

Please choose the ONE category that best describes your dispute:

FRAUD REPORTING

- 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

- 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: _____