



**Please choose the ONE category that best describes your dispute:**

**FRAUD REPORTING**

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- My card is in my possession.
- My card was lost or stolen at the time of transaction.
- I did not participate or authorize this transaction. **(Select Fraud Reporting option below)**
  - 00 - Lost Card:** Cardholder asserts card is lost.
  - 01 - Card Stolen:** Cardholder asserts card has been stolen.
  - 02 - Card Not Received:** Cardholder asserts that they never received the card in the mail.
  - 03 - Fraudulent Application:** Cardholder asserts that they never completed an application for the card. *(There are no chargeback rights for this issue)*
  - 04K - Counterfeit Convenience Check**
  - 4N - Counterfeit PIN Not Used:** Cardholder still has card in possession and transaction is card present. *(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/online 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.

**ADDITIONAL REPORTING**

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- I do not recognize this transaction.
- My card was charged multiple times. Date of first charge: \_\_\_\_\_
- The transaction amount is incorrect. Amount that cardholder authorized: \_\_\_\_\_  
*(Please provide a copy of the receipt if available)*
- I received recurring charges after cancellation. Date of cancellation: \_\_\_\_\_  
*(Please provide proof of cancellation if available)*
- I paid by other means. Method of payment: \_\_\_\_\_  
*(Please include proof of other payment)*
- Credit from merchant was not received.  
*(Please include a copy of the credit voucher if available)*
- Merchandise or services were not received. Expected date of delivery of merchandise or service: \_\_\_\_\_
- Merchandise or services were not as described or defective.  
Provide description: \_\_\_\_\_  
Did you return the merchandise? \_\_\_\_\_ Date of merchandise return: \_\_\_\_\_ Method of return: \_\_\_\_\_  
Dispute reason not listed above. Please provide the dispute reason: \_\_\_\_\_

**Must complete to describe attempt to resolve:**

- Did you attempt to resolve with the merchant? \_\_\_\_\_
- Date of most recent contact with merchant: \_\_\_\_\_
- Contact method: \_\_\_\_\_
- Name of contact: \_\_\_\_\_
- Merchant's response: \_\_\_\_\_