

Debit Card Dispute Form and Instructions (5 or less transactions)

To dispute a Debit card transaction:

Important:

- **Fraud** occurs when a transaction clears your account and you did not authorize, request, or initiate the transaction. Nor did you give, sell, or trade your card to anyone.
- **A Dispute** is when you requested or initiated the transaction but there is a problem or error with the transaction.
- **A signature** is needed for any dispute or fraud claim totaling more than \$1,000.00.

To report a fraudulent or disputed transaction you will need to complete the following five sections of this three page form. When applicable, ***we will provide a temporary credit within ten (10) business days***; however the entire process can take up to ninety (90) days to investigate.

We cannot stop a pending charge; however, once the transaction posts VISA® extends billing rights to cardholders. To preserve these billing rights, the cardholder must notify Advantage Federal Credit Union within sixty (60) days of the statement on which the error first appeared.

You may be contacted during the processing of your claim for information. Please be sure contact information is correct and be prepared to respond promptly to any request for information. Failure to do so will result in delayed processing of your claim and awarding refunds.

- ❖ **Attempt to contact the merchant.** Prior to disputing charges, you must make every effort to resolve the dispute with the merchant. If contact has been made with no resolution or there is no means of contact, you must complete a Debit Card Dispute Form.
- ❖ **Trial offer** merchants often enroll you into other offers when you accept and agree to their terms and conditions. Advantage Federal Credit Union suggests 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 thirty (30) days.
- ❖ **The Debit Card Dispute Form** must include copies of documentation to support your dispute. VISA Regulations require documentation to substantiate disputes, therefore detailed information is required. The Credit Union will need the signed form stating the efforts and results of your contact with the merchant, copies of proof of returns, credit slips, cancellation numbers, and date canceled where applicable. If the appropriate documentation is not supplied, it may result in a processing delay and/or delayed issuance of a temporary credit.
- ❖ **Fraudulent Transactions.** If the transactions posted to the account were fraudulent, you are not required to contact the merchant directly, however, you are required to complete the Dispute Form in its entirety.
- ❖ **Submitting the dispute form.** Once we receive all the necessary documentation, it can take up to ninety (90) days to investigate your claim. ***If a temporary credit is warranted, it will be provided as soon as possible but no later than ten (10) business days.***
 - Dispute forms can be submitted through the following ways:
 - Dropped off at any of our branch locations
 - Call us at 585-454-5900 to start the process
 - Fax the form to 585-454-7332
 - Mail the form to Advantage Federal Credit Union, 70 Metro Park, Rochester, NY 14623
 - Email the form to disputes@advantagefcu.org (For security reasons: please omit your member number and provide the last eight digits of your card number when using this method)

Questions: If you have any questions regarding this request please contact us at 585-454-5900.



Debit Card Dispute Form

Dispute # _____

Debit Card # _____

Date _____

Member Name _____

Member # _____

Email Address _____

Member Phone # _____

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

Merchant Name: _____ Amount \$ _____ Post Date _____

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Merchant Name: _____ Amount \$ _____ Post Date _____

*For more than 5 Transactions, please use the Dispute - Card 5+ Transactions form

Select Type of Dispute (Check ONLY one type and complete the questions belonging to that type of Dispute)

- Fraud** – I have not authorized or participated in this transaction(s). I have not given permission to anyone to use my card and I am willing to prosecute.

My Card was: ___ Stolen ___ Lost ___ Never Received ___ Still in my possession

What was the last valid transaction you completed? _____

Card must be Captured in Keystone with status Lost or Stolen. Check when completed:

- 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 _____
- Cancellation date (mm/dd/yy) _____ Cancellation # _____
- Were you advised of a cancellation policy? Yes No
- If yes, what were you told? _____



Debit Card Dispute Form Cont'd

- 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, not as described, or broken when received** - 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.
- ATM Withdrawal Incorrect.** Amount Requested \$ _____ Amount Received \$ _____
- 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

Details or comments:

Do you agree with the following statements?

I did not give, sell, or trade my card or card number to anyone, nor did I give anyone permission at any time to use my card. I have no knowledge that my spouse or minor child(ren) made any of the transaction(s) being disputed. I have not, and will not, receive goods, services, or monetary benefit from the unauthorized transactions being disputed. I agree that the transactions being disputed were not made by me or anyone acting upon my authority or with my consent or knowledge.

Please state yes or no: _____

I understand Advantage Federal Credit Union will place a temporary credit (within 10 business days) in the account mentioned above; however, if I do not provide all documents/information requested by Advantage Federal Credit Union, or their affiliated processors including a notarized affidavit (if required), the credit will be reversed. **Please state yes or no:** _____

Member's Signature (required) _____ Date _____

AFCU Staff Signature _____ Date _____
(required for Disputes taken over the phone)

