators provide assistance with the following:

- Transaction authorizations
- Specific charge inquiries
- Lost/Stolen card reports
- Electronic access system related questions
- Payment information
- Account closures
- Statement questions
- Cardholder issues
- Emergency services
- Changes to card controls
- Balance inquiries

Because the Program Coordinator’s team consists of individuals who are dedicated to working with program management, they do not take inbound cardholder calls.
Additional Support Services

Dispute Department

The Dispute Department supports the process of disputing transactions that have been identified as questionable, either as a result of a merchant billing discrepancy or fraudulent charge. Responsibilities typically include:

- Working with merchants to research disputes
- Working with agency/organization stakeholders to resolve disputes
- Assisting cardholders with questions related to disputed transactions

Fraud Department

The Fraud Department actively monitors worldwide fraud patterns and maintains a system and staff that compares activity on individual accounts against known fraud patterns. If an account is suspected of being compromised, a member of our fraud department will contact the cardholder to verify the account activity. Additional responsibilities may include:

- Initiating investigations and recovery efforts
- Processing of required forms (i.e., affidavit, dispute form)
- Assisting cardholders with questions related to fraudulent transactions

Cardholder Customer Service

Domestic and international cardholders may seek live help from our Customer Service at two U.S.-based dedicated card call centers. Customer Service is available 24 hours a day, seven days a week, 365 days a year.

Customer Service provides support for a wide range of services including:

- Lost/Stolen card reports
- Transaction authorizations
- Specific charge inquiries
- Card activation
- Replacement cards
- Account closures
- Statement questions
- Balance inquiries
- Emergency services
- Password reset assistance

Please refer to the Contacts section for telephone and address information.
**Transaction Dispute Office**

The Transaction Dispute Office generally serves as the point of contact for disputing transactions on central bill invoices.

Responsibilities typically include:

- Overseeing program/cardholder adherence to dispute process policies and procedures
- Reporting disputed transactions to JPMorgan in a timely fashion
- Working with JPMorgan to resolve disputed transactions
- Tracking disputed transactions
- Ensuring that any personnel/responsibility changes in the Transaction Dispute Office are provided to the A/OPC in a timely fashion
- Analyzing and monitoring JPMorgan reports on disputed transactions
- Providing feedback to the A/OPC on JPMorgan performance
- Participating in annual training conferences and disseminating to the agency/organization information learned
Transaction Dispute Procedures

It is critical for cardholders to review their activity for erroneous charges. If a cardholder identifies a questionable charge, they will need to determine if it is the result of a billing discrepancy or a fraudulent charge.

The following section outlines the process for handling both types of erroneous charges.

How to Determine if a Charge is a Billing Discrepancy or a Fraudulent Charge

Billing Discrepancy
The following criteria are typically used to define an erroneous charge as a billing discrepancy:

- A transaction that the cardholder cancelled, but which was processed by the merchant anyway
- A transaction that is not recognized, but is from a merchant with whom the cardholder or the agency/organization regularly conducts business
- A transaction for which the cardholder has a receipt, but the amount on the receipt and the amount posted to the card account do not match
- Duplicate transactions (i.e., same merchant, amount and date)
- Returned merchandise

Fraud
The following criteria are typically used to define an erroneous charge as fraudulent:

- A transaction that is not recognized, and is from a merchant whom the cardholder or the agency/organization does not conduct business
- A transaction on a lost or stolen card
- Suspicious activity
How to Handle Billing Discrepancies

The following outlines the process the cardholder should follow to address a billing discrepancy on an account.

1. Cardholder contacts the merchant directly and attempts to resolve the matter by determining if the questionable charge is a result of a billing error.

2. If the cardholder is not able to resolve the issue with the merchant, the cardholder should immediately complete a dispute form and submit it to JPMorgan electronically through our electronic access system or by hard copy (mail or fax). Dispute form address and fax information is provided in the Contacts section of this guide.

3. In many cases, the dispute inquiry can be resolved during the initial contact with a dispute representative. Common first contact resolutions include:
   - A merchant credit may be posted to the account.
   - The dispute representative may have additional information that resolves the dispute for the customer.
   - The dispute representative may contact the merchant initiating a three-way consultation in an attempt to resolve the issue.

4. If the dispute is not resolved on initial contact, the dispute representative will begin the formal dispute process by engaging the acquiring center and may ask the individual initiating the dispute to provide follow-up information.

