

## D-Link Text:

This is an animated splash page introduction. The initial animation includes the title of the topic "Government Purchase Card Disputes" followed by an animation in which the following text appears in sequence.

"Common causes of disputes"

"Procedures involved"

"Cardholder's responsibilities in tracking disputes"

This animation is followed by a text pop-up that reads "Any billing discrepancy" with the image of a Billing Official. The pop-up text fades away along with the image of the Billing Official and is replaced by the image of a damaged package, a "return to sender" stamp, and the image of a man who appears to be in thought. This is followed by a presentation of the topic's objectives. The text for the objectives reads as follows:

Upon completion of this topic, you will be able to:

- Identify the common causes of the Government Purchase Card (GPC) disputes.
- Describe the dispute procedures in completing the forms, delivering and providing feedback on disputes.
- Describe the cardholder's responsibilities in tracking disputes for the validation and delayed dispute procedures.

**Narrative:** A dispute is any billing discrepancy with a merchant that cannot be resolved between the cardholder and the merchant. This topic will discuss Government Purchase Card disputes: common causes of disputes, the procedures involved, and the cardholder's responsibilities in tracking disputes.

## Government Purchase Card Disputes

- Common Causes

- Procedures
- Cardholder Responsibilities

There are many reasons for disputing a charge. The item that was delivered may be defective.

A charge may appear for merchandise that has already been returned, or a cardholder may be charged for an item that was never delivered.

[Close window to continue](#)

## Common Causes of Disputes

The most common causes of GPC disputes include:

- Defective items
- Unauthorized purchases
- Items billed but not received
- Merchandise returned
- Duplicate processing
- Unrecognized charges

Some charges, such as taxes or shipping/handling charges, cannot be disputed.



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[close](#)

## Common Causes of Disputes, Cont.

Let's look at each of these causes of GPC disputes in more detail. Click each of the items below to learn more.



D-Link Text:

This is a five option interactive flash module that includes the following information on the common causes of disputes.

### **Defective Items**

If items purchased with the GPC are found to be defective, the cardholder must obtain replacement or correction for the item as soon as possible. If the merchant refuses to replace or correct the faulty item, then the cardholder must formally dispute the transaction with the card-issuing bank.

### **Unauthorized Purchases**

If a cardholder receives a statement that lists an unauthorized or incorrect charge or a charge for an item that has not yet been received, the cardholder must work with the merchant to resolve the charge within the current billing cycle. If the cardholder makes a reasonable attempt to resolve the situation and cannot, he/she must formally dispute the transaction with the card-Issuing Bank.

The only exception to this policy is in cases of suspected fraud. These cases involve fraudulent actions by someone other than the cardholder, where the card has been compromised by a third party. If the merchant is not willing to provide credit, the cardholder must immediately contact the card-Issuing Bank, the Agency Program Coordinator (APC), the local procurement fraud advisor, the DoD Fraud Hotline (800-424-9098) and the local Criminal Investigation Command.

If the transaction is discovered prior to the end of the cycle, the card-issuing bank will not include the transaction on the invoice. If the card is compromised, the bank will likely cancel the card and issue the cardholder a new card. The cardholder should carefully review statements for the old card to ensure all

fraudulent transactions are identified and disputed with the bank.

**Items Billed but Not Received**

The most common reason for improper cardholder disputes involves transactions for items billed but not received. Sometimes the item charged may not be received until the next billing cycle. The cardholder should annotate the statement of account to the effect that the item has been ordered, but not received. If the item is not received within 45 days of receipt of the bill, the transaction must be formally disputed with the card-issuing bank. This process is also referred to as "Pay and Confirm".

**Merchandise Returned**

If an account has been charged for a transaction, but the merchandise has since been returned, a credit should be received within 45 days of receipt of the bill. If the credit is not issued after 45 days, the cardholder should formally dispute the charge with the card-issuing bank but documented evidence of the merchandise return is required.

**Duplicate Processing**

Duplicate processing refers to multiple billing to an account for only one authorized charge from the merchant. In these cases, the cardholder should contact the merchant and ask for a credit. If credit is not received in 45 days from the receipt of the bill, the charge must be formally disputed with the card-issuing bank.

