

GUIDELINES FOR RESOLVING SPCC DISPUTED CHARGES/BILLING ERRORS AND UNAUTHORIZED/FRAUDULENT CHARGES

BILLING ERRORS AND DISPUTES

In most cases, disputes can be resolved directly between the cardholder and the merchant providing the goods or services.

- A “disputed” charge is one in which the cardholder did not receive what was ordered or there is a problem with the good or service provided.
- A “questionable” charge may be due to double billing or the vendor name on the statement does not match the back up documentation.

DOCUMENTING THE BILLING ERROR ON THE SPCC LOG

Document the appropriate billing cycle log where the disputed amount appears. Enter returns on the purchasing log. Submit the log to Accounts Payable by the appropriate deadline and continue with the dispute resolution.

HOW TO RESOLVE A BILLING ERROR

START WITH THE MERCHANT

Begin documenting contact names, dates/times of contact, what transpired, and the promised action.

- When a billing error is detected on the statement, promptly contact the merchant for resolution. Be prepared with specific information such as:
- Identification information:
 - Name
 - Account number
 - Dollar amount in question or problem
 - The reason the bill is believed to be incorrect
- Be clear about what results are expected:
 - A refund
 - A replacement
 - Shipment by a certain date
 - A repair

- Be persistent. Resolving errors can take time and effort.
- Be courteous. Remember, exchanges with the merchant will be a reflection on the University.
- Follow up with the merchant in writing regarding the disputed charge and the expected resolution.

BANK OF AMERICA

If Cardholder has worked with the merchant in good faith and all has failed, contact Bank of America with the specific information regarding the disputed charge. Bank of America must hear from you no later than 60 days from the original statement date on which the charge appeared. Bank of America will investigate the dispute on the cardholder's behalf and assist in the resolution. Provide Bank of America with all documentation to include previous phone calls or contacts with the vendor to aid in the resolution. Utilize the Bank of America's online Works system.

UNAUTHORIZED/FRAUDULENT CHARGES

If you have a charge you do not recognize or need more information on refer to the back of your statement for billing inquires/problems or questions.

If someone has used the SPCC card or SPCC card number without permission, it is a fraudulent charge. Report fraudulent charges as such. (Remember, the only person authorized to use the SPCC is the person named on the front of the card.)

- Report the unauthorized charge to Bank of America; they will close down the account.
- Report the unauthorized charge to your Supervisor and the University's SPCC Administrator in writing at abarclif@odu.edu. The Program Administrator will follow up with Bank of America to issue a replacement account and card.

UNIVERSITY SPCC PROGRAM ADMINISTRATOR INVOLVEMENT

If all avenues for resolution with the Merchant and Bank of America have been exhausted, contact the University's SPCC Program Administrator, abarclif@odu.edu. Provide specific information regarding the disputed charge:

- A copy of the log
- A copy of the statement
- Documented contact with the merchant to resolve the issue
- Documented contact with Bank of America to resolve the issue

The SPCC Administrator will seek a final resolution on the Cardholder's behalf.