Contacting the Merchant

Most billing discrepancies can be easily and quickly resolved by the cardholder contacting the merchant directly.

Average Resolution Time

Most disputes are resolved within 60 days of the date the request is received.
How to Initiate a Dispute

The following outlines the process for submitting a dispute through the JPMorgan electronic access system:

1. Complete the online dispute form available through the JPMorgan electronic access system.

2. The cardholder will receive a confirmation email immediately upon submission.

3. The dispute is automatically routed to the JPMorgan Dispute Department for processing. The cardholder will be notified if additional documentation is needed.

4. Once the dispute is resolved, an additional notification email is sent to the cardholder.

An Approving Official or other authorized third party can initiate the dispute in cases where:

- They have knowledge of the dispute
- They can provide the necessary supporting documentation
- The transaction is not being claimed as fraudulent or unauthorized
Cardholders can also opt to complete a hard copy dispute form and submit it to JPMorgan. Dispute form address and fax information is provided in the Contacts section of this guide.

Form

Sample Dispute Form

Please be advised that Visa & MasterCard require that attempts be made to resolve your dispute with the merchant before notifying us. We must be notified within 90 days of the processing date of the transaction you are questioning.

Cardholder Name: ________________________________
Account #: ________________________________
Merchant Name: ________________________________
Transaction Date: ___________ Transaction Amount: $__________
Posting Date: ________________________________
Reference #: ________________________________

Please circle one of the following choices applicable to your dispute. Include all necessary information/documentation.

1. I do not recognize the above-mentioned charge. I have attempted to contact the merchant to obtain further information.

2. I have been billed more than once by the same merchant. I authorized one charge with this merchant only. My card was in my possession at the time of the transaction.

   Valid Charge $__________ Reference # ________________ Transaction Date: ___________

   Invalid Charge $__________ Reference # ________________ Transaction Date: ___________

3. I canceled: Service / Airline Ticket / Hotel Reservation on ______________(date). Cancellation # ________________________________

4. I have not received the merchandise that was to be shipped to me on ______________(date). I have requested credit.

5. Merchandise that was shipped to me arrived damaged or not as described. I returned it on ____________________(date) and asked the merchant to credit my account. I am providing a copy of my returned mail receipt.

6. Merchant was to issue credit for merchandise I returned to the store. I have enclosed a copy of my credit receipt.

7. I have been charged for a purchase that was paid for by other means. I am providing a copy of the documentation showing the other method of payment.

8. I have been billed for an incorrect amount. My receipt shows $__________, however, I was billed $______________

   I am providing a copy of my receipt showing the correct amount.

9. I did not authorize the above-mentioned charge. I have attempted to contact the merchant to resolve dispute.

   (If this is a VISA account, Visa regulations require that your account be closed prior to pursuing this dispute reason.

   Please call Customer Service to assist you in closing your account.)

10. Other: I am attaching detailed information that describes the dispute.

Work Phone (__________) Email: ________________________________
Fax ________________________________
Signature ________________________________ Date ________________________________

Please complete and mail or fax this form to:
USPS JPMorgan Chase, ATTN: Dispute Dept. ILI-6225, P.O. Box 2015, Elgin, Illinois, 60121-2015
Email CCS-Disputes@jpmchase.com
Fax (847) 931-8861.
Documentation

Outlined in the chart below are the common types of documentation that a cardholder may be asked to provide as part of the dispute process.

<table>
<thead>
<tr>
<th>Dispute Reason</th>
<th>Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardholder billed for an incorrect amount</td>
<td>Copy of receipt that shows correct amount</td>
</tr>
<tr>
<td>Cardholder returned merchandise, but merchant did not credit account</td>
<td>Copy of receipt from merchant that shows merchandise credit was issued</td>
</tr>
<tr>
<td>Cardholder charged for a purchase that was paid for by other means</td>
<td>Copy of documentation showing the other method of payment: cash receipt, copy of check, copy of other credit card statement, etc.</td>
</tr>
</tbody>
</table>

Time Frames

The following are key time frames and aspects of the dispute process:

1. Cardholders have 90 days from the date the transaction was processed to notify JPMorgan of a disputed transaction.

2. JPMorgan will post a temporary credit to the cardholder’s account while the dispute is processed.

3. If the dispute is resolved in the merchant’s favor, a debit transaction which reverses the temporary credit will be posted to the account. The amount of the dispute will be added back into the balance due on subsequent statements.

