

## DEBIT/CREDIT CARD DISPUTE

If there is a charge on your account that you did not authorize, do not recognize or has posted more than once, please contact the Merchant first to try to resolve it with them before submitting a dispute. When contacting the Merchant, please write down date, time, who you spoke with, confirmation #(s) and details of the conversation. If Merchant, states that they will refund, you need to allow them 30 days to do so (usually they will refund within 10 business days, but by law, they have 30 days). If merchandise is involved, it must be returned with tracking# and allow the merchant 30 days to refund. If you cannot resolve it with the Merchant, then you can submit a dispute including any documentation to support dispute. If the transaction is local, you must notify the police and supply us with a copy of the police report or the report number. Only the person whose name is on the debit/credit card can dispute the transaction(s).

Name:		Phone #
Address:		Work/Cell#
E-mail address:		Card #
Date of transaction(s):	Amount(s):	Merchant's name(s):

Was card \_\_\_\_lost, \_\_\_\_stolen or \_\_\_\_in your possession

**Services Not Provided or Merchandise Not Received**-A Merchant was either unwilling or unable to provide services or shipped merchandise was not received or available for pickup. If merchandise was received after the agreed-upon delivery date, cardholder must attempt to return merchandise, using a tracking #, and wait 30 days for the Merchant to refund.

Chargeback conditions: Cardholder did not receive one of the following:

- ✓ Purchased services, because Merchant was unwilling or unable to provide the services.
- ✓ Merchandise or other item of value that was shipped.
- ✓ Merchandise, at the agreed-upon location or by the agreed-upon delivery date.
- Did you contact Merchant to try to resolve the dispute? If so, when, how, who did you speak with and what was the outcome?
- What was the merchandise/service that was purchased and when should it have been received?

- If merchandise was received after the agreed-upon delivery date, when was it returned?  
What was the tracking # for the return?

Please provide, in detail, the purpose of this dispute and any documentation to back up your dispute.

**Cancelled Recurring Transaction**-A Merchant continued to charge a cardholder for a recurring transaction despite cancellation notification.

Chargeback conditions: One of the following

- ✓ Cardholder withdrew permission to charge account for a recurring transaction.
- ✓ Transaction amount was not within the preauthorized range of amounts or Merchant was to notify the cardholder prior to processing each Recurring Transaction, and Merchant either:
  - Did not notify cardholder in writing within 10 calendar days of the transaction date
  - Notified cardholder within 10 calendar days of the transaction date and cardholder did not consent to the charge
- When and how was merchant notified of cancellation?  
Or
- What was the preauthorized amount?

Please provide, in detail, the purpose of this dispute and any documentation to back up your dispute.

**Not as Described or Defective Merchandise**-The cardholder received damaged or defective merchandise or the merchant or service did not match what was described on the transaction receipt or other documentation presented at the time of purchase or the merchandise was otherwise unsuitable for the purpose sold.

Chargeback conditions: One of the following

- ✓ Cardholder returned, or attempted to return, merchandise or cancelled services that did not match what was described on the transaction receipt or other documentation presented at the time of purchase. For a Card-Absent transaction, not the same as the merchants verbal description.

- ✓ Merchandise received by the cardholder was damaged or defective, and cardholder returned the merchandise to the merchant.
- When was merchandise received? When was merchandise returned or services cancelled?
- If merchandise was returned, what is the name of the shipping company? What is the invoice/tracking number? When did merchant receive merchandise?
- When did you call the merchant? Who did you speak with? What was the outcome?
- Detailed explanation of what was not as described or defective.

Please provide, in detail, the purpose of this dispute and any documentation to back up your dispute

**Fraudulent Multiple Transactions**-Multiple transactions occurred on a single card at the same merchant outlet without the cardholder's permission.

Chargeback conditions: All of the following

- ✓ All disputed transactions occurred at the same merchant outlet
- ✓ Cardholder acknowledges participating in at least one transaction at the same merchant outlet
- ✓ Cardholder denies authorizing or participating in the disputed transaction
- ✓ Card was in cardholder's possession at the time of the disputed transaction
- ✓ Card must be blocked and can no longer be used
- Did you participate in at least one transaction?
- Do you deny authorizing or participating in the disputed transactions?
- Was your card in your possession at the time the disputed transaction occurred?

Please provide, in detail, the purpose of this dispute...

**Incorrect Transaction Amount**-Transaction amount is incorrect, or an addition or transposition error was made when calculating the transaction amount, or Merchant altered the transaction amount after the transaction was completed without the consent of the cardholder.

Chargeback conditions: One of the following

- ✓ Transaction amount is incorrect or addition or transposition error occurred.
- ✓ Merchant altered the transaction amount after the transaction was completed without the consent of the cardholder.

