

FILING A CHARGE DISPUTE WITH PNC

Here is the process on how to dispute charges on your corporate credit card. The dispute process is the responsibility of the CARD HOLDER. Purchases **MUST BE DISPUTED WITHIN 60 DAYS** after the statement on which the charge appears.

STEPS TO FILE A DISPUTE CLAIM (Steps 1-6 may be done by your assistant)

1. Vendor needs to be contacted regarding the transaction.
2. If the vendor doesn't work with you or agree to reverse the charge, then you must send PNC a Billing Inquiry Form (attached). You may also use the back of your original credit card statement you receive in the mail.
3. When completing form for FRAUDULENT purchases, select Option 3 and include a detailed letter stating how you tried to work things out with the vendor. ***If this letter is not included, the process may take longer or even result in the dispute to not be found in your favor.***
4. Ignore the line for Program Administrator signature. It's not needed to file the form (PNC will contact Sheila if needed).
5. The box on the right of form states how to send it to PNC - you can email or fax.
6. A final resolution letter will be mailed and/or emailed to you. (Make sure to check your spam folder). Please note the process may take a while to receive a resolution.

MUST BE HANDLED BY CARDHOLDER

7. If the activity IS fraudulent then PNC would like to close the card and reissue a new card. This can be done by the card holder (and ONLY the cardholder) calling PNC and requesting a new card due to fraudulent activity.
8. The new card will be mailed to you or to Sheila. You will be notified if it is in our office.

**** Important Note!** Before cutting up and disposing of your old card, write down the FULL account number for reference until all is resolved. This number is not stored anywhere and our office does not have access to retrieve that number.

PNC Fraud Department: (888) 561-1874

Additional Info Regarding Fraud Charges:

- **THE CARDHOLDER IS HELD ULTIMATELY RESPONSIBLE** for final resolution of these charges. If you do not hear from PNC or if the credit/charge reversal does not come through on your next statement, YOU need to follow up and get it resolved. Charges that sit in the 9700 Undocumented Credit Card Charges account will eventually be placed on your personal account if not resolved. Please do not wait until this happens to begin resolving old charges.
- **FOLLOW ALL STEPS ABOVE** before reaching out to Sheila for assistance. As fraud charges have increased dramatically, she has become inundated with questions, which is why we took the time to list everything above for you. ☺
- **DO NOT HOLD UP SUBMITTING YOUR STATEMENT TO FIN RECORDS** by the due date – even if you have fraud charges. Mark the offending charges “Fraud” and submit all your other appropriate receipts for the rest of your statement. (We always recommend keeping a copy for your office file).
- **CONSIDER WHERE YOUR CREDIT CARD INFO IS** to try to avoid another instance of fraud. Do you have your cc information stored on any websites?