4. If the dispute is settled in the cardholder’s favor, the temporary credit will remain on the account.

5. Cardholders will receive a written communication stating the resolution of the dispute (i.e., resolved in favor of the merchant or cardholder).

6. A cardholder can look at their JPMorgan billing statement to identify the total dollar amount of the transactions that have been put in dispute status.
Fraud

1. Cardholders who identify potential fraudulent transactions on their statement should immediately notify JPMorgan Customer Service by phone to report the card as lost or stolen, as well as follow any additional policies and procedures outlined by their internal agency/organization.

2. JPMorgan will work with the cardholder to verify account activity and may either block or cancel the compromised account and issue a new card if necessary.

3. The account will then be referred to the JPMorgan Fraud Department who will work with the cardholder to review the transactions and complete an investigation of the suspect activity. Cardholders may be asked to complete an affidavit detailing any fraudulent transactions.

Time Frames

The following are key aspects and time frames for handling fraudulent transactions:

- JPMorgan must be immediately notified via phone in cases where:
  - A cardholder has identified an unrecognized transaction
  - A card is lost, stolen or missing

JPMorgan Fraud Monitoring System

JPMorgan uses sophisticated security technology to monitor transaction activity.

If an account is suspected of being compromised, a member of our Fraud Department will contact the cardholder to verify the account activity.

In some cases, we may place a “referral” status on a card that is suspected of being used fraudulently. This will prompt any merchant who may be given the card to contact JPMorgan. The cardholder’s identity will be verified, the referral status will be removed and the transaction will be approved.

If contact with the cardholder cannot be made, we may also try to contact the A/OPC.

Notifying JPMorgan

Immediate action on the part of the cardholder may help to expedite the fraud investigation and limit unauthorized activity.

Keep the Card Secure

A cardholder does not need to lose the actual plastic associated with an account in order for the account number to be compromised. Keeping cards and documents in a secure location should be a standard practice for all cardholders.
Minimizing Risk
The following guidelines will help your agency’s/organization’s cardholders minimize the risk of fraud:

1. Protect your Government Card
   - Know where your card is at all times.
   - Note the expiration date on your card and be aware if you do not receive a new card relative to that date.
   - Be aware of when your statements should arrive, if late contact JPMorgan Customer Service.
   - Sign the back of your card immediately upon arrival. This can and should be done prior to activating the card.
   - Keep record of your card account number in a secure place, separate from your card. Include in that record the toll-free number for JPMorgan Customer Service.
   - Always have your card returned promptly from a sales clerk, restaurant server, etc.
   - Review your statements closely.

2. Guard your Government Card account number
   - Do not give your card account number over the phone unless you know you are dealing with a reputable vendor.
   - If you have ATM cash access, memorize your PIN and do not keep it with your card.
   - Be aware of phishing by phone, email and mail. Your card provider will not ask you to provide personal information such as your password, Social Security Number, bank and Government Card account number.

3. Safety tips when using your Government Card
   - Destroy carbons and voided receipts immediately when no longer needed.
   - Check your statement promptly against receipts that have been kept in a secure place.
   - If you no longer need your Government Card, destroy it immediately and notify your A/OPC so the account can be properly closed.
   - Safeguard the card as if it were your own. Report a lost or stolen card immediately.

Chargeback Process
In accordance with Card Association rules, JPMorgan will review both cardholder and merchant supporting documentation to determine when a chargeback or reversal of the transaction is deemed appropriate.
The Electronic Access System Transaction Dispute Process

Key Sequences and Screens

1. Log on to PaymentNet™.
2. From the Transactions menu, select Manage. The Transaction List screen will be displayed.
3. Click the transaction to be disputed. The Transaction Detail screen will be displayed.
4. Click the Dispute button. The Transaction Dispute screen will be displayed.
5. Enter your email address and select the Dispute Reason from the drop-down menu.
6. After the page refreshes, enter all required information. An asterisk (*) marks required fields.
7. Click Submit.

Transaction Dispute Screen
8. A yellow square indicator will appear in the Transaction ID column for the disputed transaction, representing the transaction is queued for processing. The indicator icon appears green when the dispute is resolved.

9. To undo a dispute while the indicator square is yellow, click directly on the yellow square. On the Transaction Detail page, click the Cancel/Undo Dispute button.

