**Handling Disputes and Unauthorized Transactions**

1. **Article Content:** Customers may encounter unauthorized transactions or billing disputes on their credit card statements. Here's how agents can assist them:
   * **Review Process:** Explain how customers can dispute charges by contacting customer service or filing a dispute online through their account.
   * **Documentation Requirements:** Advise customers to provide supporting documentation, such as receipts or communication with the merchant, to substantiate their dispute.
   * **Resolution Timeline:** Inform customers about the timeline for investigating disputes and when they can expect a resolution.
2. **Agent Guidance:** Guide customers through the dispute resolution process and provide updates on the status of their case.

Disputes and unauthorized transactions on credit card statements can be concerning for customers. Here's a comprehensive guide on how agents can assist customers in addressing these issues:

**Review Process:**

Agents should explain the process for disputing charges and unauthorized transactions:

* **Contact Customer Service:** Instruct customers to contact the credit card issuer's customer service hotline or visit their online banking portal to initiate a dispute.
* **Provide Details:** Customers should provide detailed information about the disputed transaction, including the date of the transaction, the merchant's name, and the transaction amount.
* **Documentation:** Customers may need to provide supporting documentation, such as receipts, invoices, or screenshots, to substantiate their dispute.

**Resolution Timeline:**

Agents should inform customers about the timeline for resolving disputes:

* **Temporary Credit:** In some cases, the credit card issuer may issue a temporary credit to the customer's account for the disputed amount while the investigation is underway.
* **Investigation Period:** Explain that the credit card issuer will investigate the dispute and may request additional information from the customer or the merchant involved.
* **Resolution Notification:** Customers will be notified of the resolution of their dispute via email, mail, or through their online banking portal.

**Documentation Requirements:**

Agents should advise customers on the documentation required to support their dispute:

* **Transaction Details:** Customers should provide detailed information about the disputed transaction, including the date, amount, and merchant name.
* **Supporting Evidence:** Encourage customers to provide any supporting evidence they have, such as receipts, invoices, or communication with the merchant.
* **Timely Submission:** Emphasize the importance of submitting dispute claims promptly to ensure timely resolution.

**Agent Guidance:**

Agents should handle disputes and unauthorized transactions with empathy and professionalism. They should listen carefully to the customer's concerns and gather all relevant information to initiate the dispute process promptly.

Agents should reassure customers that their concerns will be taken seriously and that the credit card issuer will conduct a thorough investigation into the disputed charges. Additionally, agents should provide updates to customers on the status of their dispute and ensure they are informed throughout the resolution process.

By assisting customers effectively with disputes and unauthorized transactions, agents can help restore confidence in the credit card issuer and demonstrate their commitment to customer satisfaction.