



Visa® Debit Card Dispute Form Instructions

Please complete and return the following form:

Important Things to Know:

- Your first step in disputing a purchase is to contact the merchant directly to resolve the dispute. You must make every effort to resolve the dispute with the merchant prior to filing a dispute. You must notify us within 60 days of when the disputed transaction appears on your statement in order for us to act on your behalf.
- Trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions. We suggest that you contact these merchants and request a credit. Ask for a supervisor if needed when you contact the merchant. Most trial merchants will issue a credit within the first 30 days.
- We will not open a dispute case if the amount in dispute is less than \$50.
- If you have already contacted the merchant and this contact was unsuccessful in resolving your dispute Ascentra Credit Union will attempt to assist you in a resolution. Please complete the attached form and **include a letter in your own words** describing your dispute, sign it and return it with the Dispute Form. The letter should include a **DETAILED EXPLANATION** of the transaction(s) AND the steps taken to resolve this matter with the merchant.
- When completing the form, include supporting documentation that may be helpful in resolving your dispute. This documentation should include, but not be limited to; date, time and who you spoke to, cancellation number (if applicable) and the details of your communications.
- If the merchant has agreed to credit back the purchase amount, the credit could take as long as 30 days to reflect on your account.
- We may require additional information from you once we begin our investigation.
- Ascentra Credit Union will issue a provisional credit no later than 10 business days after you have provided all required documentation. Please note that the dispute resolution process may take up to a maximum of 120 days. Providing provisional credit does not mean that the dispute process will result in an outcome in your favor. Should the Visa network decide against your claim, provisional credit will be subsequently withdrawn from your account.

If you have any questions, please contact the Compliance & Fraud Department at 563-355-0152 or 800-426-5241 during the hours of 8:00 a.m. and 5:00 p.m. Monday through Friday.

Please use secure email, fax or mail to return the completed form, supporting documentation, and signed cardholder letter or drop them off at any of our convenient branch locations.

Debit Card Dispute Form

Debit Card # _____ Date _____

Member Name _____ Member # _____

Member Phone # _____ Email Address _____

Prior to disputing charge(s), you must make every effort to resolve the dispute with the merchant.

Merchant Name _____

Amount \$ _____ Post Date _____

Amount \$ _____ Post Date _____

Amount \$ _____ Post Date _____

Amount \$ _____ Post Date _____

Select Type of Dispute (Check ONLY one)

Do not recognize – Please attempt to contact the merchant prior to disputing the charge.

- Merchant was contacted on (mm/dd/yy) ____/____/____
- What was the outcome from contacting the merchant?

Free Trial Offer – You must contact the merchant prior to disputing the charge, and you must provide proof of cancellation within the free trial period.

- Item(s) ordered

- Method of enrollment (Mail, Phone or Internet)

- Free trial enrollment date (mm/dd/yy) ____/____/____
- Free trial offer was good through (mm/dd/yy) ____/____/____
- Cancellation date (mm/dd/yy) ____/____/____ Cancellation # _____

• Merchandise was returned (mm/dd/yy) ____/____/____ Please attach proof of return (postal receipt)

- Merchant's response

Membership Cancellation – Please provide a copy of letter, email or fax notifying the merchant of cancellation.

- Merchant was notified on (mm/dd/yy) ____/____/____
- Reason for cancellation

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- Cancellation date (mm/dd/yy) ____/____/____ Cancellation # _____

- Were you advised of a cancellation policy? Yes _____ No _____ If yes, what were you told?

Double Posting - Please attempt to contact the merchant prior to disputing the charge. Only one transaction is valid but posted more than once. All cards issued to me are in my possession

• Valid transaction amount \$ _____ Post date (mm/dd/yy)

_____/_____/_____

• Invalid transaction amount \$ _____ Post date (mm/dd/yy)

_____/_____/_____

Merchandise was returned – You must attempt to return the merchandise prior to exercising this right. Please attach signed proof of return, credit slip or postal receipt.

• Item(s) ordered

• Reason for return

• Merchandise was received (mm/dd/yy) ____/____/_____

• Merchandise was returned (mm/dd/yy) ____/____/_____

• Merchant's comment

Merchandise not received – Please attempt to contact the merchant prior to disputing the charge.

• Item(s) ordered

• Expected delivery date (mm/dd/yy) ____/____/_____

• Contacted merchant (mm/dd/yy) ____/____/_____

• Merchant's response

I was overcharged for the purchase – Please include a copy of the signed sales receipt.

• Valid transaction amount \$ _____ Post date (mm/dd/yy)

_____/_____/_____

Credit did not post to my account – Please enclose a copy of the dated credit slip or notice of credit from the merchant and a detailed explanation of your dispute. Paid by another method – You must provide proof of different payment method.

• Merchant was notified on (mm/dd/yy) ____/____/_____

• Merchant's response

Other – Please include a detailed description of your dispute, and the steps taken to resolve it with the merchant on a separate sheet and attach it to this form.

I understand Ascentra Credit Union may provide provisional credit to the account mentioned above; however, if I do not provide all documents/information requested including a notarized affidavit (if required), the credit will be reversed.

Member's Initials (required)

Member's Signature (required)

Date _____
