

CARDHOLDER DISPUTE FORM

Cardholder Name _____

Card Number _____

Transaction Date _____ Merchant Name _____

Transaction Amount \$ _____ Dispute Amount \$ _____

Cardholder Signature

Date

Please check the appropriate box below that best matches your dispute type. Your signature above is required. Return this form and any supporting documents so that your dispute can be processed in a timely manner. Please answer all appropriate questions below. **The required fields per dispute type are marked with an asterisk (*).** Attach a separate sheet or letter if more room is needed for your explanation. If any of the below does not accurately reflect your dispute, please write a separate letter and include all of the transaction information listed above. Please be aware that if transaction was initiated by Member, the dispute is between you and the Merchant. We are only helping to facilitate the filing of the dispute through VISA. We do not grant provisional credit in these instances.

Transaction not recognized by cardholder

Cancellation dispute

Were you advised of any cancellation policy? yes no (if yes, explain below) _____

* Date of cancellation: _____ Spoke with (merchant rep): _____

* Cancellation number: _____

* Reason for cancellation: _____

I canceled this recurring transaction with the merchant on (date): _____ how _____

* Describe your attempt to resolve with the merchant: _____

Returned merchandise dispute

* Date returned: _____ Date received by merchant: _____

• If mailed, Return Merchandise Authorization Number (RMA): _____

* Shipping Company: _____ Tracking number: _____

* Reason for return: _____

• If you have a credit slip or voucher or a refund acknowledgement that has not posted please provide:

* Date of credit slip: _____ Invoice/receipt number of the credit: _____

* Describe your attempt to resolve with the merchant: _____

I was charged two or more times for the same transaction

Date of first charge: _____ Date of second charge: _____

Date of third charge: _____ Date of fourth charge: _____

* Describe your attempt to resolve with the merchant: _____

I did not receive cash from an ATM withdrawal attempt but was charged as if I did receive it

Transaction reference number: _____

I made a single attempt and did not receive cash

I made multiple attempts and only received cash on one of those attempts

Other: _____

I paid for these goods or services by other means

check cash other Bank Card Other: _____

* Describe your attempt to resolve with the merchant: _____

*Note: if selecting this dispute reason, you must supply a copy of proof of other means of payment. Proof can include another Bank Card statement, copy of the front and back of a canceled check or a cash receipt.

Non-receipt of goods or services

* Tickets Merchandise not received Service not received

* I expected delivery/services on (date): _____

* Merchant unwilling or unable to provide service: yes no (if yes, explain) _____

* Describe your attempt to resolve with the merchant: _____

* Merchant Response: _____

* If no merchant response, explain: _____

A credit transaction posted as a debit in error

* A credit for \$ _____ was posted to my account as a debit.

- You must supply a copy of the credit receipt received from the merchant.

* Describe your attempt to resolve with the merchant: _____

Incorrect transaction amount

* The amount of this transaction posted for \$ _____ but should have posted for \$ _____

- If available please supply a copy of your receipt.

* Describe your attempt to resolve with the merchant: _____

Quality of services or goods, defective merchandise or not as described

*Describe the difference between what was ordered and what was received or provide copy of written purchase order. What was defective or why the purchase is unsuitable for your needs. _____

*Date cardholder received merchandise or service _____

*Date merchandise returned: _____ Date received by merchant: _____

- If mailed, Return Merchandise Auth. #: _____

* Shipping Company: _____ Tracking number: _____

- If you have a credit slip or voucher or a refund acknowledgement that has not posted please provide with dispute.

*Date services cancelled: _____ How? _____

* Describe your attempt to resolve with the merchant: _____

Additional information: Please use an additional sheet of paper, if necessary.

* (asterisk) Denotes required information for the dispute