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 www.curich.org

Visa Dispute/Fraud Form

Member Information

Member's Name	Date	Debit Card ID
Cell Phone number:	Phone Number:	E-Mail:

Dispute Details

*Before Submitting this dispute, you must make every effort to obtain a refund from the merchant or company. **This form must be completed entirely in order to submit your claim.**

Merchant's name	Date	Amount

Dispute Type

Please **select only one** of the following statements regarding your dispute. The selected section must be completed entirely. You must also complete the **comments section** below thoroughly describing what happened, and what steps you have taken to resolve the issue.

Is the card in your position? Yes No

Did Not Recognize Before submitting a dispute you must contact the merchant. After speaking with the merchant complete the following details below: Yes No

- Were you billed for the incorrect amount? Yes No
- What should it have been? _____
- List the date that you contacted the merchant and the representative's name: _____
- What did the merchant advise you? _____
- Please list detailed information and additional steps you have taken to resolve the dispute in the comments section

Membership or Merchandise Cancellation Please submit a copy of the written cancellation request that was sent from/to merchant. You must also complete this section and the comments section below thoroughly.

- When was the merchant contacted? _____
- What was the representative's name? _____
- What did the merchant advise you? _____
- List the reason for the cancellation _____
- Were you advised of a cancelation policy? Yes No
- what was the policy? _____

List the cancellation date and confirmation # _____

Did you receive a good or service? Yes No

Merchandise was returned You must attempt to return the merchandise and obtain a refund from the merchant before exercising this right. Please attach proof of the return or a receipt stating the refund was processed and /or tracking #.

Did you receive the item that was ordered? Yes No

Why are you returning the item? _____

Does the return policy state that the item may be returned? Yes No

If so was the item returned during the return period? _____

Did the received merchandise match the item's description? Yes No

In the details sections, please give additional information that includes when the order was placed, received and sent back.

Merchandise was not received Please contact the merchant and advise us of the outcome.

Describe what was ordered? _____

When was the item ordered? _____

When was the item supposed to arrive? _____

Did you contact the merchant? Yes No

What was the merchant's response? _____

Did you attempt to cancel with the merchant? Yes No

If the item was canceled, please submit the confirmation number or proof that the merchandise was canceled

Overcharged for a product/service Please include a copy of the receipt and provide detailed information below in the comments section.

Credit was never posted to the account Provide a detailed receipt or confirmation from the merchant stating when the credit was issued. You must also complete the details section below thoroughly.

Service Dispute Describe the nature of your dispute and what steps you have taken to get a resolution from the merchant in the details section of this form. Include supporting documents such as copies of second opinions from certified merchants on letterhead, repair bills, contracts or other supporting documents.

Charges for Services such as hotel or auto rentals

Were you advised of the cancellation policy? Yes No

If you answered yes, what is their policy? _____

What is the cancellation number and date? _____

If you don't have a cancellation receipt, please enclose supporting documentation that shows you contacted the merchant to cancel the reservation. A **detailed explanation** must be included in the details section below.

Transaction was not authorized I certify that I didn't authorize, participate, or benefit from the transaction listed below. I further certify that I didn't authorize anyone else to use my card for the listed transaction(s).

Do you have the card in your possession? Yes No

Was your pin number written on the back of the card? Yes No

Does anyone such as a friend or family member have your pin number? Yes No

Have you ever allowed any friend or family member to use your card? Yes No

Have you ever done business with the merchant before? Yes No

Does any family members have access to the card? Yes No

Do you know the person who used your card? Yes No

Police report # _____ Detective's Name _____
County _____ Phone # _____

Other Provide a **thorough description** in the details section below. It must include what steps you have taken to resolve the issue with the merchant. This option should only be used if none of the above options apply.

I also understand that this information may be provided to federal, state, and local law enforcement agencies for such action within their jurisdiction that they deem appropriate. I understand that knowingly making any false or fraudulent statement(s) or representation on this form may result in an imposition of a fine, imprisonment or both.

After review of your dispute, Credit Union of Richmond MAY TEMPORARILY assume responsibility for the resolution of your dispute during the chargeback period of up to 120 days and could give you the above stated amount as a provisional credit.

During the chargeback period, additional information may be requested from you by our card services department, it is imperative that you respond promptly.

It is IMPERATIVE to your dispute that you respond to them with any requested information within the timeframes stated in the letter.

Based on the final resolution of the investigation completed by Card Services on this dispute, Credit Union of Richmond may reverse this provisional credit and take the monies back from your account.

I understand the terms and agreement as stated above, signed:

Member's Signature	Date (MM/DD/YY)
Employee signature	Date (MM/DD/YY)