

Visa Debit Card Dispute Letter

Date: _____

New card ordered? _____

Cardholder Name: _____

Card Number: _____

Posting Date: _____ Disputed Amount: _____

Merchant Name/ Location: _____

We understand that you are disputing a charge on your account as noted above. By law we are required to report your dispute in writing. To do this, please provide the information requested below. Please sign this form and return it to the bank as soon as possible. You must select a statement that best describes the reason for the dispute or we may be limited in our ability to assist you. A written letter from the cardholder may replace this document providing all the required information is included within the cardholder letter.

Unauthorized Transaction: A transaction appeared on my account that I did not authorize, participate in or benefit from.
Date card was closed:(MMDDYY) _____ Was card in customers possession?
If yes; when:(MMDDYY) _____ Did cardholder ever participate in valid transaction from this merchant?
Did cardholder contact the merchant?

If Yes, please note details: _____

Lost / Stolen Cards: My card was _____ AND I did not authorize participate or benefit from this transaction.
Date card was lost/stolen: (MMDDYY) _____ Card was negatively stasured on : (MMDDYY) _____
Was a police report filed? : _____ if yes please attach to this dispute.

Non Receipt of Merchandise: I was charged for _____ I never received. I ordered: _____
And expected delivery to be on : _____ I contacted _____ at merchant _____
on this date(MMDDYY) _____ and was told : _____

Credit Not Processed: I returned merchandise and the merchant has not processed the credit.
Date returned(MMDDYY) _____ Returned via: _____ Credit receipt attached: _____

Shipping/ Tracking number: _____ NOTE: Merchandise must be returned according to merchant instructions and sent via trackable method for proper accounting.

Cancelled: I cancelled _____ . A credit was promised but has not been issued.
Date cancelled: (MMDDYY) _____ Spoke with: _____ Cancellation #: _____
Note: cancellations for Hotels, Cruise Lines and Rental cars require a cancellation number to process dispute.

Not as Described: I was charged for merchandise / services which were not the same as described to me at the time of purchase.
What was purchased: _____ Date received or expected: _____
Describe the difference between description and actual receipt and provide documents to substantiate: _____
Date Cardholder contacted merchant (REQUIRED):_(MMDDYY) _____ Spoke with: _____
Merchant response: _____

Other: _____

I certify that the information provided is accurate to the best of my ability.

Cardholder Signature: _____ Date: _____ Telephone #: _____

Branch: _____ Associate Name: _____ Date: _____