10. To cancel a dispute while the indicator square is red, click directly on the red square. On the Transaction Detail page, click the Mark Dispute as Resolved button.

If a chargeback has already been sent to the merchant, it cannot be reversed and the chargeback credit may post to the account even if the charge is valid. In which case, the cardholder must notify the merchant to re-bill their account.

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**When Do I Know My Dispute is Being Processed?**

When our Dispute Department receives your dispute notice via PaymentNet and begins the dispute process, the yellow square will be replaced with a red square.

Once the dispute has been resolved, the red square will change to green. The cardholder will then receive a system-generated email advising that the dispute is resolved.
## Reports

### Transaction Disputes by Hierarchy

The Transaction Summary by Hierarchy report summarizes the number of transactions and total dollar amount for each account by Hierarchy. The report lists: Account Name, Account Number, Number of Debit Transactions and Dollar Amount, Number of Credit Transactions and Dollar Amount, Total Number of Transactions and Dollar Amount. Contents of the report are best viewed in Excel and PDF format.

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Account #</th>
<th>Trans ID</th>
<th>Purchase Method</th>
<th>Merchant Name</th>
<th>Trans Date</th>
<th>Amount</th>
<th>Date Disputed</th>
<th>Date Resolved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hormel Sales Antoine Destin H29</td>
<td></td>
<td>56238358</td>
<td>Unknown</td>
<td>STAYBRIDGE SUPPLIES</td>
<td>03/26/2008</td>
<td>$175.18</td>
<td>03/27/2008</td>
<td></td>
</tr>
<tr>
<td>Hormel Sales Antoine Destin H29</td>
<td></td>
<td></td>
<td>Unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hormel Sales Brian Pitzke H25</td>
<td></td>
<td>56236191</td>
<td>Unknown</td>
<td>TCB MPG INC</td>
<td>03/25/2008</td>
<td>$133.02</td>
<td>04/28/2008</td>
<td>04/30/2008</td>
</tr>
<tr>
<td>Hormel Sales Brian Pitzke H25</td>
<td></td>
<td></td>
<td>Unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hormel Sales Konnie Versteffen H28</td>
<td></td>
<td>56450851</td>
<td>Unknown</td>
<td>HILL SOUTH</td>
<td>03/28/2008</td>
<td>$2,477.65</td>
<td>05/05/2008</td>
<td>05/06/2008</td>
</tr>
<tr>
<td>Hormel Sales Konnie Versteffen H28</td>
<td></td>
<td></td>
<td>Unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hormel Sales Joe Flekoski H13</td>
<td></td>
<td>51578329</td>
<td>Unknown</td>
<td>FEDEX SHIP 03/01/08 AR#</td>
<td>04/02/2008</td>
<td>$68.65</td>
<td>04/08/2008</td>
<td>04/07/2008</td>
</tr>
<tr>
<td>JOTSCorp11 - T Yeakley JCORP11</td>
<td></td>
<td>5505813</td>
<td>Unknown</td>
<td>ADC TECHNOLOGIES, INC.</td>
<td>03/05/2008</td>
<td>$300.00</td>
<td>04/16/2008</td>
<td>04/21/2008</td>
</tr>
<tr>
<td>JOTSCorp11 - T Yeakley JCORP11</td>
<td></td>
<td></td>
<td>Unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Century Tom Miskowski CF42</td>
<td></td>
<td>55608432</td>
<td>Unknown</td>
<td>TLF*COUNTRY GREENERY</td>
<td>03/12/2008</td>
<td>$54.27</td>
<td>03/21/2008</td>
<td>03/27/2008</td>
</tr>
<tr>
<td>Century Tom Miskowski CF42</td>
<td></td>
<td></td>
<td>Unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Grand Total: Accounts: 6
### Transaction Disputes by Status Report

