

**From:** Help, Creditcard (NIH/OD)

**Sent:** Monday, March 02, 2015 11:56 AM

**To:** Help, Creditcard (NIH/OD)

**Subject:** IMPORTANT: Change in process for submitting JP Morgan Disputes

IC Coordinators:

Effective April 1, 2015, JP Morgan will no longer accept dispute forms by fax. As a result, cardholders and Card Approving Officials (CAOs) must file all disputes by calling the JP Morgan Disputes Department at 1-888-297-0768 and filing a dispute verbally or emailing the JP Morgan dispute form to JP Morgan directly. The dispute form can be found on our PCard webpage.

Please ensure your cardholders and CAOs are aware of this change in JP Morgan's dispute process to avoid any potential issues when filing disputes with the bank. As a reminder, below are the responsibilities required by cardholders and CAOs when filing disputes with the bank.

- Disputes that are not resolved directly with the merchant must be filed with the bank within 90 days of the transaction postdate. To file a dispute with the bank, the cardholder or CAO must call the bank or complete the JP Morgan Dispute form and email the form to the disputes department. Be sure to copy help,credit card (CreditCard@od.nih.gov) in the email.
- Once a dispute form is received by the bank, cardholders should expect to see a provisional dispute credit on their reconciliation statement within 3-5 business days. If a temporary credit does not post to the cardholder's account within this timeframe, they must follow up with the bank and our office immediately.
- Throughout the disputes process, the bank – typically a Disputes Analyst may request additional information from the cardholder to further investigate the dispute with the merchant. In cases where the cardholder does not respond to these inquiries, the bank may assume that the dispute is no longer valid and subsequently reverse the provisional credit. This lack of diligence by the cardholder could potentially result in NIH having to pay for invalid charges.
- If the bank rules in favor of the merchant regarding a dispute (generally the merchant will have provided the bank with supporting documentation showing that the cardholder did make the charge), a credit reversal will appear on the cardholder's account (will appear as REVERSAL CREDIT in NBS). Cardholders must determine if the reversal is legitimate and if not, contact the bank immediately and refute the reversal of the credit. When a reversal is issued, NIH then pays this charge unless it is refuted by the cardholder.

**IMPORTANT:** Per the HHS Purchase Card Guide, cardholders who fail to file a dispute with the bank within 90 days of the transaction postdate or who do not follow up on outstanding disputes with the bank and for which NIH has paid will be held personally liable for these invalid charges.

If you have any questions on the disputes process, please let us know. Thanks.