



## Debit Card Dispute Form

1. Attempt to contact the merchant. Before disputing charges, every effort must be made to resolve the dispute with the merchant first. If contact has been made with no resolution or there is no means of contact, then a Debit Card Dispute form must be completed.
2. Trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions. Planites Credit Union recommends contacting these merchants and requesting a credit. If needed ask for a supervisor when contacting these merchants. Most trail merchants will issue a credit within the first 30 days.
3. Transactions must be disputed within 60 days. This is due to VISA regulations.
4. Debit/Credit Card Dispute Form must include copies of documentation to support your dispute. VISA regulations require documentation to substantiate disputes, therefore detailed information is required. Planites Credit Union will need the signed form stating the efforts and results of your contact with the merchant, copies of proof of returns, credit slips, cancellation numbers and dates of contact/cancellations where applicable. If the proper documentation is not given, it may result in a processing delay and/or a denied dispute.
5. Fraudulent Transactions. If the transaction posted to the account is fraudulent, you are not required to contact the merchant directly; however, a dispute form is required.
6. Submitting the dispute form. Once the form is received along with all of the documentation, Planites Credit Union will process the dispute and provide a provisional credit to the account within 10 business days, given that all information has been provided and the dispute warrants the credit. The dispute form is to be completed in its entirety.

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Card Number: \_\_\_\_\_

At the time of the transaction(s), my card was:

In my possession       Never Received      If stolen, was a police report filed?    Y    N

Lost       Stolen      Report number: \_\_\_\_\_

Visa requires that you first attempt to resolve the dispute directly with the merchant BEFORE submitting the dispute. The attempt to resolve must be after the charge has posted

Transaction Date (s)	Merchant Name (s)	Transaction Amount (s)

Please check one appropriate box that most closely matches your dispute type, provide as much detail as possible, and attach with any supporting documents including any correspondence.

- I did not have knowledge of the above transaction (s) nor did I allow anyone to use my debit card.  
(Contact merchant directly for reimbursement prior to disputing charges)  
Date merchant contacted \_\_\_\_\_  
Merchant's response (attach correspondence): \_\_\_\_\_
- I authorized the merchant to bill my account on a reoccurring basis; however, I canceled or revoked that authorization.  
Cancellation date: \_\_\_\_\_ Cancellation Confirmation Number: \_\_\_\_\_
- Duplicate posting. The original transaction posted to the account for \$ \_\_\_\_\_ on \_\_\_\_\_  
Duplicate transaction posted to account for \$ \_\_\_\_\_ on \_\_\_\_\_
- Merchandise not received. Expected delivery date: \_\_\_\_\_ Date merchant contacted \_\_\_\_\_  
Merchant response (attach correspondence): \_\_\_\_\_

Merchandise returned, credit not received.

Date returned: \_\_\_\_\_ Date merchant contacted: \_\_\_\_\_  
(Provide signed proof of return or postal receipt)

Merchant response (attach correspondence): \_\_\_\_\_

Incorrect amount. The amount on receipt is \$ \_\_\_\_\_; however, \$ \_\_\_\_\_ posted to account.  
(Must provide copy of receipt)

Other type of dispute (situation must be described in detail):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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#### ATM DISPUTE

Date of ATM Error: \_\_\_\_\_ Amount of Error: \_\_\_\_\_

Time of Transaction: \_\_\_\_\_ ATM Location: \_\_\_\_\_

Incorrect amount or cash not dispensed. The amount on receipt is \$ \_\_\_\_\_; however, \$ \_\_\_\_\_ was dispensed from the ATM. (Please provide copy of receipt or location of ATM and time the withdrawal took place.)

I did not authorize an ATM withdrawal for \$ \_\_\_\_\_ that posted to my account on \_\_\_\_\_.

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***This form must be received by the Credit Union within sixty (60) days of the transaction date as printed on your statement.***

***Debit card disputes fall under Federal Regulation E, which states that the Credit Union is allowed up to 10 business days to investigate a dispute claim to determine if provisional credit is warranted. If it is determined there is recourse through Visa, you will receive provisional credit within 10 business days. If a provisional credit is not warranted or if not all required information has been provided, we will contact you within 10 business days.***