Please provide, in detail, the purpose of this dispute, supply transaction receipt and any documentation to back up your dispute.

**Fraud-Card-Present Environment**-A merchant did not obtain an Imprint and a signature (or PIN) in a Card-Present Environment, and the merchant completed the transaction without the cardholder's permission.

Chargeback conditions: All of the following

- ✓ Cardholder did not authorize or participate in a Card-Present Environment Transaction.
- ✓ Card must be blocked and can no longer be used.
- ✓ If used at a local merchant, cardholder must file a report with the local police.
- Did you authorize or participate in the transaction?

Please provide, in detail, the purpose of this dispute

**Duplicate Processing**-A single transaction was processed more than once.

Please provide, in detail, the purpose of this dispute and supply transaction receipt.

**Fraud-Card-Absent Environment**-Cardholder did not authorize or participate in a Card-Absent Transaction.

Chargeback conditions:

- ✓ Cardholder did not authorize or participate in a Card-Absent Environment Transaction.
- ✓ Card must be blocked and can no longer be used.
- Did you authorize or participate in the transaction?

Please provide, in detail, the purpose of this dispute

**Credit Not Processed**-A merchant did not process a credit transaction receipt as required.

Chargeback conditions: One of the following

- ✓ Cardholder received a credit or voided transaction receipt that was not processed.

- ✓ Cardholder returned merchandise, cancelled merchandise, or cancelled services, merchant did not issue or process a credit transaction receipt and merchant did not properly disclose or did disclose, but did not apply a limited return or cancellation policy at the time of the transaction.
- ✓ Cardholder cancelled a timeshare transaction, cancellation was within 14 calendar days from the contract date or receipt date of the contract or related documents and merchant did not issue a credit transaction receipt.
- ✓ Cardholder properly cancelled the guaranteed reservation or cardholder was billed a No-Show transaction and properly cancelled or cardholder provides cancellation code provided by a hotel or third party booking agent or merchant or third party booking agent failed to accept cancellation/provide a cancellation code or cardholder attempted to cancel before 6 pm merchant outlet time and the reservation was made within 72 hours of the scheduled arrival date but was billed for a No-Show transaction or a hotel merchant or third party booking agent billed for a No-Show transaction for more than one night's stay and applicable taxes when reservation was cancelled or unclaimed.
- ✓ For an Advanced Deposit Transaction, one of the following:
  - Cardholder properly cancelled the Advance Deposit Transaction but merchant did not issue a credit transaction receipt
  - Merchant provided alternate accommodations but did not issue a credit transaction receipt
  - Merchant did not inform cardholder of the hotel or cruise line cancellation policy
- Did you contact merchant to try to resolve with them?
- When and who did you speak with and what was the outcome?
- Does this dispute involve merchandise or services?
- When was merchandise cancelled? When was merchandise returned? What is the tracking #? What is the name of the shipping company?
- When was services cancelled?

Please provide, in detail, the purpose of this dispute

**Paid by Other Means**-Merchandise or service was received but paid by other means.

Chargeback Conditions:

- ✓ Cardholder paid for the same merchandise or service by other means.
- ✓ Cardholder must attempt to resolve with merchant.
- Did you contact merchant to try to resolve this dispute?

- When and who did you speak with and what was the outcome?

Please provide, in detail, the purpose of this dispute. Also, supply copy of receipt or proof of payment by other means.

**Non-Receipt of Cash at ATM**-Cardholder participated in the transaction and did not receive or received only a portion of cash.

- How much money was you suppose to receive?
- How much money did you receive?

Please provide, in detail, the purpose of this dispute

**CARDHOLDER DISPUTED ITEM STATEMENT**

NAME \_\_\_\_\_ HOME PHONE( ) \_\_\_\_\_

ADDRESS \_\_\_\_\_ WORK PHONE( ) \_\_\_\_\_

\_\_\_\_\_ CARD NUMBER \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

TYPE OF LOSS: \_\_\_ Lost \_\_\_ Stolen \_\_\_ Card was in my possession at the time the transaction(s) occurred.

I have examined the charges on my credit/debit card and question the following transaction(s) (attach additional sheets if necessary):

Merchant Name	Amount	Transaction Date
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

The following explains my dispute:

\_\_\_ I received a price adjustment (credit slip) on the above transaction and it has not appeared on my statement. I have included a photocopy of the credit slip

\_\_\_ I certify that only one transaction was made with the above referenced merchant. On my statement, the same merchant has processed a second charge to my account, which I neither participated in nor authorized.

\_\_\_ I certify that I participated in the above transaction, but have not received the merchandise. (Describe your attempts to resolve the matter with the merchant as well as the expected date of delivery on the additional space provided).