

# Cardholder Statement of Dispute

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

Account Number \_\_\_\_\_

Card Number \_\_\_\_\_

I am disputing the following charge(s):

Date of Transaction	\$ Amount of Transaction	Merchant Name
_____	_____	_____
_____	_____	_____
_____	_____	_____

I wish to dispute the above transaction(s) for the following reason (check one):

## FRAUD DISPUTE

- I have not authorized or participated in any way in this transaction. My card has not been out of my possession.
- I have not, nor has anyone authorized by me engaged in this transaction. My card was reported
  - lost or  stolen on \_\_\_\_\_.

## AUTHORIZATION DISPUTE – MERCHANT CONTACTED

- The amount billed is incorrect. I have enclosed my copy of the sales slip. I contacted the merchant on \_\_\_\_\_ to resolve.
- I have participated in one transaction at the merchant location, but NOT the transaction(s) listed. I or someone authorized by me was in possession and control of all cards at the time of the transaction.
- The only authorized transaction amount is \$\_\_\_\_\_. I contacted the merchant to resolve and they have refused.
- I have engaged in this transaction, however I have returned or attempted to return the merchandise on \_\_\_\_\_. I have contacted the merchant to resolve and they have refused to: (choose option)
  - Adjust the price
  - Repair or replace the goods/services
  - Issue a credit
- I cancelled an order for merchandise on \_\_\_\_\_ and have not been credited.
  - The merchandise was received and returned and I am providing proof of return.
  - The merchandise has not been received.
- I have ordered merchandise and the delivery date was to be \_\_\_\_\_. I have not received this merchandise as of \_\_\_\_\_. I contacted the merchant on \_\_\_\_\_ to resolve this dispute to no avail.
- The charge listed was paid previously by another method. I am enclosing proof of payment. I have tried to resolve this with the merchant.
- The merchant continues to charge my card for periodic billings to an account that I cancelled on \_\_\_\_\_. I recall speaking with \_\_\_\_\_. I have attempted to resolve this dispute with the merchant.
- My credit slip was listed as a sale on my account. A copy of my credit is enclosed.
- I have not received credit to my account for the transaction listed. I have enclosed a copy of the credit receipt.
- The charge listed was a single transaction but has been posted to my account \_\_\_\_\_ times. I did not engage in the other transaction(s) nor was anyone authorized to use my card. I have my card in my possession.

## AUTHORIZATION DISPUTE – DETAILED WRITTEN DISPUTE REQUIRED

- I am disputing a guaranteed reservation service. I have explained the details in the attached letter. My reservation date was for \_\_\_\_\_. The cancellation number is \_\_\_\_\_. The reservation was cancelled on \_\_\_\_\_.
- I am disputing the following charges for lodging or vehicle rentals \$\_\_\_\_\_. See attached letter for details.
- I contracted with the merchant for services rendered in the attached letter, to be provided on \_\_\_\_\_.
- The merchandise shipped was delivered broken or unable to be used for the purpose sold. I have attached a detailed letter of the circumstances. I returned or attempted to return the merchandise and have contacted the merchant to attempt to resolve this on \_\_\_\_\_ to no avail. I have enclosed proof of return if applicable.
- I am disputing the listed ATM cash withdraw. I have explained the details in the attached letter.

Member Signature \_\_\_\_\_

Date \_\_\_\_\_

Taken By \_\_\_\_\_

To Whom It May Concern: \_\_\_\_\_

I, \_\_\_\_\_, did not authorize the following transactions on my debit card # \_\_\_\_\_ to come out of my checking account number \_\_\_\_\_. My card \_\_\_\_\_ in my possession at the time of these transactions and I have not authorized anyone else to use my card.

I contacted the merchant(s) on \_\_\_\_\_ and spoke with \_\_\_\_\_ and requested a refund on the transaction. I was informed:

DATE	TRANSACTION	AMOUNT	MERCHANT
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Sincerely,

\_\_\_\_\_

***\*Contact Bookkeeping for assistance filing disputes on all transactions over \$1,000.00 or for any transactions completed outside of the USA.***

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