



**1st Advantage
Federal Credit Union**

Fraud and Dispute Determination:

Fraud:

If the member states they do not recognize or have never attempted a transaction with the merchant or if a member uses their card to pay for someone else's bill and it is used again without authorization, then it is considered fraud. **The member must report the card as Lost or Theft/Stolen (Compromised).**

Dispute:

A dispute occurs when a merchant posts a transaction to member's account erroneously. To include: overcharge, double posting, charged after a service has been cancelled (i.e., GARCINIA), merchandise was not received. If the member has ever had any dealings with the company, it is considered a dispute. The cardholder is required to contact the merchant before they can file a dispute. **NO EXCEPTIONS.**

Billing Disputes:

Members cannot dispute monies owe to a merchant regardless of whether payment arrangements were made or the member did not specifically authorize the transaction. This is considered billing dispute and Visa will not process them.

CARDHOLDER DISPUTE FORM

Account Number: _____ Name: _____

Card Number: 477555 / 418097 / 642334 _____ Is This A Chip Card? Yes ___ No ___

Merchant Name: _____ Amount: _____ Post Date: _____

How Many Items Are You Disputing? _____ (Please list additional transactions on the "Detailed Information Sheet".)

Best Contact Number: _____ Home ___ Work ___ Cell ___

Email Address: _____

SIGNATURE REQUIRED _____

Fraud Option:

_____ **I did not authorize this charge** - I certify that I did not authorize or participate in this transaction with the above-mentioned merchant, nor did I authorize anyone else to use my card. To use this option, you must report your card lost or stolen. If you have not, please call **800-449-7728** or **888-640-2904** before sending in this form.

- **Were you in possession of the card at the time of the transaction?** Yes ___ No ___
 - If "No", please complete the Supplemental Forms.

Dispute Options:

_____ **I was billed twice for a single purchase** - Cardholder certifies one transaction is valid, but posted more than once.

- Valid Transaction _____ Post Date _____
- Invalid Transaction _____ Post Date _____

_____ **Membership Cancellation** – Please enclose copy of **letter, email or fax** informing the merchant of cancellation.

- When did you contact the merchant? _____
- Reason for Cancellation? _____
- Date of Cancellation? _____ Cancellation # _____
- Were you advised of the cancellation policy? Yes ___ No ___
 - If "Yes", what were you told? _____

_____ **Merchandise was returned.** – You **MUST** attempt to return the merchandise prior to exercising this right.

Please attached signed proof of return or credit slip.

- What was ordered? _____
- What was received? _____
- Reason for return? _____
- Was the merchandise suitable for purpose intended? _____
- If "No", please explain _____
- Merchant's response? _____

_____ **I did not receive the merchandise** – Please contact the merchant and notify us of the outcome.

- When did the cardholder contact the merchant? _____
- What was the outcome? _____
- What was the expected delivery date/pick-up date? _____
- Did you cancel with the merchant? _____ If “Yes,” when? _____
- What was the merchandise ordered? _____

_____ **I was overcharged for the purchase** – Please include a copy of the signed sales receipt.

_____ **My credit posted as a sale** – Please attach a copy of the credit slip and the original sales slip.

_____ **The credit did not post to my account** – Please enclose a copy of the dated credit slip or notice of credit from the merchant and a detail explanation of the dispute.

_____ **I paid by other means** – You **must** provide proof of paid by other means such as a copy of the cancelled check (front and back), a cash receipt, or a billing statement from another credit/debit card.

- When did the cardholder contact the merchant? _____
- What was the outcome? _____

_____ **I was charged for a hotel room, which I cancelled** – Cancellation number is **required**.

- Were you advised of the cancellation policy? _____
- If “Yes”, what is the policy? _____
- Cancellation Number and Date _____

_____ **Service Dispute** – Please describe the nature of your dispute and your attempts at resolution on a **separate sheet of paper and attach to this form**. Include copies of second opinions from a certified merchant on their invoice or letterhead, repair bills, contracts or other supporting documentation.

_____ **Other** – Please enclose a detailed description on a separate sheet and attach to this form.

VISA Debit Card Disputes/Frauds: What the Member Needs To Know (PLEASE READ)

- Please verify that your contact information is current in case we need to follow-up with you.
- Your account will be issued a temporary credit, along with any fees assessed, within 3 business days of receipt of dispute/fraud paperwork. If your account has not been credited after 3 business days, please contact the credit union.
- VISA regulations require the member to submit fraud or dispute paperwork within 60 days of the post date. Anything beyond this VISA-mandated time frame will not be processed.
- Because most disputes/frauds can take up to 180 days to resolve, members are required to keep the account open.
- If you receive restitution (i.e., person pays back money, money paid back to due legal proceedings, the merchant issues a credit) for monies already issued to you by the credit union, please contact the credit union immediately. **If the credit union receives notification of any merchant credit(s), we will remove our credit(s) immediately.**
- We recommend filing a police report, to help law enforcement combat fraud, but it is not required. For privacy and security reasons, 1st Advantage is unable to initiate an investigation, but we can assist law enforcement, if you file a report.
- Those who submit a dispute claim may receive correspondence that will require answering questions regarding the dispute. Failure to respond to the letter or email will result in the denial of your claim and the removal of credits from your account.
- If the dispute is denied, e-Services will mail a letter to notify the member of the denial, and the date the temporary credit will be withdrawn from the account. The member will have to pursue the dispute with the merchant. VISA, not the credit union, makes the final decision to approve or deny your claim.
- If you have recurring charges, please notify the merchants of your new card number.
- Consider using online Bill Pay to pay utilities and other recurring bills to avoid sharing your card number with various merchants and to eliminate disruption of payment services should you need to replace your card for any reason. Please visit <https://www.1stAdvantage.org/BillPay> to learn more.
- There are a couple of ways to protect your debit card:
 - **Debit Card Alerts** is a convenient way to monitor debit card activity through email or text. To learn more, please go to: <https://www.1stadvantage.org/advantages/convenient-banking/debit-card-alerts>.
 - **Online and Mobile Banking** are great ways to monitor account activity online or by phone through our Mobile Banking App. To learn more about Online Banking, visit www.1stadvantage.org/onlinebanking and for the Mobile Banking, visit <https://www.1stadvantage.org/mobile>.
- In addition, if your dispute or fraud involves Internet transaction(s), you may want to file a complaint with the FBI at <https://www.fbi.gov/scams-and-safety> or Federal Trades Commission at www.FTC.gov.
- If you have any questions about the dispute/fraud process, please contact the 1st Advantage e-Services Department at 757-877-2444 or 800-359-7650 ext 3093 or eservices@1stadvantage.org.

I have read and understand, "VISA Debit Card Disputes/Frauds: What Members Need to Know".

Signature and Date