

# VISA DEBIT/CREDIT CARD DISPUTE FORM

JSC Federal Credit Union  
P.O. Box 58346 • Houston, Texas 77258  
281.488.7070 • www.jscfcu.org



The VISA Debit/Credit Card Dispute Form should be completed when a known person or merchant has debited a VISA Debit Card, Credit Card or ATM Card under the following circumstances:

Cancellation Dispute  
Returned Merchandise

ATM Dispense Errors  
Non-receipt of Goods or  
Services

Incorrect Transaction Amount  
Quality of Goods or Services  
Duplicate Charges

## INSTRUCTIONS

- Most disputes will require the cardholder to attempt to resolve the issue with the merchant before a dispute can be filed. Failure to complete all required information may delay processing and limit the chance of success.
- All cardholder documentation (such as receipts, etc.) should also be submitted with this form
- The form must be filled out completely.
- Please include a contact number for the cardholder.
- Each individual disputed transaction must be over \$25.00 to dispute.

## WHERE DO I SEND MY COMPLETED FORM?

- Return the completed form to any JSC FCU branch
- Or fax the form to 281.488.5116, Attn: Visa Department

## QUESTIONS

Contact the Visa Department  
Phone: 281.488.7070  
Fax: 281.488.5116

## GOOD TO KNOW

JSC Federal Credit Union cannot cancel a charge or place a stop payment on debit charges.

**CARDHOLDER DISPUTE FORM**

Cardholder Name

Card Number

Transaction Date  Merchant Name

Transaction Amount \$  Dispute Amount \$

Cardholder Signature

Date

**Please check the appropriate box below that matches your dispute type the closest. Your signature above is required.**

Return this form and any supporting documents so that your dispute can be processed in a timely manner. Please answer all appropriate questions below. **The required fields per dispute type are marked with an asterisk (\*).** Attach a separate sheet or letter if more room is needed for your explanation. If any of the below does not accurately reflect your dispute, please write a separate letter and include all of the transaction information listed above.

Transaction not recognized by cardholder

Cancellation dispute

Were you advised of any cancellation policy?  Yes  No (If yes, explain)

\* Date of cancellation:  Spoke with:

\* Cancellation number:

\* Reason for cancellation:

I cancelled this recurring transaction with the merchant date:  how

\* Describe your attempt  
to resolve with the merchant:

Returned merchandise dispute

\* Date returned:  Date received by merchant:

• If mailed, Return Merchandise Authorization Number (RMA):

\* Shipping Company:  Tracking number:

\* Reason for return:

• If you have a credit slip or voucher or a refund acknowledgement that has not posted please provide:

Date of credit slip:  Invoice/receipt number of the credit:

Describe your attempt  
to resolve with the merchant:

I was charged two or more times for the same transaction

\* Date of first charge:  \* Date of second charge:

Date of third charge:  Date of fourth charge:

Describe your attempt  
to resolve with the merchant:

I did not receive cash from an ATM withdrawal attempt but was charged as if I did receive it

Transaction reference number:

I made a single attempt and did not receive cash

I made multiple attempts and only received cash on one of those attempts

Other

I paid for these goods or services by other means

\*  check  cash  other Bank Card  Other

\* Describe your attempt to resolve with the merchant:

\*Note: if selecting this dispute reason, you must supply a copy of proof of other means of payment. Proof can include another Bank Card statement, copy of the front and back of a canceled check or a cash receipt.

Non-receipt of goods or services

Select One:  Merchandise not Received  Service not Received

\* What service or merchandise was ordered?

\* I expected delivery/services on (date):

\* Merchant unwilling or unable to provide service:  Yes  No (if yes, explain)

\* Describe your attempt to resolve with the merchant.

\* Merchant Response:

\* If no merchant response, explain:

A credit transaction posted as a debit in error

\* A credit for \$  was posted to my account as a debit.

- You must supply a copy of the credit receipt received from the merchant.

\* Describe your attempt to resolve with the merchant:

Incorrect Transaction Amount

\* The amount of this transaction posted for \$  but should have posted for \$

- If available please supply a copy of your receipt.

\* Describe your attempt to resolve with the merchant:

Quality of services or goods, defective merchandise or not as described

Select one:  Merchandise was defective or not as described  Service was defective or not as described

\*Describe the difference between what was ordered and what was received or provide copy of written purchase order. What was defective or why the purchase is unsuitable for your needs.

\*Date cardholder received merch. or service  Date merchandise returned:  Date received by merchant:

- If mailed, Return Merchandise Auth. #:   
\* Shipping Company:  Tracking number:

- If you have a credit slip or voucher or a refund acknowledgement that has not posted please provide with dispute.

\*Date services cancelled:  How?

\* Describe your attempt to resolve with the merchant:

Additional information: Please use an additional sheet of paper, if necessary

\*(asterisk) Denotes required information for the dispute