

CARDHOLDER DISPUTE FORM

Thank you for contacting us regarding a dispute on your debit card. Please use this form to explain the details of your dispute. You may place additional details on the second page.

Cardholder Name _____ Card number _____ - _____ - _____ - _____

Merchant Name _____ Amount _____ Transaction date _____

Please choose the ONE category that best describes your dispute:

- _____ I did not participate or authorize this transaction. (**select statement and SAFE/Fraud Reporting option below**)
- _____ My card is in my possession
- _____ My card was lost or stolen at the time of transaction.

SAFE/FRAUD REPORTING

Upon initiating any fraud-related chargeback (reason codes MC 4837, 4840, 4847 and Visa 81, 83, 57), the appropriate fraud reporting option must be chosen below: (financial institution should assist with selection)

- _____ **00 - Lost Card:** Cardholder asserts card is lost
- _____ **01 - Card Stolen:** Cardholder asserts card has been stolen
- _____ **02 - Card Not Received:** Cardholder asserts that he never received the card in the mail.
- _____ **03 - Fraudulent Application:** Cardholder asserts that he never completed an application for the card
(**There are no chargeback rights for this issue.**)
- _____ **04K - Counterfeit Convenience Check**
- _____ **04N - Counterfeit PIN Not Used:** Cardholder still has card in possession and transaction is card present. NOTE: Not to be used on MCC 5542.
- _____ **04P - Counterfeit PIN Used**
- _____ **05 - Account Take Over:** Cardholder asserts that an unauthorized person contacted the bank and had the address and other information updated to his own. (**There are no chargeback rights for this issue.**)
- _____ **06 - Fraudulent Use (MOTO, CNP):** Cardholder did not authorize or participate in a mail/phone/e-commerce transaction. Can also be used for key-entered transaction when another code does not apply.
- _____ **07 - Imprinting of Multiple Drafts:** For reason codes MC 4840 and Visa 67. Verify use based on cardholder documentation, status of card and transaction type.

_____ I do not recognize this transaction.

_____ I paid for this purchase another way, but it still posted to my statement. I have provided:
A cash receipt _____ Copies of both sides of a canceled check _____
The credit/debit card statement where the valid charge appears _____
(Please note one of the above is **required** before Vantiv can assist with your dispute.)

_____ This charge posted to my account twice, but I only authorized one purchase. The valid charge posted on _____.
My credit cards are still in my possession.

_____ The charge posted to my account for an amount different from the amount on my receipt.
I have/have not (circle one) enclosed a copy of my receipt showing the difference.

_____ I have not received expected goods or services. The expected date of delivery/completion was _____. I have contacted the merchant and the response was _____.
(Please place additional details of this dispute on the second page of the form.)

_____ The merchandise received was not as described, poor quality, damaged, or unsuitable for the purpose intended. I returned (or attempted to return) the merchandise on _____. I have contacted the merchant and their response to the return was _____.
(Please provide details of what was wrong with the merchandise on the second page of the form, and include proof the goods were returned to the merchant, such as a tracking number.)

_____ I have returned merchandise to the merchant. A copy of my credit slip is enclosed.

