

Processing Guidelines - Disputing Corporate Card Charges

If you are the Preparer of a direct pay to a corporate card and you or the faculty need to dispute a merchant charge (including a fraudulent charge), please follow the following process below -

1. Please follow the Citibank instructions exactly as they are detailed on the back of each card statement (an excerpt is below)
2. Once disputed charges are identified, prepare a dispute letter with the information detailed below. (Phone calls and emails are not sufficient)
3. Have the cardholder sign the dispute letter (must be signed by the cardholder – not their assistant or administrator. Proxies for disputes are not accepted by Citibank).
4. Note the dispute letter should be prepared, signed and mailed within 60 days.
5. Email the approver a scanned copy of the dispute letter to the Approver.
6. Do not pay charges that have been disputed within 60 days and track the disputed charges to ensure they are reversed on subsequent statements. (Faculty assistant is responsible for tracking balances)
7. If charges are not reversed within 90 days, please follow up with a second letter to Citibank noting that the charges have not been reversed. (Phone calls are not sufficient)
8. If charges have not been reported within the 60 day window, please notify the business office and cardholder of the why disputed charges were not reported on time.
 - a. Prepare a Harvard exception request form detailing the issue and request approval to pay these charges against the cardholders discretionary account.
 - b. Email the completed exception request form to Mary McCarthy to review your departmental plan to mitigate the need for future exception requests.
 - c. If exception is approved, prepare a payment to pay such charges.
 - d. If exception is not approved, the cardholder is responsible for paying these charges out of the faculty member's personal funds (not Harvard funds, startup, gift, endowment etc.)

Account Inquiries

- ***In Case of Errors or Questions About Your Bill:*** If you think the Billing Statement is wrong, or if you need more information about a transaction, write to us on a separate sheet at the address specified on the front of this statement as soon as possible. Please notify us no later than 60 days after the date of the bill on which the error or problem first appeared.

In the letter please give us the following information:

- Your name and account number. For centrally billed Company Accounts, the Company name and Individual account number.
- The dollar amount of the suspected error.
- Describe the error and explain the reason for the error; if more information is needed about an item, please describe it to us.
- Merchant Disputes. If the Company or Cardmember was unsuccessful in attempting to resolve a problem with a merchant concerning the quality of goods or services purchased with the Citibank Corporate Card, we may be able to help if we are notified in writing within 60 days of the date of the charge. You will be responsible if we are not able to resolve the dispute or if the Bank finds you responsible for the disputed charge.
- In the letter to us, please explain in detail the dispute and the results of the attempt to resolve it with the merchant. The letter must include the amount involved, **and must be signed by the individual Cardmember. We will notify you of the results of our efforts.**
- If you returned merchandise and received a credit slip which has not yet been posted, please allow 30 days from the date it was issued. If it has not been posted to the Account by then, forward a copy of the credit slip to us at the billing dispute address specified on the front of the statement. Along with the copy of the credit slip please include a letter (signed by the individual Cardmember) stating that credit was not received. If a credit slip was not issued, please request one from the merchant. If the merchant refuses, please write to us and explain the details.
- On non-disputed matters or any matter shown by the Bank not to be in error, the Bank may charge the Company or Cardmember the fee specified in the Corporate Card Agreement for each copy of any document the Company or Cardmember requests, such as duplicate periodic statements, transaction slips, and the like.
- Please save your charge receipts.

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