



CARDHOLDER DISPUTE FORM

Thank you for contacting us regarding a dispute on your debit card. Please use this form to explain the details of your dispute. You may place additional details on the second page.

Cardholder Name _____ Card number _____-_____-_____-_____

Merchant Name _____ Amount _____ Transaction date _____

Please choose the ONE category that best describes your dispute:

- I did not participate or authorize this transaction. (select statement and SAFE/Fraud Reporting option below)
My card is in my possession
My card was lost or stolen at the time of transaction.

SAFE/FRAUD REPORTING

Upon initiating any fraud-related chargeback (reason codes MC 4837, 4840, 4847 and Visa 81, 83, 57), the appropriate fraud reporting option must be chosen below: (financial institution should assist with selection)

- 00 - Lost Card: Cardholder asserts card is lost
01 - Card Stolen: Cardholder asserts card has been stolen
02 - Card Not Received: Cardholder asserts that he never received the card in the mail.
03 - Fraudulent Application: Cardholder asserts that he never completed an application for the card (There are no chargeback rights for this issue.)
04K - Counterfeit Convenience Check
04N - Counterfeit PIN Not Used: Cardholder still has card in possession and transaction is card present. NOTE: Not to be used on MCC 5542.
04P - Counterfeit PIN Used
05 - Account Take Over: Cardholder asserts that an unauthorized person contacted the bank and had the address and other information updated to his own. (There are no chargeback rights for this issue.)
06 - Fraudulent Use (MOTO, CNP): Cardholder did not authorize or participate in a mail/phone/e-commerce transaction. Can also be used for key-entered transaction when another code does not apply.
07 - Imprinting of Multiple Drafts: For reason codes MC 4840 and Visa 67. Verify use based on cardholder documentation, status of card and transaction type.

- I do not recognize this transaction.
I paid for this purchase another way, but it still posted to my statement. I have provided:
A cash receipt _____ Copies of both sides of a canceled check _____
The credit/debit card statement where the valid charge appears _____
(This charge posted to my account twice, but I only authorized one purchase. The valid charge posted on _____ My credit cards are still in my possession.
The charge posted to my account for an amount different from the amount on my receipt. I have/have not (circle one) enclosed a copy of my receipt showing the difference.
I have not received expected goods or services. The expected date of delivery/completion was _____. I have contacted the merchant and the response was _____.
(Please place additional details of this dispute on the second page of the form.)

