

## Visa Check / ATM Card Dispute Form Non-Fraud

**Section 1**

Debit / ATM Card Number	Cardholder Address
Member Number	
Cardholder Name	Disputed Amount
Cardholder Phone Numbers	Posting Date
Merchant Name	Transaction Date
Merchant Location	
Cardholder Signature	

**Section 2**

**Non-Fraud Reasons** - Please select one

- Cancellation of Merchandise or Services**

1) What type of service or merchandise did the merchant provide?

2) Reason for canceling.

Debit / ATM Card  
Number

- 3) What date did you cancel the service or merchandise?
  - 4) Do you have a cancellation confirmation number? Yes or No
  - 5) Provide the cancellation number.
  - 6) Did you receive merchandise or service after cancellation date? Yes or No
  - 7) If you received merchandise after the cancellation date, on what date did you return it?
- \*\* Must provide proof of return, i.e., USPS receipt Overnight Delivery receipt, etc.

**Return of Merchandise**

- 1) What type of merchandise did you receive?

- 2) Reason for return.

- 3) What **DATE** did you return the merchandise?
  - 4) Did you get a credit receipt or credit advice?
  - 5) If yes, has it been longer than 30 days to allow ample time to process the credit? Yes or No
- \*\* Must provide proof of return, i.e., USPS receipt, Overnight Delivery receipt, etc.

Debit / ATM Card  
Number

**Merchandise or Services Not Received**

- 1) Did the merchant provide a delivery date? Yes or No
- 2) What was the expected delivery date?
- 3) If yes, has it been longer than 30 days to allow ample time for receipt of merchandise or services?

**Incorrect Transaction Amount**

- 1) Must provide a copy of the receipt with the correct transaction amount.

**Paid by Other Means**

- 1) Must provide a copy **(proof) of OTHER MEANS of payment**; i.e. canceled check, bank statement, credit card statement, etc.

**Not as Described or Defective Merchandise**

- 1) Why did the goods or services **NOT MATCH?**

- 2) Can you provide **PROOF** of what you were supposed to get (why didn't match); i.e., website, brochures, invoice, etc?

- 3) Did you obtain an **EXPERT** opinion from 3rd party certified vendor for quality of service/merchandise; i.e., jewelry appraisal, auto mechanic, etc. Provide additional 3rd party information.

Debit / ATM Card  
Number

**Section 3**

This is very important - Visa Regulations require that an attempt to contact the merchant to resolve the disputed transaction be made **PRIOR TO** the credit union getting involved for **NON-FRAUD** claims, the cardholder letter must state that an attempt to resolve the dispute with the merchant was made, the **DATE** of the resolution contact with the merchant, and a description of the **OUTCOME**.

Date merchant was contacted	What was the outcome? Please be specific:

*I understand that the credit union will notify me of the results of their investigation within ten (10) business days [twenty (20) business days if the transaction was not performed in The United States] after the date I notified them. If the credit union needs more time to investigate the error, they will credit my account for the amount of the discrepancy. I realize that the credit union may take back this credit within forty-five (45) business days [ninety (90) business days if the transaction was not performed in The United States] if they find that there was not an error when the investigation is complete.*