Close window to continue

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## Knowledge Review

Please select a correct answer.

Common causes of GPC disputes include all of the following except \_\_\_\_\_.

- Defective items
- Duplicate or unrecognized charges
- Unauthorized purchases and items billed but not received
- Taxes or shipping and handling charges

Submit



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## Knowledge Review

Please select a correct answer.

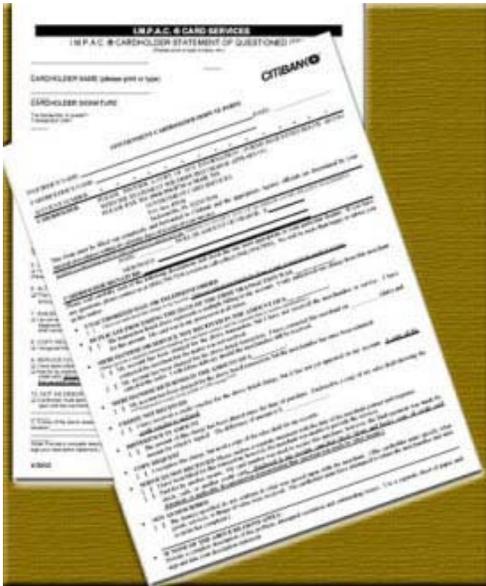
If an account has been charged for a transaction, but the merchandise has since been returned, within how many days of receipt of the bill should a credit be received?

- 45
- 30
- 120
- 60

Submit



## GPC Dispute Forms



The two main GPC Dispute Forms are:

- [The U.S. Bank Statement of Questioned Item \(CSQI\) Form](#)
- [The Citibank Government Cardholder Dispute Form](#)

To dispute a charge, the cardholder should complete the appropriate form. Both forms are available electronically through the respective bank's web-based access system.

## Dispute Form Completion

For each formally disputed transaction, the cardholder must:

- Complete the Cardholder Statement of Questioned Item (CSQI) Form or the Citibank Government Cardholder Dispute Form, as appropriate.
- Attach the merchant invoices to the form.
- Forward the form, merchant invoices, and cardholder statement of account to the card-issuing bank.

For customers who file electronically, U.S. Bank provides notification if additional supporting documentation is needed. Citibank requires submission of a signed form in addition to the electronically completed form.



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## Dispute Form Completion, Cont.

The cardholder must ensure that the following information provided on the Dispute Form is accurate:

- **The Account Number.** The account number on the face of the purchase card must match the number entered on the Dispute Form.
- **The Reference Number.** This is the six-digit reference number that appears on the cardholder statement of account for the transaction in dispute.



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## Delivery of Dispute Form

There are special requirements for delivering Dispute Forms to both U.S. Bank and Citibank.

The CSQI must be mailed or faxed to U.S. Bank Government Purchase Card Services, along with a copy of the cardholder statement of account, 45 days after the date of the cardholder statement of account on which the disputed transaction appears.

The Government Cardholder Dispute Form must be mailed or faxed to Citibank along with a copy of the cardholder statement of account on which the disputed transaction appears.

U.S. Bank and Citibank will not accept the dispute of any item if the bank does not receive the proper form within 60 days after the date of the cardholder statement of account on which the disputed transaction appears.



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### **Feedback on Disputes**

After the cardholder files a Cardholder Statement of Questioned Item (US Bank) or Cardholder Dispute Form (Citibank):

- The cardholder receives a letter from the card-issuing bank. This letter indicates an investigation is being conducted.
  
- The bank sends a second letter to the cardholder. This notifies the cardholder that either:
  1. The dispute has been resolved, or
  2. The bank considers the charge to be a valid transaction.

If the cardholder disagrees with the card-issuing bank, the second letter must be returned to the issuing bank indicating this. Then the cycle starts over again.

Any changes that occur after the Dispute Form is filed (such as receipt of item) should be brought to the attention of the card-issuing bank.

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## Knowledge Review

Please select a correct answer.

