

Cardholder Statement of Disputed Item – Non-Fraud

Card number: _____ Transaction Amount: _____ Dispute Amount: _____

Merchant: _____ Transaction Date: _____

I am disputing the above charge due to the following reason (choose only **one**):

Cancellation

_____ I cancelled the _____ merchandise _____ service on _____ Because: _____
Cancellation method was (check one) _____ in writing, _____ in person, _____ by phone, _____ by email
I attempted to resolve the dispute on (date): MMDDYY _____ and spoke with: _____. The merchant’s response to my attempt was: _____

Returned Merchandise

_____ I returned the (check one) _____ merchandise _____ service on (date) _____ Because: _____
Return method was (check one): _____ in person, _____ Fed-Ex, _____ UPS, _____ DHL, _____ US Postal, _____ Other, explain: _____
I attempted to resolve the dispute on (date): _____ and spoke with: _____. The merchant’s response to my attempt was: _____

Credit Not Processed

_____ The cardholder claims they have not received a credit as promised by the merchant. (Proof of credit not processed is **required** for Visa & MasterCard)
I attempted to resolve the dispute on (date): _____ and spoke with: _____. The merchant’s response to my attempt was: _____

Non-Receipt of Merchandise or Service

_____ I did not receive (check one) _____ merchandise _____ service that was to be provided on (date) _____
Detailed description of merchandise or service not received: _____
This description must contain additional information beyond the data required in the Clearing Record
I attempted to resolve the dispute on (date): _____ and spoke with: _____. The merchant’s response to my attempt was: _____

Not as Described/Defective/Damaged Merchandise/Service

_____ The merchandise/service did not match what was described on the transaction receipt or other record presented at time of purchase.
I originally ordered and was promised at time of transaction: _____
I did not receive what I ordered, and instead received: _____
_____ The merchandise received by cardholder was damaged or defective.
I originally ordered and was promised at time of transaction: _____
I did not receive what I ordered, and instead received: _____
_____ The cardholder disputes the quality of the merchandise/services received.
I originally ordered and was promised at time of transaction: _____
I did not receive what I ordered, and instead received: _____
I attempted to return merchandise on: _____ By (Fed-Ex, UPS, DHL, US Postal, In person, Other). If not returned, what was your attempt to return _____
I attempted to resolve the dispute on (date): _____ and spoke with: _____. The merchant’s response to my attempt was: _____

Counterfeit merchandise

_____ The merchandise received on _____ is Counterfeit, and merchandise was identified as counterfeit by one of the following:

- _____ The owner of the intellectual property or its authorized representative
- _____ A customs agency, law enforcement agency, or other government agency
- _____ A third-party expert

Please provide description merchandise ordered and how it is counterfeited _____

What is the disposition of the merchandise? _____

Incorrect Amount Charged

_____ The amount billed is incorrect. I have enclosed a copy of my sales slip if applicable. The correct transaction amount is \$ _____ not \$ _____. Please indicate partial amount in dispute \$ _____

Paid by Other Means

_____ The charge listed above was paid previously by another method. (Cash, Check, other, credit/debit card)

_____ Providing proof that merchant received payment by other means *****Proof is required to be provided***** Front & back of cancelled check, cash receipt, a statement if paid by another card, the acquirer reference number or other transaction information

I attempted to resolve the dispute on (date): _____ and spoke with _____. The merchant's response to my attempt was: _____

Duplicate Billing

_____ The charge listed was a single transaction but posted _____ times to my account. The original transaction is \$ _____ on _____ by _____. First Acquirer Reference Number _____

Cash Not Received

_____ I did not receive the cash or only received a partial amount withdrawn from the ATM: If partial amount please list amount not dispensed \$ _____

Travel and Entertainment

_____ I am disputing a charge for (circle one) loss, theft, damages, smoking fee, no-show. My reservation date was for (date) _____. The cancellation number is _____ and the date of the cancellation was _____. I attempted to resolve the dispute on (date): _____ and spoke with _____. The merchant's response to my attempt was: _____

Other details important to my dispute

Statement taken by: _____

Date: _____

Branch Number: _____

Date Dispute Filed: _____

Dispute Resolved: _____

Cardholder Notified: _____

Name: _____

Account #: _____

Address: _____

Cardholder Signature: _____

Date: _____