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Tran ID</th>
<th>Account Number</th>
<th>Merchant Name</th>
<th>Purchase Method</th>
<th>Tran Date</th>
<th>Amount Disputed</th>
<th>Date Disputed</th>
<th>Date Resolved</th>
<th>Dispute Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MACEY, LAIRD L</td>
<td>55064313</td>
<td>**************2692</td>
<td>ADC TECHNOLOGIES, INC.</td>
<td>Unknown</td>
<td>3/5/2008</td>
<td>$300.00</td>
<td>4/16/2008</td>
<td>4/21/2008</td>
<td>Disputed</td>
</tr>
<tr>
<td>SAENZ, LAIRD J</td>
<td>56232356</td>
<td>**************1598</td>
<td>STAYBRIDGE SUITES</td>
<td>Unknown</td>
<td>3/26/2008</td>
<td>$175.18</td>
<td>3/27/2008</td>
<td>Initiated</td>
<td></td>
</tr>
<tr>
<td>SAENZ, LAIRD J</td>
<td>56232357</td>
<td>**************1598</td>
<td>STAYBRIDGE SUITES</td>
<td>Unknown</td>
<td>3/26/2008</td>
<td>$175.18</td>
<td>3/27/2008</td>
<td>Initiated</td>
<td></td>
</tr>
<tr>
<td>SAENZ, LAIRD J</td>
<td>56232356</td>
<td>**************1598</td>
<td>STAYBRIDGE SUITES</td>
<td>Unknown</td>
<td>3/26/2008</td>
<td>$175.18</td>
<td>3/27/2008</td>
<td>Initiated</td>
<td></td>
</tr>
<tr>
<td>SAENZ, RICHARD J</td>
<td>56796410</td>
<td>**************6682</td>
<td>TLP*COUNTRY GREENERY</td>
<td>Unknown</td>
<td>4/1/2008</td>
<td>$54.27</td>
<td>4/23/2008</td>
<td>Initiated</td>
<td></td>
</tr>
</tbody>
</table>

**Initiated Total**

<table>
<thead>
<tr>
<th>Total Transactions 1</th>
</tr>
</thead>
</table>

**Resolved**

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Tran ID</th>
<th>Account Number</th>
<th>Merchant Name</th>
<th>Purchase Method</th>
<th>Tran Date</th>
<th>Amount Disputed</th>
<th>Date Disputed</th>
<th>Date Resolved</th>
<th>Dispute Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAVET, SABRINA G</td>
<td>54793329</td>
<td>**************7242</td>
<td>FEDERAL SHIP 03/01/08</td>
<td>Unknown</td>
<td>3/2/2008</td>
<td>$68.65</td>
<td>4/1/2008</td>
<td>4/7/2008</td>
<td>Resolved</td>
</tr>
</tbody>
</table>

**Resolved Total**

| Total Transactions 5 |

**Grand Totals**

| Total Transactions 11 |

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The Transaction Disputes by Status report lists the status of disputed transactions. The report lists Hierarchy, Account Name, Account Number, Merchant Name, Transaction Date, Transaction Amount, Date Disputed and Date Resolved.
# Contact Information

**JPMorgan Program Coordinators**

<table>
<thead>
<tr>
<th>Contact information</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Telephone</strong></td>
<td>866-725-1184</td>
</tr>
<tr>
<td>(Contact information for National A/OPCs will be provided by your Relationship Manager.)</td>
<td></td>
</tr>
</tbody>
</table>

**JPMorgan Dispute Department**

<table>
<thead>
<tr>
<th>Contact information</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Telephone</strong></td>
<td>888-297-0768</td>
</tr>
<tr>
<td><strong>Fax</strong></td>
<td>847-931-8861</td>
</tr>
<tr>
<td><strong>Address</strong></td>
<td>PO Box 2015 IL1-6225 Elgin, IL 60121-2015</td>
</tr>
</tbody>
</table>

**JPMorgan Fraud Department**

<table>
<thead>
<tr>
<th>Contact information</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Telephone</strong></td>
<td>888-297-0782 (to report a lost or stolen card)</td>
</tr>
<tr>
<td><strong>Fax</strong></td>
<td>866-282-3011</td>
</tr>
<tr>
<td><strong>Address</strong></td>
<td>PO Box 2017 Elgin, IL 60121-2017</td>
</tr>
</tbody>
</table>

**JPMorgan Customer Service**

*For cardholders, JPMorgan Customer Service is available to answer inquiries 24 hours a day, seven days a week, 365 days a year.*

<table>
<thead>
<tr>
<th>Contact information</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Telephone</strong></td>
<td>888-297-0781</td>
</tr>
<tr>
<td></td>
<td>847-488-4442 (collect)</td>
</tr>
</tbody>
</table>

**Electronic Access System (PaymentNet) Login**

*Contact your A/OPC for PaymentNet login information.*