Who is responsible for completing the CSQI or Government Cardholder Dispute Form?

- The cardholder
- The Certifying Official
- The card-issuing bank
- The Agency Program Coordinator (APC)

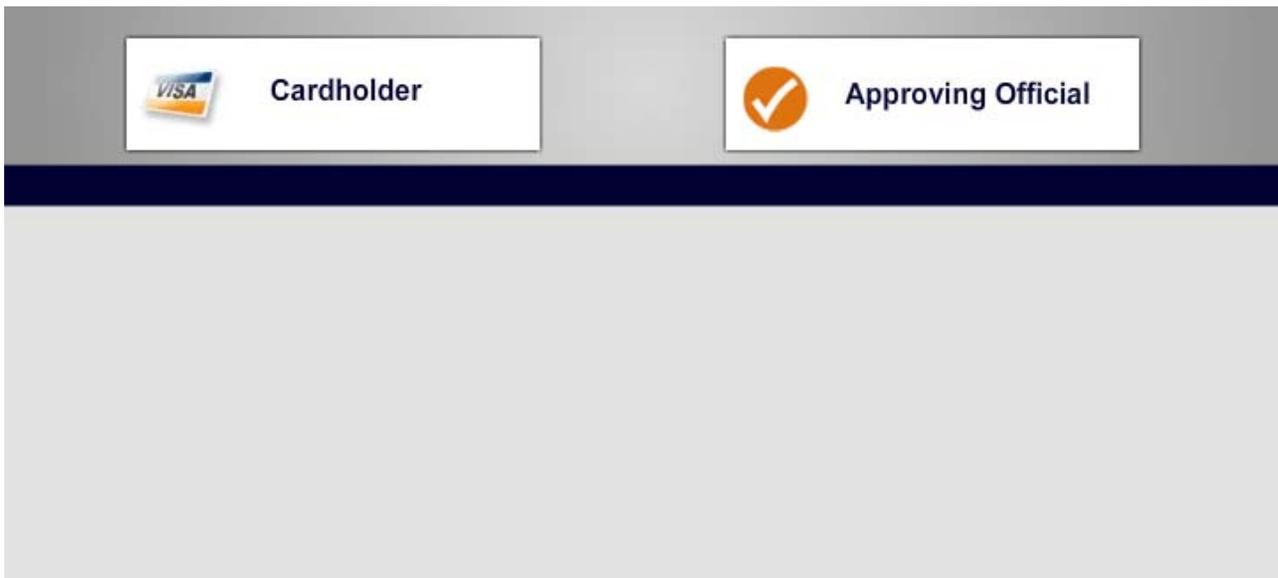
Submit



## Tracking Disputed Items

Both the cardholder and the Approving Official have responsibilities in terms of tracking disputed items.

Click each of the icons below to find out more about those tracking responsibilities.



### D-Link Text:

This is a two option interactive flash module that includes the following information regarding the cardholder and Approving Official's responsibility when tracking disputed items.

#### **Cardholder**

The cardholder must track each disputed item to ensure that the dispute is validated or cleared. Cardholders should monitor their monthly statements of account for the "Total Balance in Dispute" field.

If a cardholder has submitted a dispute and this field is empty, one of two things could have occurred:

1. The dispute was received and resolved, or
2. The dispute was never received and initiated.

In either case, the cardholder should call the U.S. Bank Government Services or Citibank to determine the status of the dispute.

#### **Approving Official**

Approving Officials must monitor their billing statements to track all disputed items. The billing statement report includes all cardholders under the Approving Official that have active disputes.

If an Approving Official is not receiving this report that includes active disputes in process, he/she should contact U.S. Bank Government Services or Citibank for assistance. If no disputes are ongoing, this report will

not be received.

Close window to continue

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## Delayed Dispute Procedure

Before filing a dispute, the cardholder must first attempt to resolve the discrepancy with the merchant.

