Hughes Federal Credit Union

(520) 794-8341 | hughesfcu.org

Cardholder Dispute / Non-Fraudulent Transactions

Cardholders must complete this form to dispute Visa Check Card or ATM card transactions. Once complete, return this form along with all supporting documents, so we may begin processing your dispute. If you have questions, please call (520) 794-8341 or (800) 253-8245.

PLEASE NOTE: ***A lack of required documents may lead to a delay in provisional credit or a decline by Visa.***

LOST, STOLEN, OR COMPROMISED CARDS: You will need to complete the Fraud Affidavit. This is not the correct form to dispute fraudulent transactions. This form is strictly to dispute transactions that you authorized, however, you are disputing the outcome

Note: A card number has been "compromised" when the card has been used without your authorization and the card is still in your possession.

BEFORE DISPUTING THIS CHARGE, I UNDERSTAND THAT I MUST MAKE EVERY EFFORT TO RESOLVE THE DISPUTE WITH THE MERCHANT AS REQUIRED BY VISA.

ALL OTHER DISPUTES:

Step 1: Your Information (please print)

Name: _____ Member#: _____ Day Phone: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Email Address: _____

Card Number: _____

Step 2: Merchant Information ONLY ONE TRANSACTION PER DISPUTE FORM

Merchant Name: _____ Date Transaction Posted: _____

Transaction Amount: _____ Dispute Amount: _____

Continue to page 2

Step 3: Dispute Reason - * INDICATES REQUIRED INFORMATION

1. ☐ **ATM - Cash not received or Point of Sale Transaction Denied (member did not get merchandise)**

   ☐ I made a single attempt and did not receive cash/merchandise.

   ☐ I made multiple attempts and only received cash on one of those attempts.

   ☐ I made multiple attempts and did not receive cash/merchandise.

   Explanation: _____

2. I was billed twice for a single purchase Cardholder certifies one transaction is valid, but posted more than once.

   *Valid Transaction: _____ Date Posted: _____

   *2nd Transaction: _____ Date Posted: _____

3. Membership / Order Cancelled - **Required: enclose copy of letter, email, or fax informing the merchant of cancellation. Dispute cannot be filed without documentation.**

   *Cancellation # _____ *Date of Cancellation _____

   *How was the cancellation done? ***Choose all that apply.***

   *Fax # _____ *Attention: _____ *Email: _____

   *Phone # _____ *Name of person you spoke with: _____

   *In Person-Name of person you spoke with: _____

   *Mail-Address: _____

   *Reason for cancellation: _____

   *Were you advised of a cancellation policy?: ☐ Yes ☐ No

   If yes, what were you told?: _____

4. Merchandise was returned You **MUST** attempt to return the merchandise prior to exercising this right.
   Required: Attach signed proof of return or credit slip. Dispute cannot be filed without documentation.

   *What was ordered?

   _____

   *What was received?

   _____

   * Reason for returning

   _____

   *Was merchandise suitable for the purpose intended?

   _____

   *Merchants Response:

   _____

Continue to page 3

5. I did not receive the merchandise **Required: Member must verify that the merchant sent the merchandise.**

*When was the merchant contacted? _____

*What was the merchant's response? _____

_____

_____

*What was the expected date of delivery?_____ Date picked up? _____

*What was the merchandise that was ordered? _____

6. I was over charged for the purchase **Required: Copy of signed receipt. Dispute cannot be filed without documentation.**

*Correct _____ *Incorrect _____

7. ☐ My credit posted as a sale - **Required: Copy of signed receipt, and the credit slip. Dispute cannot be filed without documentation.**

8. The credit did not post to my account - **Required: Copy of dated credit receipt. Dispute cannot be filed without documentation.**

*Merchant explanation of dispute_____

_____

9. I paid by other means - **Required: Proof of payment by other means, such as a cancelled check (front and back), a cash receipt, or a billing statement from other credit/debit card. Dispute cannot be filed without documentation.**

*When was the merchant contacted? _____ How was the merchant contacted? _____

*What was the merchant's response? _____

_____

10. Service dispute **Required: A <u>detailed</u> description regarding the service received, and why you are disputing the Service:**

_____

_____

_____

Continue to page 4

11. Other **Required: A detailed description.**

_____

_____

_____

_____

Step 4: Signature

Cardholder Signature is required

Your Signature _____ Date _____

Operations Use Only:

Date Received: _____ Date provisional Credit Issued: _____

Amount of Provisional Credit: _____

STATE OF _____

COUNTY OF _____ } ss.

SUBSCRIBED AND SWORN before me this

_____ DAY OF _____ , 20 ____ , by

_____

By:

_____

Notary Public:

_____

My Commission Expires:

[Seal]

Employee Name: _____ Operator #: _____ Date: _____