

## CARDHOLDER DISPUTE – NON-FRAUD

**CARDHOLDER NAME:** \_\_\_\_\_

**CARD NUMBER:** \_\_\_\_\_

**MERCHANT NAME:** \_\_\_\_\_

**TRANSACTION DATE:** \_\_\_\_\_

**TRANSACTION AMOUNT:** \_\_\_\_\_

**ACCOUNT NUMBER:** \_\_\_\_\_

### **Duplicate Processing**

I have examined the charge(s) made to my account and dispute the above item(s) for the following reason. I am enclosing copies of all pertinent documents, including the sales slip(s) received from the merchant.

#### **\* - Required field**

( ) The above mentioned transaction appears more than once on my billing statement.

I certify that only one transaction was made by me.

( ) I have been incorrectly billed by the identified merchant reflected on my statement dated \_\_\_\_\_ . (Attached is my copy of the receipt showing correct amount.)

#### **Please complete the following:**

\*Are both transactions on the same card number?

[ ] Yes

[ ] No

If yes:

Merchant	Amount	Acquirer Reference Number

If no:

\*Is the other transaction on a different Visa card owned by the same issuer/cardholder?

Yes

No

If yes:

Card number: \_\_\_\_\_

Merchant	Amount	Acquirer Reference Number

\*Proof of payment by other means:

ARN of other transaction

Cheque (copy of front and back)

Evidence of cash payment

Other: \_\_\_\_\_

\*Did the cardholder attempt to resolve the dispute with the merchant?

Yes

No

**Merchandise/Service Not Received/Provided**

I have examined the charge(s) made to my account and dispute the above item(s) for the following reason. I am enclosing copies of all pertinent documents, including the sales slip(s) received from the merchant.

**It is a network requirement that the cardholder contacts the merchant and informs the merchant that merchandise/service was not received or provided.**

I certify that the merchandise/service was ordered by me, but I never received merchandise/service.

**Please complete the following:**

\*What was not received?

Merchandise

Service

\*Does this dispute relate to quality?

Yes

No

\*Provide a **detailed** description of what was purchased and an explanation of the dispute:

---

---

---

\*What was the expected receipt date and time?

Date: \_\_\_\_\_

Time: \_\_\_\_\_

\*Did the cardholder cancel prior to the expected date?

Yes

No

\*Cancellation Date: \_\_\_\_\_

\*Cancellation reason:

---

---

---

\*Cancellation contact: \_\_\_\_\_

\*Date of most recent contact with the merchant: \_\_\_\_\_

\*Contact name: \_\_\_\_\_

\*Contact method: \_\_\_\_\_

\*Merchant response:

---

---

---

\*Was the merchandise delivered late or to the wrong address?

Yes  No

If yes:

\*Provide late delivery and/or wrong location information:

---

---

---

\*Did the cardholder return the merchandise?

Yes  No

If yes:

\*Date merchant received returned merchandise: \_\_\_\_\_

\*Date of return or attempted return: \_\_\_\_\_

\*Return method:

Face-to-face

FedEx

DHL

UPS

Postal Service

Other: \_\_\_\_\_

\*Did the merchant provide merchandise return instructions?

Yes  No

If yes:

\*What were the instructions?

---

---

---

- ( ) I attempted to retrieve funds from \_\_\_\_\_ ATM and was unsuccessful because the ATM did not dispense cash or retracted the funds.
- ( ) I received a partial amount of US\$\_\_\_\_\_ when I requested US\$\_\_\_\_\_ my account was charged the full amount. I am disputing the amount of US\$\_\_\_\_\_ that I did not receive.

**Merchandise/Service Not As Described**

I have examined the charge(s) made to my account and dispute the above item(s) for the following reason (please check only one). I am enclosing copies of all pertinent documents, including the sales slip(s) received from the merchant.

**It is a network requirement that the cardholder contacts the merchant and informs the merchant that merchandise/service was not received or provided.**

- ( ) I ordered and received goods which are faulty/defective and I returned the item(s) to the supplier. (Attached is a copy of documentation to prove merchandise was indeed returned to merchant.)
- ( ) I ordered and received goods which were not as described by the merchant.

**Please complete the following:**

\*What was not as described?

[ ] Merchandise

[ ] Service

\*Date merchandise/service was received: \_\_\_\_\_

\*Provide a **detailed** description of what was purchased and an explanation of the dispute:

---

---

---

\*Was the cardholder's attempt to resolve the dispute with the merchant?

Yes  No

\*Did the merchandise/service differ from what was described on the receipt? (Please explain and/or attach supporting documents)

---

---

---

\*Date of most recent contact with the merchant: \_\_\_\_\_

\*Contact name: \_\_\_\_\_

\*Contact method: \_\_\_\_\_

\*Did the cardholder return the merchandise?

Yes  No

If yes:

\*Date merchant received returned merchandise: \_\_\_\_\_

\*Date of return or attempted return: \_\_\_\_\_

\*Return method:

Face-to-face

FedEx

DHL

UPS

Postal Service

Other: \_\_\_\_\_

\*Did the merchant provide merchandise return instructions?

Yes  No

If yes:

\*What were the instructions?

---

---

---

\*Provide certification of one of the following:

Merchant refused to provide return authorization

Merchant refused to accept return merchandise

Merchant informed cardholder not to return merchandise

( ) I certify that the merchandise/service was ordered by me, but I never received merchandise/service.

**Merchandise/Service Cancelled**

1. What was purchased?

Merchandise

Service

2. Describe what was purchased:

---

---

---

3. Date the cardholder received or expected to receive the merchandise:

---

4. Did the cardholder attempt to resolve the dispute with the merchant?

Yes

No

5. Did the cardholder return the merchandise?

Yes

No

6. If 'Yes' for #5:

i. Date cardholder returned the merchandise:

\_\_\_\_\_

ii. Return Method:

Face to face

FedEx

DHL

UPS

Postal Service

Other: \_\_\_\_\_

7. Cancellation Date:

\_\_\_\_\_

8. Cancellation Reason:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE.**

Use this section to provide any other details (**written in block letters**) which may assist in the resolution of this dispute.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I understand that the timeframe to resolve my dispute is approximately seventy (70) days and I will be provided with feedback when the information becomes available. Should the transaction**

**prove to be genuine, I authorize that my account can be debited with an ECD \$27.00 (relevant to account currency) administration charge.**

---

**(Cardholder Name)**

---

**(Signature as it appears on card)**

# FOR CARD SERVICES USE ONLY

## CARDHOLDER DETAILS

CONTACT NUMBER(S): \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

## STAFF DETAILS

Prepared by: \_\_\_\_\_  
(Name of Staff)

\_\_\_\_\_  
(Signature of Staff)

Date Received: \_\_\_\_\_