If the item has been purchased and appears on the statement of account, but has not been received, cardholders are requested to wait 45 days prior to disputing non-receipt of billed items. By the time the next statement of account arrives, the item may have been delivered. So, the 45-day waiting period, referred to as the Delayed Dispute Procedure, eliminates the requirement for cardholders to initiate formal disputes for items that may be received during the next billing cycle.

If the item has not been received after the 45-day period, the cardholder must formally dispute the transaction with the card-issuing bank. The dispute must be received by the bank no later than 60 days after the date of the statement of account on which the disputed transaction appears.



## Delayed Dispute Procedure, Cont.

The card-issuing banks will not accept the dispute of any item if the CSQI or Cardholder Dispute Form is not received within 60 days after the date of the statement of account on which the disputed transaction appears.

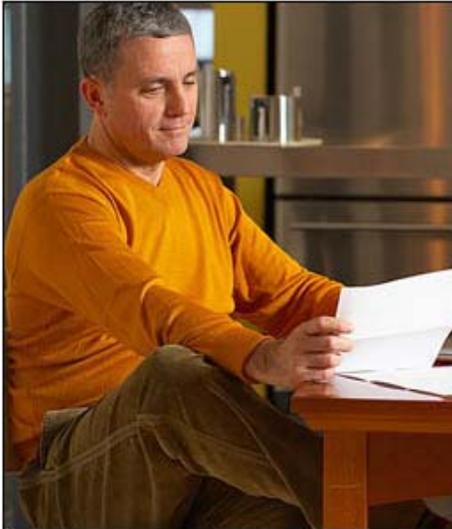
An exception to this policy exists when the Merchant issues the cardholder a credit slip. In this instance, the cardholder has 60 days from the date on the credit slip in which to formally dispute the transaction. The card-issuing bank will:

- Resolve most disputes within 30 days and all disputes within 180 days
- Notify the cardholder in writing of the dispute resolution



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### Dispute Procedures: Pay and Confirm Policy



Through the [Pay and Confirm](#) process, full payments of invoices are made promptly, subject to follow-up verification of receipt and acceptance of goods.

If the disputed transaction is resolved in the cardholder's favor, the card-issuing bank will issue a credit on the next cardholder statement of account and billing statement. The bank will provide notification that the dispute has been resolved.

Popup Text:

**Pay and Confirm**

Full payment of the invoice is made promptly, subject to follow-up verification of receipt and acceptance of goods. If the ordered goods are not received within 30 to 45 days after receipt of the invoice, the Cardholder should issue a formal dispute with the Card-Issuing Bank.

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## Knowledge Review

Please select a correct answer.

The Delayed Dispute Procedure is used by a cardholder in order to \_\_\_\_\_.

- Dispute receipt of a defective item
- Dispute a charge 90 days after purchase of the item
- Eliminate the requirement to initiate a Dispute Form for items that may be received during the next billing cycle
- Appeal the decision when the card-issuing bank fails to resolve a dispute in the cardholder's favor



Submit

## Knowledge Review

Please select a correct answer.

If items purchased with a GPC are found to be defective, the cardholder must obtain replacement or correction of the items as soon as possible. If the merchant refuses to replace or correct the defective item, what should the cardholder do?

- Seek replacement or credit.
- Annotate the statement of account to withhold payment of the item until replacement or correction of the item is obtained.
- Consult with the Supervisor.
- Complete a U.S. Bank Cardholder Statement of Questioned Item Form or a Citibank Government Cardholder Dispute.



Submit

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## Knowledge Review

Please select a correct answer.

The card-issuing bank will not accept the dispute of any item if the bank does not receive the Dispute Form within \_\_\_\_\_ days after the disputed transaction appears on a statement.

- 15
- 30
- 60
- 180

Submit



## Topic Summary

This topic discussed Government Purchase Card disputes and procedures used to dispute charges. By now you should be able to:

- Identify the common causes of the Government Purchase Card disputes.
- Describe the dispute procedures in completing the forms, delivering and providing feedback on disputes.
- Describe the cardholder's responsibilities in tracking disputes for validation and delayed dispute procedures.

You have now completed this topic. Please select the next topic from the table of contents to continue.

Click [here](#) for a print version of this topic.