

# Card Fraud and Dispute Form

BEFORE DISPUTING ANY CHARGE, YOU MUST MAKE EVERY EFFORT TO RESOLVE THE DISPUTE WITH THE MERCHANT.  
Complete this Dispute form for the purpose of disputing a transaction(s) conducted with your debit or credit card(s).

**Check Dispute Type:**

**Fraud** – Cardholder, spouse or minor child did not participate and/or benefit from transaction in anyway.

**Non-Fraud** – Cardholder participated in transaction; however, there was a processing error or other issue with merchandise or service (See Type of Disputes below).

Member Information
Account Number
Name
Phone Number
Email Address

Disputed /Unauthorized Transactions		
Card Number	Was law enforcement notified (if applicable) Yes Case # _____ No	
At the time of the disputed transaction(s), my card was:		
In my Possession	Lost	Never Received
Date of Discovered Loss	Date Reported to Credit Union	Date of First Fraud Transaction
Date of Transaction	Merchant Name	Amount of Transaction
		\$
		\$
		\$
		\$
		\$
	Total	\$

**Type of Dispute: Please initial ONE of the dispute types below and complete required information:**

- \_\_\_\_\_ **Unauthorized Charge:** Someone other than you or another authorized user used the card and you received no benefit from the transaction(s). I certify that I did not authorized or participate in this/these transaction(s) with the above-mentioned merchant(s), nor did I authorize anyone else to use my card. **STOP AND SIGN ON PAGE 2**  
*\* Debit or Credit must be blocked as lost or stolen and a new card may be issued. \**
- \_\_\_\_\_ **Not as Described or Defective Merchandise/Service** –  **Not as described(quality)**  **Defective**
  - ❖ Description of Merchandise or Service ordered: \_\_\_\_\_
  - ❖ Describe how it was “not as described” or defective: \_\_\_\_\_
  - \_\_\_\_\_
  - ❖ Date merchandise or service was received: \_\_\_\_\_  
**Cardholder MUST first attempt dispute with merchant**
  - ❖ Date of most recent contact with merchant: \_\_\_\_\_
  - ❖ Contact Name: \_\_\_\_\_ ❖ Contact Method: \_\_\_\_\_
  - ❖ Merchant Response: \_\_\_\_\_
  - ❖ Was merchandise returned:  Yes, complete below  No, why \_\_\_\_\_
    - Date of return/attempted: \_\_\_\_\_ ❖ Return Method: \_\_\_\_\_
    - Return Authorization # (if applicable): \_\_\_\_\_
    - Tracking # (if applicable): \_\_\_\_\_
    - Did merchant refuse:  return authorization #  accept return OR  Not require return  
*\* Attach copy of tracking record or any merchant contact documentation if possible. \**

\_\_\_\_\_ **Merchandise/Service Not received –  Merchandise  Service**

- ❖ Description of Merchandise or Service ordered: \_\_\_\_\_
  - ❖ Explanation of dispute: \_\_\_\_\_
  - ❖ Expected receipt date/time: \_\_\_\_\_ ❖ Did cardholder cancel prior:  Yes  No
  - ❖ Was the merchandise late or delivered to wrong address?  Yes  No
- Cardholder MUST first attempt dispute with merchant**
- ❖ Date of most recent contact with merchant: \_\_\_\_\_
  - ❖ Contact Name: \_\_\_\_\_ ❖ Contact Method: \_\_\_\_\_
  - ❖ Merchant Response: \_\_\_\_\_

\* Attach copy of any documentation with the merchant to assist in filing a dispute with the merchant. \*

\_\_\_\_\_ **Cancelled/Returned Merchandise or Service –  Cancel or  Return –  Merchandise or  Service**

- ❖ Description of Merchandise or Service ordered: \_\_\_\_\_
  - ❖ Is this a reoccurring transaction?  Yes  No ❖ If yes, is it an installment plan?  Yes  No
  - ❖ Date of cancellation: \_\_\_\_\_ ❖ Received/Expected receipt date/time: \_\_\_\_\_
  - ❖ Reason for cancellation: \_\_\_\_\_
  - ❖ Cancellation policy provided or posted on website:  Yes  No
- Cardholder MUST first attempt dispute with merchant**
- ❖ Date of most recent contact with merchant: \_\_\_\_\_
  - ❖ Contact Name: \_\_\_\_\_ ❖ Contact Method: \_\_\_\_\_
  - ❖ Merchant Response: \_\_\_\_\_
  - ❖ Was merchandise returned:  Yes, complete below  No, why \_\_\_\_\_
    - Date of return/attempted: \_\_\_\_\_ ❖ Return Method: \_\_\_\_\_
    - Return Authorization # (if applicable): \_\_\_\_\_
    - Tracking # (if applicable): \_\_\_\_\_
    - Did merchant refuse:  return authorization #  accept return OR  Not require return

\* Attach copy of tracking record or any merchant contact documentation if possible. \*

\_\_\_\_\_ **Credit Not Processed – Merchant has issued a refund, but it has not posted.**

**REQUIRED – A copy of the receipt or refund acknowledgement from the merchant is required. Please provided any other documentation to support this case.**

\_\_\_\_\_  **Duplicate Transaction OR  Paid by Other Means**

- ❖ Are both transactions on the same card number?  Yes  No
- \* If no, cardholder must provide proof of the other posted transaction (i.e. receipt, cancelled check, statement) \*
- ❖ Explain situation: \_\_\_\_\_
- Cardholder MUST first attempt dispute with merchant**
- ❖ Date of most recent contact with merchant: \_\_\_\_\_
  - ❖ Contact Name: \_\_\_\_\_ ❖ Contact Method: \_\_\_\_\_
  - ❖ Merchant Response: \_\_\_\_\_

\_\_\_\_\_ **Incorrect Amount – Dispute is limited to the difference between the amounts.**

- ❖ Posted Amount: \_\_\_\_\_ ❖ Expected Amount: \_\_\_\_\_ ❖ Difference: \_\_\_\_\_
  - ❖ Is this a no-show transaction?  Yes  No ❖ Is this a pre-payment transaction?  Yes  No
- Cardholder MUST first attempt dispute with merchant**
- ❖ Date of most recent contact with merchant: \_\_\_\_\_
  - ❖ Contact Name: \_\_\_\_\_ ❖ Contact Method: \_\_\_\_\_
  - Merchant Response: \_\_\_\_\_

**Please verify each of the statements below:**

- ❖ I completed this Cardholder Dispute Form for the purpose of disputing a transaction(s) conducted with my debit or credit card.
- ❖ I did not give, sell, or trade my account number or card to anyone. I have not given anyone permission to use my account number or card(s) or PIN.
- ❖ I have no knowledge that my spouse or minor child(ren) made any transaction(s) before or after the date of the first disputed/unauthorized transaction(s) indicated above.
- ❖ I did not receive any benefits from the disputed/unauthorized transaction(s). I understand that I may be prosecuted for fraud if it is found that I received any benefit from the disputed transaction(s).

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, which may be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or account. I am an authorized signer, or otherwise have authority to act on the account identified within this statement. I attest that the transaction(s) above was not originated with fraudulent intent by me or any person acting in concert with me. I also attest that the information above is true and correct.

\_\_\_\_\_ Cardholder Signature

\_\_\_\_\_ Date