

<b>Individual card Individual name</b>	<b>Department card Department name</b>
Request for courtesy copy	Request for courtesy copy
Does not recognize the purchase	Does not recognize the purchase
Account was previously closed. Sale posted after closed date, customer is no longer with the company. The merchant did not attempt an authorization or received a decline response.	Account was previously closed. Sale posted after closed date, customer is no longer with the company. The merchant did not attempt an authorization or received a decline response.
Sale posted twice on the same date from the same merchant same dollar amount	Sale posted twice on the same date from the same merchant same dollar amount
Merchandise ordered over the telephone or through the mail was not received	Merchandise ordered over the telephone or through the mail was not received
Customer made only one sale, two similar charges posted and the card was in his/her possession	<b>N/A</b> * <i>HAS TO BE AN ACCOUNT HOLDER</i>
Credit from the merchant posted as a sale, and a the original transaction also posted	Credit from the merchant posted as a sale, and a the original transaction also posted
Customers invoice reflects one dollar amount but was billed more on their statement	Customers invoice reflects one dollar amount but was billed more on their statement
Customer cancelled a monthly billing but the merchant continues to bill the account after the cancellation date	Customer cancelled a monthly billing but the merchant continues to bill the account after the cancellation date
Customer ordered merchandise, but the merchandise received was different. Order must specifically state what should have been received	Customer ordered merchandise, but the merchandise received was different. Order must specifically state what should have been received
Customer ordered merchandise that was received broken	Customer ordered merchandise that was received broken
Customer returned merchandise and has not received credit on the account.	Customer returned merchandise and has not received credit on the account.

***Dispute Rules and Regulations are determined by each Association. For the purpose intended, the Association is MasterCard. The rules and policies change frequently. This is not an inclusive list and should be viewed from the Dispute perspective. Fraud related transactions are not included in this recap. This table does not guarantee assistance in every situation. Each situation must be reviewed and deemed available for recovery.***

<b>Department card Individual name</b>	<b>Department card Department name</b>
<i>Cont.</i>	<i>Cont.</i>
Customer received a credit slip indicating credit was due on the account from the merchant and it has not posted to the account	Customer received a credit slip indicating credit was due on the account from the merchant and it has not posted to the account
Customer received services or goods that were already paid for i.e.; check , cash or previous credit card statement, or another persons credit card statement	Customer received services or goods that were already paid for i.e.; check , cash or previous credit card statement, or another persons credit card statement
Customer was billed for something that he/she did not purchase. A signed letter is required, reflecting the account holder's name. <i>Charge cannot be imprinted/magnetic swiped, and signed to assist in recovery.</i>	<b>N/A</b> <i>* HAS TO BE AN ACCOUNT HOLDER</i>
The merchant was unwilling or unable to provide the service i.e.; bankrupt, or out of business, strike	The merchant was unwilling or unable to provide the service i.e.; bankrupt, or out of business, strike
Cancelled hotel reservation	Cancelled hotel reservation
Customer was billed for a hotel reservation that he/she did not make. A signed letter is required, reflecting the account holder's name. <i>Charge cannot be imprinted/magnetic swiped, and signed to assist in recovery.</i>	<b>N/A</b> <i>* HAS TO BE AN ACCOUNT HOLDER</i>

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