

Dispute Form

Workcase type if fraud:
Workcase type if not fraud:

All Dispute Calls should be transferred to UMB's Service Center at 888-835-3060

Fax -- 816-843-2536

email : bankcustcomm@umb.com

**UMB will fax a copy of this form to Client Contact when Dispute Completed

Customer Information	
Customer Name: _____	Today's Date: _____
Customer Card Number: _____	_____
Customer Daytime Phone Number: () - x _____	Customer Evening Phone Number: () - _____

Client Contact Information	
Client Contact Name: WageWorks, formerly Creative Benefits _____	
Client Contact Phone#: (888) 295 - 5959 x _____	Fax Number: () - _____
Client Contact email: questions.vista@wageworks.com	

1 Stop Pay of a Recurring Transaction

Note: There is a \$5.00 fee associated with this request.

Date transaction last billed: _____ Amount: _____ Merchant Name: _____

Card Service Center Use Only – Once the RSP function has been completed, fax this form as confirmation to the Client contact and notify the UMB Settlement Manager of the \$5.00 fee.

STOP PAYMENT OF RECURRING TRANSACTION ENTERED ON:

2 Small Dollar Dispute Written Off – UMB sends letter to customer

Transaction Date: _____ Amount: _____ Merchant Name: _____

Fund Balance ID where the transaction posted-- found on CSS screen (If multiple fund balances are affected, list each fund balance and the amount posted to each fund balance).

Fund Balance Name	Dollar Amount Posted
Fund Balance Name	Dollar Amount Posted
Fund Balance Name	Dollar Amount Posted

Card Service Center Use Only – Once letter has been sent, fax this form as confirmation to the Client Contact listed above.

LETTER NUMBER SENT: _____ LETTER ENTERED ON: _____

3

Dispute a Posted Transaction

Fund Balance ID where the transaction posted—found on CSS screen: (If multiple fund balances affected, list each fund balance and the amount posted to each fund balance.

Fund Balance Name Dollar Amount Posted
:

Fund Balance Name Dollar Amount Posted

Fund Balance Name Dollar Amount Posted

Date that the customer notified UMB of the dispute?

Date UMB provisionally credited the customer's account (TC adjustment):

Amount of Transaction:

Amount of Error if Differs from Transaction:

Date of Transaction:

Merchant Name:

Details of why customer is requesting a credit is provided in the box below:

4.

Fraud Notification—Unauthorized Charges Posted to Account

Customer understands that

- Unauthorized means that the customer has no idea who this merchant is and never gave them or anyone else their card number
Customer will need to provide a written letter of dispute
If charge is unauthorized the Visa debit card must be reported lost or stolen

Date the lost or stolen report was done by Client:

[] Lost Report Entered by UMB on

Fund Balance ID where the transaction posted—found on CSS screen: (If multiple fund balances affected, list each fund balance and the amount posted to each fund balance.

Fund Balance Name Dollar Amount Posted
:

Fund Balance Name Dollar Amount Posted

Fund Balance Name Dollar Amount Posted

Date that the customer notified UMB of the fraud transactions?

Date UMB credited the customer's account (UC adjustment):

1. Amount of Transaction:

Date of Transaction:

Merchant Name:

2. Amount of Transaction:

Date of Transaction:

Merchant Name:

Resolution - Completed by UMB Card Service Center

UMB Analyst:

Phone#:

UMB Analyst email:

Was a ticket order or a chargeback processed? No Yes. If yes, notify the Settlement Manager so fees can be assessed.

If chargeback was done & funds were taken from the HSA fund balance, was HSA DDA reviewed for fees: Yes No
Note: If no, this must be done.

Chargeback was completed on:

Card Service Center Action: Fax confirmation to Client Contact Above.

LETTER NUMBER SENT:

LETTER ENTERED ON:

Unable to complete chargeback. Explanation as to why chargeback can not be processed:

Card Service Center Action: Contact Client contact listed above to determine if the customer will be rebilled or if the amount will be written off. UMB will then send the appropriate letter to customer.

Rebill customer—Enter Reverse Temporary Credit Adjustment (RT)

Write off—Notify Card Services Settlement to credit UMB Cardholder Dispute Suspense—1655300/9350198 and debit Client's Adjustment DDA Settlement Account

LETTER NUMBER SENT:

LETTER ENTERED ON:

Representment received and UMB is unable to continue with the dispute process.

Card Service Center Action: Contact Client contact listed above to determine if the customer should be rebilled or if the amount should be written off. UMB will then send the appropriate letter to customer.

Rebill customer—Enter Reverse Temporary Credit Adjustment (RT)

Write off—Notify Card Services Settlement to credit UMB Cardholder Dispute Suspense—1655300/9350198 and debit Client's Adjustment DDA Settlement Account

LETTER NUMBER SENT:

LETTER ENTERED ON:

Pre Arbitration was done and not accepted.

Card Service Center Action: Contact Client contact listed above to determine if the customer should be rebilled or if the amount should be written off. UMB will then send the appropriate letter to customer.

Rebill customer—Enter Reverse Temporary Credit Adjustment (RT)

Write off—Notify Card Services Settlement to credit UMB Cardholder Dispute Suspense—1655300/9350198 and debit Client's Adjustment DDA Settlement Account

LETTER NUMBER SENT:

LETTER ENTERED ON:

Fraud Research Completed—Transactions Not Fraud.
Comments:

Card Service Center Action:

Rebill customer—Enter Reverse Temporary Credit Adjustment (RT)

Fax confirmation to Client Contact Above.

LETTER NUMBER SENT:

LETTER ENTERED ON:

Adjustments Completed by UMB Card Service Center

<input type="checkbox"/>	Temporary Credit (TC) on:	Dollar Amount:
<input type="checkbox"/>	Reverse Temporary Credit (RT) on:	Dollar Amount:
<input type="checkbox"/>	Write Off Credit (WO) on:	Dollar Amount:
	Posted to Client's DDA for Non Clearing Adjustments	
<input type="checkbox"/>	Post a Sale (PS) on:	Dollar Amount:
	Reason the Post a Sale Adjustment was done:	
<input type="checkbox"/>	Unauthorized Charge Credit (UC) on:	Dollar Amount:
	Posted to Client's DDA for Non Clearing Adjustments	
<input type="checkbox"/>	Reverse Unauthorized Charge Credit (UR) on:	Dollar Amount:
	Posted to Client's DDA for Non Clearing Adjustments	