When to Dispute a PCARD Transaction? When to report Fraud?

made 'by'

vendor 'and 'fraudulent 'charges.'

FRAUDULENT Charge Definition: Fraudulent charges are transactions to which the cardholder has no knowledge or approval. The cardholder can discover these charges in WORKS, in the WORKS Authorization Log (see below) or by communications from BOA that suspicious charges have been detected.

CARDHOLDER ACTION: "BA that" / 2