

Notification of Disputed Transaction



Account Information

Cardholder Name: _____

Card Number: _____ Card Type Debit Card Credit Card

Transaction Information

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

What was purchased? (**Required**) Merchandise Services Expected Date of Merchandise/Services: ____/____/____

Describe in Detail the Merchandise/Services Purchased (Required):

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 ____/____/____ in the amount of _____.
- DIFFERENCE IN AMOUNT**
The amount on my sales slip differs from the amount billed. The correct amount is: _____. Enclosed is my receipt showing the correct amount (**Required**).
- PAID BY OTHER MEANS**
The charge(s) was paid by another method. The charge was paid by Cash Debit/Credit Card Check Other. Enclosed is a copy of the proof of payment (cancelled check-front and back, receipt or account statement) (**Required**).
- LATE PRESENTMENT**
The merchant posted a transaction more than 6 months after the transaction date and has caused the account to default. I have contacted the merchant and still did not receive resolution. A detailed explanation including my attempt to resolve is detailed below. ***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**
- CREDIT POSTED AS ADDITIONAL DEBIT**
The merchant promised a credit to the cardholder but a second debit was posted to the account. I have contacted the merchant and still did not receive resolution. A detailed explanation including my attempt to resolve and proof of credit voucher is detailed below. ***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**
- INCORRECT CURRENCY**
I authorized a transaction but the merchant posted the sale with an incorrect currency, causing an incorrect amount to be debited. I have contacted the merchant and still did not receive resolution. A detailed explanation including my attempt to resolve is detailed below. ***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**
- CREDIT NOT RECEIVED**
I was given a credit slip or refund acknowledgement by the merchant on ____/____/____, but the credit has not yet posted to my account. Attached is a copy of the credit slip/refund acknowledgement. ***If no credit slip/refund acknowledgment given, please provide merchant's response in Attempt To Resolve/Additional Details section.**
- CANCELLED TRANSACTION**
I cancelled this recurring transaction with the merchant on ____/____/____. No charges after this date are authorized from this merchant. If merchandise was purchased, please provide the date you expected to receive merchandise. ____/____/____. I was advised of the Terms and Conditions of the sale or cancellation policy Yes No.
- CANCELLED RESERVATION**
I cancelled this reservation with the hotel/lodging merchant on ____/____/____. The reservation was made for ____/____/____. The cancellation number provided to me is: _____. ***If no cancellation number given, were you advised of the cancellation policy Yes No.** ***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**
- MERCHANDISE/SERVICES NOT RECEIVED**
I have not received the 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 unwilling or unable to provide the merchandise/services? Yes No ***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**

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MERCHANDISE RETURNED

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#: _____.

***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**

NOT AS DESCRIBED

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: _____.

Date Entity Notified as Counterfeit: _____.

***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**

DEFECTIVE MERCHANDISE

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.

***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**

MISREPRESENTATION (Debt Consolidation, Credit Repair, Mortgage Repair/Modification, Credit Card Interest Rate Reduction)

The terms of sale were misrepresented by the merchant. I have contacted the merchant and still did not receive resolution.

A detailed explanation of the misrepresentation including evidence, supporting documentation, and my attempt to resolve is detailed below.

***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**

DELAYED/AMENDED CHARGES (LODGING, VEHICLE/EQUIPMENT RENTAL ETC.)

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. ***Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.**

ATM DISCREPANCY

The incorrect amount was dispensed from an ATM. No funds received Portion of funds received – Total Amt. Received: _____

***Attempt To Resolve/Additional Details**

Did you attempt to resolve with the merchant? Yes No

Date of most recent contact with merchant: ___ / ___ / ___

Contact Name: _____

How did you contact the merchant? Phone Email Letter In person

Please describe the attempt to resolve with the merchant (**Required**):

Additional Details (*Please provide a detailed description of what was received for Not as Described/ Counterfeit/Defective):

Cardholder Signature: _____

Date: _____

For Credit Union Use Only
Associate Name/Teller ID

Claim Intake Date: ___ / ___ / ___

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Cardholder Name: _____

Card Number: _____

Multiple Transactions

Transaction Date	Merchant Name	Dollar Amount
2. ____ / ____ / ____	_____	_____
3. ____ / ____ / ____	_____	_____
4. ____ / ____ / ____	_____	_____
5. ____ / ____ / ____	_____	_____
6. ____ / ____ / ____	_____	_____
7. ____ / ____ / ____	_____	_____
8. ____ / ____ / ____	_____	_____
9. ____ / ____ / ____	_____	_____
10. ____ / ____ / ____	_____	_____
11. ____ / ____ / ____	_____	_____
12. ____ / ____ / ____	_____	_____
13. ____ / ____ / ____	_____	_____
14. ____ / ____ / ____	_____	_____
15. ____ / ____ / ____	_____	_____
16. ____ / ____ / ____	_____	_____
17. ____ / ____ / ____	_____	_____
18. ____ / ____ / ____	_____	_____
19. ____ / ____ / ____	_____	_____
20. ____ / ____ / ____	_____	_____