



Visa® Check Card Error Resolution Request

Card Holder Name _____

Account Number _____

Card Number

Expiration Date /

Dispute Details

I am disputing the transaction(s) in question because of the following reason(s):

- The transaction(s) listed below are unauthorized. No one authorized to use this account signed for or participated in the transaction(s). **Attached is documentation of merchant contact.**
At the time of the transaction(s), please indicate the status of the card (please check one):
 - Card Lost (date) _____
 - Card Stolen (date) _____
 - Card Still in Account Holders Possession
 - Credit Union Notified of Lost/Stolen Card (date) _____
 - Police Report Filed, Case Number _____
- The charge was paid by another means. **Attached is a copy of the cancelled check/cash/credit receipt or account statement.**
- The amount of the transaction differs from the amount I authorized. **Attached is a copy of the sales receipt.**
- I have been billed multiple times for the same purchase. **The original charged posted to my account on (date) _____.**
- Credit from the merchant was not received. **Attached is a copy of the credit receipt.**
- I cancelled this recurring charge with the merchant on (date) _____. **Attached is a copy of the cancellation receipt.**
Confirmation Number _____.
- Merchandise or services not received. **Attached is documentation of expected date of delivery (date) _____.**
- Merchandise not as described or defective. **Attached is a detailed letter explaining what was expected from the merchant, what was received, and that an attempt to return the merchandise was made.**

Transaction Information

	Transaction Date	Transaction Details	Dollar Amount
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
10.	_____	_____	_____
		Total	_____

I understand that in order to process a dispute for a fraudulent transaction my Visa® Check Card will be closed. I certify that I didn't participate in, benefit from, or authorize the transaction(s) listed on this form. I did not give anyone permission to use my card. I understand no provisional credit will be issued until the credit union receives this complete form and supporting documents. They have up to 3 business days after receiving documents to research the error and provide provisional credit to my account. I understand an incomplete or unsigned form may result in a delay of the dispute and credit to my account.

I give my consent to the credit union to release any information regarding my card and/or account to any local, state, 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. I swear this form is true and understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or imprisonment.

Cardholder Signature

Date

How to dispute a Visa® Check Card Transaction

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 Visa Error Resolution Request.

Trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions. You must contact these merchants and request credit. Ask for a supervisor if needed when you contact the merchant. Most trial merchants will issue a credit within the first 30 days.

Transactions must be submitted for dispute within sixty days of the statement date.

The Visa® Error Resolution Request 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 your efforts and results of your contact with the merchant, copies of proof of returns, credit slips, cancellation numbers, and the date cancelled where applicable. If the appropriate documentation is not supplied, it may result in a processing delay or inability to process the dispute.

Fraudulent Transactions. In cases of fraud, your account will receive a provisional credit within five business days of receipt of your dispute form. If the fraud investigation is resolved in your favor, any provisional credit will become permanent. If the investigation is not resolved in your favor, your provisional credit will be reversed from your account. We will notify you that the provisional credit was reversed.

Disputed Transactions. If the dispute investigation is resolved in your favor, you will be issued credit, which will be permanent, if the dispute investigation is not resolved in your favor, you will not receive any credit. We will notify you of the resolution of your claim.

Additional Notes

CREDIT UNION USE ONLY

<input type="checkbox"/> Card Blocked in CUSA	<input type="checkbox"/> Card Blocked in Star	<input type="checkbox"/> Visa Status Updated	<input type="checkbox"/> US	<input type="checkbox"/> Foreign
<input type="checkbox"/> Charge Back Initiated	<input type="checkbox"/> Provisional Credit Issued (Date) _____			
Provisional Credit <input type="checkbox"/> Declined (date) _____	<input type="checkbox"/> Permanent (date) _____	Employee _____	Date _____	