

Fraud and Disputes Defined

Fraud

- Fraud is defined as an unauthorized transaction(s) made with a lost, stolen, compromised or counterfeit card/card number
 - The **CARDHOLDER** is responsible for contacting US Bank at 800-523-9078 and report fraudulent activity.
 - The **CARDHOLDER MUST** communicate to US Bank to reissue a new card

Dispute

- Disputable transactions are merchant errors or errors in billing between the merchant and cardholder. Some examples include multiple billing, billing wrong amount, billing without receiving merchandise, billing on a cancelled order.
 - The **LIAISON** should:
 - First contact the merchant to rectify the dispute. If you are unable to resolve the issue with the merchant, you should contact US Bank.

The Credit Card Team should be notified by email at creditcards@dfa.arkansas.gov of all reported fraudulent and disputed activity.