

Preparing your Claim for Merchant Disputes and Fraudulent Use of a Debit/ATM Card

If a transaction appears on your statement that you believe is an error, and you have been unable to resolve the situation with the merchant*, please complete and sign the Cardholder Disputed Item Statement. This form must be completed within 60 days of the closing date as printed on your statement. ALL required information and documentation must be received before the dispute resolution process can begin.

***It is required that before a dispute can be completed that you attempt to resolve the dispute with the merchant directly** and provide supporting documentation to the dispute including letters, e-mails, faxes, receipts, guest folios/hotel agreements, car rental agreements, merchant correspondence, cancelled checks, proof of signed delivery and any other information that can help recover funds on your behalf.

If you fail to notify the credit union within a specified timeframe after you learn of the loss or theft of your card, and we can prove we could have prevented the unauthorized transactions, you could be liable. The following table outlines the timeframes and potential liabilities:

If you notify the credit union within 2 business days	Your total liability could be up to \$50
If you do not notify the credit union within 2 business days	Your total liability could be up to \$500
If you do not notify the credit union within 60 days after receiving your periodic statement	Your total liability could be up to the full amount of the loss.

Dispute Conditions:

- A dispute claim is to be submitted for an incorrect, unauthorized and/or fraudulent transaction.
- Did not receive funds from an ATM transaction, but the account was debited.
- Have not received the purchased merchandise.
- Merchandise was returned, but have not received credit from the merchant.
- Cancellation of service or purchase
- Paid for product or service by other means
- Quality of product or service – Defective, damaged merchandise.
- Two or more charges for the same transaction – Duplicate transaction processed by merchant.
- Incorrect Transaction Amount - Different amount debited than authorized.

Altier Credit Union Process:

- To investigate the dispute claim.
- Provide provisional credit within 10 business days from receipt of dispute claim (*if applicable*).
- Provide written notice to the member of resolution of claim.
- Provide supporting documentation associated with dispute claim upon request.

If you do not receive provisional credit or a written response to your dispute claim within 10 business days, please call 602-797-3222.

You may submit your dispute claims by:

Email
msr@AltierCU.org
Attn: Dispute Specialist

Fax
Altier CU Disputes
Attn: Dispute Specialist
602-797-3121

Mail
Altier Credit Union
Attn: EFT Dept., Dispute Specialist
1650 S Priest Drive, Tempe AZ 85281



**Cardholder Disputed Item Statement
MEMBER INFORMATION**

Member Name:		Account Number:	Card Number (for transaction in question):	
Mailing Address:		City:	State:	Zip Code:
Contact Number:		Email Address:		

LIST OF DISPUTED TRANSACTIONS

DATE	MERCHANT NAME	AMOUNT

Please describe the product or service being disputed:

REASON FOR DISPUTE

Please indicate the dispute reason by checking **one** of the applicable reasons listed below

<input type="checkbox"/> ATM Withdrawal Transaction Use this dispute type in the event of an ATM withdrawal resulting in an incorrect amount dispensed or no cash was dispensed. Date of Transaction: _____ Amount Requested from ATM: \$ _____ Amount Received: \$ _____
<input type="checkbox"/> Two or More Charges for the Same Transaction Periodically a merchant may duplicate a transaction to your account. Typically, this is not an attempt to defraud you, rather a merchant error. Attempt to resolve this with the merchant first, and if unable to get a resolution, complete the following information for your dispute. Date of First Charge: _____ Date of Second Charge: _____ Date of Third Charge: _____
<input type="checkbox"/> Incorrect Transaction Amount If the transaction came through on your account different than what you had authorized, attach the receipt and complete the following information. Ensure that you have contacted the merchant to attempt resolution before submitting the dispute. The amount the transaction posted for was: \$ _____ The actual authorized amount of the transaction was: \$ _____
<input type="checkbox"/> Paid for the Product or Service by Other Means If you were charged for an item that you paid for using other means such as a check or cash, please attach proof of payment* and complete the following information. What other form of payment did you use to make the purchase (check, cash, credit card, etc.)? _____ <small>*If selecting this dispute reason, you must provide a copy of proof of payment. Proof can include another bank/credit card statement, cancelled check, or a cash receipt.</small>

Cancellation of Service/Purchase Dispute

Use this dispute type if you requested to have your purchase or service cancelled and the merchant either didn't honor the request or has yet to return the funds to your account. Before moving forward with the dispute, you will need to contact the merchant and let them know that they failed to cancel the service or continued to charge you after the cancellation date. Proof of cancellation in combination with proof that you attempted further resolution on the transaction with the merchant is required to be attached. Documentation should include a cancellation number, name of employee that took the cancellation request, cancellation email, and any correspondence with the merchant.

