



# DISPUTE/FRAUD COVER SHEET

To: Dispute Resolution Center

Rancho Cucamonga, CA.

Number of pages (including Cover Sheet):

[1] Credit Union Name: \_\_\_\_\_

Credit Union Contact Name: \_\_\_\_\_

E- Mail Address: \_\_\_\_\_

Phone #: (\_\_\_\_) \_\_\_\_\_ Ext: \_\_\_\_\_ Fax #: (\_\_\_\_) \_\_\_\_\_

Card Number:      -      -

Exp. Date: (MM/YY) \_\_\_\_\_ Card Type  Debit  Credit

Member Name: \_\_\_\_\_

[2] DISPUTED ITEMS(s) Total Number of Disputed Charges

Single Dispute Amount:  
Please complete fields below

Multiple Dispute Amounts  
Please provide details on next page

<u>Auth Date</u>	<u>Settle Date</u>	<u>Merchant Name</u>	<u>Dollar Amount</u>
_____	_____	_____	\$ _____

### [3] ACTION REQUESTED (Check One):

- Cardholder Dispute – Process chargebacks as allowed under MasterCard Rules
- Credit Union Dispute – Process chargebacks as allowed under MasterCard Rules
- Request Sales Draft only
- Rebuttal Documentation

### [4] UNAUTHORIZED USE OF CARD

If transaction(s) is unauthorized, please indicate status of card (check one):

Card Lost  Stolen  Card still in Accountholder's possession.

If cardholder still in possession of card is counterfeit card use suspected?  Yes  No

For Fraudulent Transaction(s), has card been blocked?

Yes, Date Blocked \_\_\_\_\_ Region Blocked:  U.S.  International  
 No

**NOTE:** If blocked for an International Region, please provide screen print of entry into E.F.U. with claim.

### [5] Other Comments:

\_\_\_\_\_  
\_\_\_\_\_

# 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.**

# Notification of Disputed Transaction



**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: \_\_\_ / \_\_\_ / \_\_\_

# Notification of Disputed Transaction



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. ____ / ____ / ____	_____	_____