**DEBIT/CREDIT CARD DISPUTE INFORMATION**

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 the date, time, who you spoke with, confirmation number(s) and details of the conversation.

If the merchant states they will issue a refund, you must allow them 15 calendar days to do so.

If merchandise is involved, it must be returned to the merchant with tracking and allow the merchant 30 calendar days to refund.

If you cannot resolve it with the merchant, then you can submit a dispute including any documentation to support the dispute.

If the transaction is local (i.e. a transaction that occurred in the state in which you reside), you must notify the police and supply us with a copy of the police report or report number.

Only the person whose name is on the debit or credit card can dispute the transaction(s).

Options for disputing:

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

*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
- Cardholder provides cancellation code provided a hotel or third party booking agent or merchant or third party booking agent failed to accept cancellation/provide a cancellation code
- Cardholder attempted to cancel before 6pm 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

**Cardholder questions**
- Did you contact the merchant to try to resolve with them?
  - When and whom did you speak with, and what was the outcome?
- Does this dispute involve merchandise or services?
Conditions

- When was the merchandise cancelled?
- When was the merchandise returned?
- What is the tracking number?
- What is the name of the shipping company?
- When were services cancelled?

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

**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

**Cardholder questions**
- 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?

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

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

**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 number, and wait 30 calendar days for the merchant to refund.

**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

**Cardholder questions**
- Did you contact the merchant to try to resolve the dispute?
  - If so, when, how, and 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 retuned? What was the tracking number 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.

**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 cardholder prior to processing each recurring transaction, and merchant either:
  - Did not notify cardholder within 10 calendar days of the transaction date
- Notified cardholder within 10 calendar days of the transaction date but cardholder did not consent to the charge

**Cardholder questions**
- When and how was the merchant notified of cancellation?
- What was the pre-authorized 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.

**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 merchant’s verbal description.
- Merchandise received by the cardholder was damaged or defective, and cardholder returned the merchandise to the merchant.

**Cardholder questions**
- When was the merchandise received? When was the merchandise returned or services cancelled?
- If the merchandise was returned, what is the name of the shipping company? What is the invoice/tracking number? When did the merchant receive the 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.

**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.

**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.

**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

**Cardholder question:**
- Did you authorize or participate in the transaction?

Please provide in detail the purpose of this dispute.
**Fraud – Card-Absent Environment** – Cardholder did not authorize or participate in a card-absent transaction.

*Conditions:*
- Cardholder did not authorize or participate in a card-absent environment transaction
- Card must be blocked and can no longer be used

*Cardholder question:*
- Did you authorize or participate in the transaction?

Please provide in detail the purpose of this dispute.

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

*Conditions:*
- Cardholder paid for the same merchandise or service by other means
- Cardholder must attempt to resolve this with the merchant first before disputing

*Cardholder questions:*
- Did you contact the 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 the 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 the cash.

*Cardholder questions:*
- How much money were you supposed to receive?
- How much money did you receive?

Please provide in detail the purpose of this dispute.