



NOTIFICATION OF DISPUTED TRANSACTIONS

NEW DISPUTE

REBUTTAL DISPUTE

US TRANSACTION(S)

May take up to 45 days

INTERNATIONAL TRANSACTION(S)

May take up to 90 days

1. CARDHOLDER INFORMATION

Cardholder Name

Phone

Email

Card Type Card Number

Debit

Credit

2. PURCHASE INFORMATION

What was purchased?

Merchandise Expected Delivery Date of
Services Merchandise or Service

Has the Cardholder attempted to resolve this with the merchant(s)?

Yes Date of Most Recent Contact
 Name of Merchant Contact

Contact Not Attempted

Contact Method:

Phone

Email

Letter

In-Person

3. 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 documentation is 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 receipt differs from the amount billed. The correct amount is _____. Enclosed is my receipt showing the correct amount.

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 Account Statement

LATE PRESENTMENT

The merchant posted a transaction more than six (6) months after the transaction date and has caused the account to default. I have contacted the merchant but was not able to resolve the issue. A detailed explanation including my attempt to resolve is detailed below.

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

CREDIT POSTED AS ADDITIONAL DEBIT

The merchant promised to credit my account, but a second debit was posted to my account. I have contacted the merchant but was not able to resolve the issue. A detailed explanation, including my attempt to resolve the issue and the proof of credit voucher, is detailed below.

Please provide additional information or the merchant's response in the 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 from my account. I have contacted the merchant but was not able to resolve the issue. A detailed explanation including my attempt to resolve is detailed below.

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



CREDIT NOT RECEIVED

I was given a credit slip or refund acknowledgment by the merchant on _____, but the credit has not yet posted to my account. Attached is a copy of the credit slip or refund acknowledgement.

If credit slip or refund acknowledgement was not provided, please provide additional information or the merchant's response in the Attempt to Resolve / Additional Details section.

CANCELLED TRANSACTION

I cancelled a recurring transaction with the merchant on _____. No charges after this date are authorized from this merchant. I was advised of the Terms and Conditions of the sale or cancellation policy

Yes No

If merchandise was purchased, please provide the date you expected to receive merchandise:

CANCELLED RESERVATION

I cancelled a reservation with the hotel or lodging merchant on _____. The reservation date was _____.

The cancellation number provided to me is:

If no cancellation number was provided, were you advised of the cancellation policy?

Yes No

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

MERCHANT SERVICES NOT RECIEVED

I did not receive the merchandise or services by the Expected Delivery Date. I did contact the merchant on _____ but a credit has yet to post to my account.

Was the merchant unwilling or unable to provide the merchandise or services?

Yes No

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

MERCHANDISE RETURNED

I returned the merchandise on _____ and requested a refund from the merchant. My Return Authorization Number or Cancellation Number is:

The merchandise was returned via: UPS FedEx USPS Other

My Tracking Number is _____

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

NOT AS DESCRIBED

The merchandise or service(s) is different from was ordered or described.

Was the merchandise deemed counterfeit?

Yes No Date Merchant Notified as Counterfeit: _____

If credit slip or refund acknowledgement was not provided, please provide additional information or the merchant's response in the Attempt to Resolve / Additional Details section.



DEFECTIVE MERCHANDISE

The merchandise ordered and received was damaged or defective. I have contacted the merchant but was not able to resolve the issue.

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

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

The terms of the sale were misrepresented by the merchant. I have contacted the merchant but was not able to resolve the issue.

Please provide additional information or the merchant's response in the Attempt to Resolve / Additional Details section, along with supporting documentation or evidence of the misrepresentation.

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 but was not able to resolve the issue.

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

ATM DISCREPANCY

The incorrect amount was dispensed from an ATM.

No funds received

Portion of funds received

Total Amount received:

4. DESCRIPTION OF MERCHANDISE OR SERVICES PURCHASED

5. TRANSACTION INFORMATION

*Please list only unauthorized transactions that have been posted to the cardholder's account within the **last 60 calendar days**.*

Single Disputed Amount
Please provide details on next page.

Multiple Disputed Amounts
Please provide details on next page.

