

Notification of Disputed Transaction

VISA Debit Card Transactions
Account transaction history "Debit Card Withdrawal"

IMPORTANT – *You must attempt to resolve with the merchant prior to filling a dispute – per VISA Regulations*

Cardholder Name: _____

Card Number:

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1. Dispute Reason/Elaboration:

Date you discovered the unauthorized transactions: ____/____/____

At the time of the transaction(s), please indicate status of card (Please check one):

Lost Date: ____/____/____

Stolen Date: ____/____/____

In Accountholder's possession

▪ Is counterfeit card use suspected? Yes No

Where and when was the last time you used your card? _____

Issuer certifies Cardholder denies authorizing or participating in the disputed transaction. No one authorized to use this account signed for or participated in the transaction(s).

2. Transaction Information:

Transaction Date	Merchant Name	Dollar Amount
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____
____/____/____	_____	_____

Best Contact Method (e-mail, phone, mailing address, etc.)

Cardholder Signature

Date

Multiple Dispute Listing

Transaction Date

Merchant Name

Dollar Amount

__/__/__

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1. Transaction Information:

Transaction Date	Merchant Name	Dollar Amount
___/___/___	_____	_____

What was purchased? Merchandise Services

Describe the Merchandise/Services purchased (**REQUIRED**): _____

2. Dispute Reason:

Please select **ONE** item below that best describes the details of your dispute. Please note that it may not be possible to assist you with your dispute unless all relevant information or documents are submitted with this form.

MULTIPLE PROCESSING

I have been billed multiple times (2 or more) for the same purchase.

- The original charge posted to my account on ___/___/___.

DIFFERENCE IN AMOUNT - Enclosed is my receipt showing the correct amount (Required).

- The amount on my sales slip differs from the amount billed.
 - The correct amount is: _____.

PAID BY OTHER MEANS – Enclosed is a copy of the proof of payment (cancelled check, receipt of account Statement (Required))

The charge(s) was paid by another method.

- The charge was paid by Paid by:
 - Cash
 - Debit/Credit Card
 - Check
 - Other

CANCELLED TRANSACTION

- I cancelled this recurring transaction with the merchant on ___/___/___.
 - No charges after this date are authorized from this merchant.
- If the merchandise was purchased, please provide the date you expected to receive the merchandise. ___/___/___.
- I was advised of the Terms and Conditions of the sale or cancellation policy. Yes No

CREDIT NOT RECEIVED – Attached is a copy of the credit slip/refund acknowledgement.

- I was given a credit slip or refund acknowledgement by the merchant on ___/___/___, but the credit has not yet posted to my account.
 - ✧ **If no credit slip/refund acknowledgement given, please provide merchant's response in Attempt to Resolve/Additional Details section below.**

CANCELLED RESERVATION - Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section

- I cancelled this reservation with the hotel/lodging merchant on ___/___/___.
- The reservation was made for ___/___/___.
- The cancellation number provided to me is: _____
 - If not cancellation number was given, were you advised of the cancellation policy. Yes No

ATM DISCREPANCY

The incorrect amount was dispensed from an ATM

- No funds received
- Portion of funds received – Total received: _____

MERCHANDISE/SERVICES NOT RECEIVED - Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section

I have not received merchandise/services by the Expected Date noted above.

- I have contacted the merchant on __/__/__ but a credit has yet to post to my account.
- Was the merchant unable to provide the merchandise/services Yes No

MERCHANDISE RETURNED - Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section

- I have returned the merchandise on __/__/__ and requested a refund from the merchant.
- My return Authorization Number (RAN) or cancellation number is: _____
- The merchandise was returned via
 - USPS
 - FedEx
 - UPS
 - Other
- My tracking number is: _____

NOT AS DESCRIBED - Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section

- The merchandise/services are different from what was ordered or described. I have detailed what was expected, what was received, and indicated my attempt to return below.
- Was the merchandise deemed counterfeit? Yes No
 - If yes, please provide information on the entity that indicated merchandise to be counterfeit _____

DEFECTIVE MERCHANDISE – Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section.

The merchandise ordered and received was damaged or defective. I have contacted the merchant and still did not receive resolution. A detailed explanation including my attempt to return is detailed below.

DELAYED/AMENDED CHARGES (LODGING, VEHICLE/EQUIPMENT RENTAL, ETC.) - Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section.

I was billed for additional fees by the merchant which I did not authorize. I have contacted the merchant and still did not receive resolution.

FREE TRIAL - Please provide additional information or merchant's response in Attempt to Resolve/Additional Details section.

- Did you sign up for a free trial? Yes No
- Did you cancel before the trial ends to avoid future charges? Yes No
 - The cancellation number provided to me is: _____
 - If not cancellation number was given, were you advised of the cancellation policy. Yes No
- Did you return the product? Yes No
 - Return authorization number (RAN): _____
 - If merchandise was not returned, please provide reason: _____

Attempt to Resolve/Additional Details

- Did you attempt to resolve with the merchant? Yes No
- Date of most recent contact with the merchant: __/__/__
- Contact Name: _____
- How did you contact the merchant?
 - Phone
 - Email
 - Letter
 - In Person

- Please describe the attempt with the merchant:

- Additional Details:

Please Provide Proof to Support Your Dispute:

- ✓ Cardholder letters
- ✓ Copy of the Transaction Receipt or other documentation given at the time of the purchase that describes the goods or services listed on the receipt
- ✓ E-Mails
- ✓ Faxes
- ✓ Transaction receipts
- ✓ Hotel guest folios
- ✓ Car Rental Agreements
- ✓ Cancelled Checks/cash receipts
- ✓ Cancellation Number
- ✓ Return Authorization Number

Best Contact Method (e-mail, phone, mailing address, etc.)

Cardholder Signature

Date