

Card Holder Portal (CHP)

Dispute a Transaction

Card Holder Portal (CHP) – (*individual cardholder*) – allows card holders to request their own transaction disputes online.

***Please note:** pending transactions, fees, and transactions greater than 90 days old may not be disputed.

Cardholder Portal (CHP) – Dispute a Transaction

(Individual Cardholder)


New User Registration Steps:

1. Open an Internet browser and navigate to <https://commercialcard.53.com>
2. Click on the First Time User? link
3. Enter full 16-digit corporate card number, expiration date, security code, and company ID
4. Create a User ID, a temporary password will be sent to the email address entered

NOTE: If you are unable to register your company may need to be setup with the CHP service, please advise your administrator to contact the CSC 866-475-0729 to have an eform submitted to add the CHP service.

Dispute a Transaction Steps:

Note: Transactions greater than 90 days cannot be disputed

1. Open an Internet browser and navigate to <https://commercialcard.53.com>
2. Enter User ID and password, click Log in
3. Navigate to the **Account Details** or **Transaction Search** page
4. Click the plus sign  next to the transaction in question
5. Click the **Dispute this Charge** button on the right
6. After reading the items for consideration, if you feel the item still needs to be disputed, click the **Continue** button
7. Follow the on-screen prompts to submit the dispute, including uploading receipts or other documentation as required, and click the **Next** button
8. Confirm the details of the dispute, and acknowledge the disclaimer at the bottom of the page, and click the **Submit** button
9. A confirmation message will be displayed stating the dispute was successfully submitted, and an email confirmation will be sent to the primary email address on file for the user's ID
10. Once the transaction has been disputed, and exclamation point icon will appear in the "info" column of the Details page.


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To view the status of the dispute:

The dispute must be initiated within Cardholder Portal in order to view the status updates online

1. Click the plus sign  next to the transaction in question
2. Dispute status will be listed:
 - **Submitted** – just submitted, still needs to be assigned and researched
 - **In Progress** – dispute is currently being worked by an analyst
 - **Settled User Favor** – the cardholder is determined to not be liable for the transaction, and a credit is posted to the account (**Note:** *Due to the nature of disputes, this status may be reversed if the merchant presents additional evidence that the transaction is valid. Merchants have 45 days from the date the credit posts to your account to refute the claim*)
 - **Settled Merchant Favor:** the cardholder was determined to be liable for the transaction, and the transaction was taken out of the dispute status, the transaction will be included in the next billing/statement cycle