

Debit/ATM Card Dispute Request (Page 1 of 2)

Bank #

Cardholder Name:		16 digit Card Number:
Home Phone Number:		Business Phone Number:
Cardholder Address:		
Disputed Transaction(s)		
Date	Dollar Amount	Merchant Name

Check the category below that best describes your dispute, and then proceed to the second page.

Check One	Category	Description
<input type="checkbox"/>	ATM error	The amount requested was \$ _____, the amount received was \$ _____.
<input type="checkbox"/>	Double Billing	I was billed twice for the same transaction. The correct transaction posted to my account on _____ (date).
<input type="checkbox"/>	Merchandise or service not received	I did not receive the product/service I expected to receive on _____ (date).
<input type="checkbox"/>	Credit not received	I was issued a credit receipt that did not post to my account. A copy of the credit receipt is enclosed with this form.
<input type="checkbox"/>	Cancelled reservation/service	I spoke to _____ (name) to cancel my reservation/service on _____ (date). My cancellation number is (Visa requires this for all hotel and airline ticket disputes): _____.
<input type="checkbox"/>	Paid by other means	I paid for this transaction using cash, check, or other bank card. Enclosed is a copy of my cash receipt, cancelled check, or other bank card statement.
<input type="checkbox"/>	Incorrect amount	I was billed \$ _____, but the correct amount is \$ _____.
<input type="checkbox"/>	Returned merchandise	I returned the merchandise to the merchant on _____ (date). Enclosed is a copy of the postage receipt (Visa will not accept disputes of this nature unless the postage receipt is provided).
<input type="checkbox"/>	Defective merchandise	The merchandise arrived broken, defective, or otherwise unsuitable. I attempted to return the merchandise on _____ (date). My explanation of the defect is on page 2. (Visa requires a copy of the return postage receipt.)
<input type="checkbox"/>	Repeated monthly billing.	I have cancelled services with this merchant on _____ (date), but they continue to bill me. (It is recommended that the debit card be closed.)
<input type="checkbox"/>	Cancelled services	I cancelled the service on _____ (date), however the merchant continues to bill me.
<input type="checkbox"/>	Unauthorized (For fraudulent charges only)	I did not authorize this transaction. (This option requires the debit card to be closed.) I learned of the unauthorized transaction(s) on _____ (date).
<input type="checkbox"/>	Other-Categories above do not describe situation	Enclosed is a detailed letter that describes my situation
Date:	Cardholder Signature (required):	Checking Account #
Bank Contact Name:		Banker Phone Number:

Re: Debit/ATM Card Dispute Resolution

Dear Cardholder:

Debit Card Disputes:

While the dispute process is active, you will be provided with *temporary* credit within 10 business days of filing the dispute. A letter will be mailed informing you of the credit. As the cardholder, you may be asked at anytime to provide more information. If Visa determines that no error took place, then the temporary credit will be reversed from your account, and a letter will be mailed informing you of the reversal.

Debit card dispute resolution may take up to 90 days. When the bank receives a dispute request, the dispute is forwarded to Visa. Visa is the mediator between the cardholder, and the merchant. When Visa is presented with a dispute request by a bank, Visa will notify the merchant of the dispute. After allowing the merchant time to refute the cardholder's claims, Visa reviews all of the relevant information from the cardholder and the merchant, and determines who is liable for the charge. It is important that you provide the bank all of the relevant information, so the best case can be presented to Visa.

- This is a voluntary resolution only, not legal litigation.
- You may be asked for more information at any time in the dispute process.
- The dispute process can take up to 90 days.
- Visa will not accept a dispute request until the cardholder has attempted in good faith to correct the matter with the merchant directly. (Not applicable to unauthorized/fraudulent charges.)
- All products must be returned to the merchant in order to be eligible for Visa dispute resolution.
- Visa resolves most disputes by examining the Contract/Terms of the sale.

ATM Disputes:

ATM disputes may take up to 45 days. You will be provided with temporary credit for the disputed amount within 10 business days after filing the dispute. When a cardholder disputes an ATM withdrawal, the dispute is sent to the owner of the ATM machine where the error occurred. The owner of the ATM will balance the machine. If the ATM is off by the amount disputed by the cardholder, then it is determined that the cardholder is correct and you will be informed that you may keep the temporary credit. If the ATM machine balances, then it is determined that there was no error, and the temporary credit will be reversed.

If you have any questions, please contact your local branch, or the Deposit Operations Support at 866-269-5900 Monday – Friday between 7 a.m. and 8 p.m. or Saturday 9 a.m. to 2 p.m. (Central Time).

Thank you,

Deposit Operations Department