



Visa Debit Card  
Cardholder Dispute (POS)

Date: \_\_\_\_\_ Cardholder Name: \_\_\_\_\_ Card Number: 47555700000 \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Transaction Time: \_\_\_\_\_  
Name and Location of Merchant: \_\_\_\_\_  
Original dollar amount charged: \$ \_\_\_\_\_ Amount of the dispute: \$ \_\_\_\_\_  
Cardholder signature (required): \_\_\_\_\_ Phone #: \_\_\_\_\_

**BEFORE DISPUTING A CHARGE, YOU MUST MAKE EVERY EFFORT TO RESOLVE THE DISPUTE WITH THE MERCHANT**  
Select type of dispute (Select **ONLY** one)

- The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Attached is my copy of the sales draft that shows the correct amount.
- I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me. (If you do not recognize a sale, choose this option) You must attempt the merchant prior to disputing the charge.
  - Date merchant was contacted: \_\_\_\_\_
  - What was the outcome of the merchant contact? \_\_\_\_\_
- I have not received the merchandise that was shipped to me on (date) \_\_\_\_\_. I have asked the merchant to credit my account, and no credit has been received within the time frame provided by the merchant.
  - Date merchant was contacted: \_\_\_\_\_
- The attached credit slip was listed as a charge on my account.
- I was issued a credit that has not shown as received to my account within the time frame provided by the merchant.
- Although I did engage in the above transaction, I am disputing the entire charge or a portion in the amount of \$ \_\_\_\_\_. I have contacted the merchant and requested a credit adjustment. I either did not receive this credit, or it was unsatisfactory.
  - Date merchant was contacted: \_\_\_\_\_
  - I am disputing the charge because:  
\_\_\_\_\_  
\_\_\_\_\_
- I certify that the charge in question was a single transaction, but was posted twice to my account. I did not authorize the second transaction.
  - Sale #1: \_\_\_\_\_ Date: \_\_\_\_\_
  - Sale #2: \_\_\_\_\_ Date: \_\_\_\_\_
- I notified the merchant on (date) \_\_\_\_\_ to cancel a preauthorized order (i.e. hotel, rental car, reservation), which was within the time frame for cancellation pursuant to the merchant's cancellation policy. Attached is confirmation of the cancellation and the merchant's cancellation policy.
  - Reason for cancellation:  
\_\_\_\_\_  
\_\_\_\_\_
- Although I did engage in a transaction with the merchant, I was billed for transactions totaling \$ \_\_\_\_\_ that I did not engage in, nor was anyone else authorized to use my card. I do have all my cards in my possession. Attached is a copy of my sales slip for the valid charge.
- Merchandise that was shipped to me has arrived damaged and/or defective. I returned this merchandise on (date) \_\_\_\_\_ and asked the merchant to credit my account and no credit has been received within the time frame provided by the merchant.

**On a separate sheet, please provide a written statement of events that support your claim of dispute. Be sure to provide a signature.**