If there is a discrepancy between your records and your statement, it is imperative that the issue be addressed immediately! Depending on the type of discrepancy, you will need to contact either the merchant or Wells Fargo Bank to resolve the disputed transaction.

If you believe the merchant has charged you incorrectly or there's an outstanding quantity, you must first contact the merchant and try to resolve the error or problem. If you are able to resolve the matter directly with the merchant, and the error involved an overcharge, a credit adjustment should be requested and will appear on your next statement. Note: The item should be noted in your records as a reminder to verify that correct credit is received on the next statement.

If the merchant disagrees that an adjustment is necessary, immediately contact your Program Administrator who will work with Wells Fargo to resolve the dispute. Wells Fargo Bank will request complete details of the dispute in writing in order to research the item in question. Your Program Administrator will provide you with the Wells Fargo Bank Dispute Form and a Declaration of Forgery or Unauthorized Use form, if appropriate. The details of the disputed transaction should be reported to Wells Fargo on these forms.

Any charge dispute must be received by Wells Fargo Bank within 30 days of the statement close date.