

Debit Cardholder Dispute Form



Instructions

Prior to completing this form, you must contact the merchant to attempt to resolve the dispute. If you have been unable to resolve the situation with the merchant, please complete and sign a copy of this form.

A separate form must be filled out for EACH disputed transaction.

Cardholder Information			
CARDHOLDER NAME	HOME/CELL PHONE	OTHER PHONE	
MAILING ADDRESS	STREET	CITY	STATE ZIP
DATE OF TRANSACTION	AMOUNT OF TRANSACTION	DEBIT CARD NUMBER	ACCOUNT NUMBER
NAME AND ADDRESS OF MERCHANT WHERE DISPUTED TRANSACTION TOOK PLACE			
Dispute Details and Supporting Evidence			
<p>Handwrite and sign a statement describing the disputed transaction and attach it to this form.</p> <p>Use this checklist to make sure all required information is included in your written statement:</p> <ul style="list-style-type: none"><input type="checkbox"/> Name and location of merchant<input type="checkbox"/> Amount and posting date of the disputed transaction<input type="checkbox"/> Detailed description of why the transaction is being disputed<input type="checkbox"/> Detailed description of how you tried to resolve the problem with the merchant, including...<ul style="list-style-type: none"><input type="checkbox"/> The name of the representative you spoke with<input type="checkbox"/> The date and time of the conversation<input type="checkbox"/> Any other important information<input type="checkbox"/> See “Types of Dispute Situations” (on page 2) for any other supporting information which may be required in the written statement or as an additional attachment.<input type="checkbox"/> Cardholder’s signature and date <p><i>If required information is missing from the written statement, your dispute will be rejected.</i></p>			
Agreement			
<p>I give my consent to the credit union to release any information regarding my card and/or card account to any local, state, and/or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or card account. I swear this Cardholder Dispute Form is true and understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or imprisonment.</p> <p>Cardholder Signature _____ Date _____</p>			

Types of Debit Card Dispute Situations

If any of the following situations apply to the transaction which you are disputing, include the required information in your written statement.

1. **"I authorized this transaction; however, the amount of the transaction exceeds the authorized amount."**
Include the amount that you authorized in the written statement. Attach a copy of the cardholder receipt or contract.
2. **"I was charged twice for the same transaction."**
Provide the dates of both transactions.
3. **"I cancelled the services on (date) but the merchant has continued to bill my account."**
Provide details such as the method of cancellation – e-mail, letter, or telephone and name of representative. If the cancellation was in writing, attach a copy.
4. **"I returned merchandise and have not received a credit from the merchant."**
Attach a copy of the postal receipt or other proof of return and/or a copy of the credit receipt.
5. **"I do not recognize this transaction or I need a copy of the transaction receipt for my records."**
This dispute is for a sales draft request.
6. **"I did not participate in or authorize this transaction."**
This dispute is for fraudulent or unauthorized use. It will require your debit card to be blocked prior to chargeback.
7. **"The merchandise I ordered has not been received as of (date)."**
Cardholder must allow the merchant 30 days from the date of billing to deliver the merchandise.
8. **"The merchandise I ordered arrived; however, it was received damaged or it was not as described by the merchant."**
Provide details of the merchant's written or verbal description or a listing of the damage.
9. **"I authorized the transaction; however, I have not received the services I ordered as of (date)."**
Provide a description of the contact(s) made with the merchant.
10. **"I participated in one transaction for (\$ amount) from the merchant. However, I neither authorized nor participated in other transaction(s) from the merchant. My card was in my possession at the time of the disputed transaction(s)."**
11. **"I paid for the transaction using (cash, check, or a different card)."**
Provide the receipt or bank statement as proof of other payment.
12. **"I cancelled the Hotel reservation on (date) and was given the cancellation number _____ from the merchant."**
Used when the cardholder is billed for a no-show. Include the date and confirmation number of the cancellation. If the confirmation was received in writing, attach a copy.
13. **"I am disputing the quality of the goods or services received."**
Provide a detailed explanation of the disputes.