



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 Information:

Cardholder Name _____ Card Number _____

Address _____ City _____ State _____ Zip _____

Phone _____ Email _____

Dispute Transaction:

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 have returned (or attempted to return) merchandise to the merchant. I did not receive a credit slip because _____. I was was not (check one) informed of the merchant's return policy, and their response to the return was _____.

I canceled the transaction with the merchant on _____. I was was not (check one) informed of the merchant's cancellation policy, and their response to the cancellation was _____.

I canceled the Hotel reservation on _____. My cancellation number is _____.
(If no cancellation number was provided, please provide a telephone statement showing the cancellation call to the merchant.)