Were you advised of the cancellation policy by the merchant verbally, in an account agreement, or in any other form?

If yes, please explain below.

Date of Cancellation: _____ Method Used to Cancel (phone, letter, email, other): _____

Cancellation Number: _____ Reason: _____

Returned Merchandise/Credit Not Received Dispute

Use this dispute type if you returned merchandise to the merchant and have yet to receive a refund to your account. Please note that it can take up to 30 days for the refund, a follow-up with the merchant should occur once you've returned the merchandise. Proof of the return is required to submit a dispute which may include a credit refund slip, returned postal receipt, and any correspondence with the merchant.

Date Returned: _____ Date Merchandise Received by Merchant: _____

Shipping Company: _____ Tracking Number: _____

Reason for Return: _____

If you have a credit slip/voucher or a refund acknowledgement that has not yet posted, please provide;

Date of Credit: _____ Invoice/Receipt Number of the Credit: _____

Describe your attempt to resolve with the merchant:

Quality of Product or Service Dispute

This dispute reason is used for instances when the product or service was not described, defected, damaged, or otherwise unsuitable for the purposes sold. To process this dispute, the goods/services will need to be returned or cancelled, and proof of valid attempt to resolve the issue with merchant is required. Please provide details below and attach all documentation related to the transactions and your attempts to resolve it with the merchant.

Details: _____

Return Date: _____ Date Received by the Merchant: _____

If mailed, please attach the shipping receipt and enter the tracking number here: _____

Non-Receipt of Products or Services

If you made a purchase and you did not receive the product or service, you will utilize this dispute reason. An attempt to resolve this with the merchant first is required. Complete the following and attach any communication or supporting documentation to your claim.

Select One:

Tickets/Merchandise was not received. Expected delivery date was on: _____

The Merchant was unwilling or unable to provide the service/product.

Was an attempt to resolve the issue made with the merchant? Yes No

If no attempt was made, describe the reason: _____

Merchant Response: _____

Fraudulent Use of a Debit/ATM Card

I, make this sworn statement in writing to establish the fraudulent use of my card. I did not give, sell or trade my Debit card to anyone nor did I give anyone permission to use my card. I have no knowledge that my spouse or children made any transaction(s) on or after the date of the first fraudulent transaction indicated below. I did not receive any benefit from the unauthorized use of my Debit card.

Type of Card Loss (select one)

Lost Stolen Never Received In My Possession

Date Loss Discovered: _____

Date Loss Reported to Altier CU: _____

Date of First Fraudulent Transaction: _____

Name, Address & Phone of Unauthorized User (if known)

POLICE REPORT DETAILS

Date Police Report was filed: _____

Police Dept. Phone Number: _____

Name of Police Dept.: _____

Case Number: _____

SIGNATURE

Review for accuracy; attach all required documentation, and/or additional documentation to support your claim, and sign below. Additional information may be needed, at which time an Altier Credit Union employee may contact you.

Completing a dispute does not guarantee a refund of the transaction amount from the merchant. It may become a civil matter between you and the merchant, however Altier Credit Union will advocate on your behalf through Visa. Visa's decision is final. It can take up to 120 days to complete the investigation and you will be notified in writing of the results. Provisional credit will not be provided until all supporting documentation to be used for the investigation is provided.

I give my consent to Altier Credit Union to release any information regarding my card and/or account to any local, state and/or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card and/or account. Further, I understand I may be required to comply with a court order or subpoena to give testimony. I fully understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or imprisonment.

Card Owner's Signature: _____

Date: _____