

Texas Bridge Credit Union Cardholder Dispute Form

Thank you for contacting us regarding a dispute on your debit card. Please use this form to explain the details of your dispute. You may place additional details on the second page. **ONLY THE LAST FOUR OF CARD NUMBER**

Cardholder Name _____ Card Number _____-_____-_____-_____

Merchant Name _____ Amount _____ Transaction Date _____

Please choose the ONE category that best describes your dispute:

_____ I did not participate or authorize this transaction. (Select statement and SAFE/Fraud Reporting option below)

_____ My card is in my possession.

_____ My card was lost or stolen at the time of transaction.

SAFE/FRAUD REPORTING

Upon initiating any fraud-related chargeback (reason codes MC 4837, 4840, 4847 and Visa 81, 83, 57), the appropriate fraud reporting option must be chosen below: (financial institution should assist with selection)

_____ **00 – Lost Card:** Cardholder asserts card is lost

_____ **01 – Card Stolen:** Cardholder asserts card has been stolen

_____ **02 – Card Not Received:** Cardholder asserts that he/she never received the card in the mail.

_____ **03 – Fraudulent Application:** Cardholder asserts that he/she never completed an application for the card
(There are no chargeback rights for this issue.)

_____ **04K – Counterfeit Convenience Check**

_____ **04N – Counterfeit PIN Not Used:** Cardholder still has card in possession and transaction is card present.
NOTE: Not to be used on MCC 5542.

_____ **04P – Counterfeit PIN Used**

_____ **05 – Account Take Over:** Cardholder asserts that an unauthorized person contacted the bank and had the address and other information updated to his own. (There are no chargeback rights for this issue.)

_____ **06 – Fraudulent Use (MOTO, CNP):** Cardholder did not authorize or participate in a mail/phone/e-commerce transaction. Can also be used for key-entered transaction when another code does not apply.

_____ **07 – Imprinting of Multiple Drafts:** For reason codes MC 4840 and Visa 67. Verify use based on cardholder documentation, status of card and transaction type.

_____ I do not recognize this transaction.

_____ I paid for this purchase another way, but still posted to my statement. I have provided:

A cash receipt _____ Copies of both sides of a canceled check _____

The credit/debit card statement where the valid charge appears _____

(Please note one of the above is **required** before Fifth Third can assist with your dispute.)

_____ This charge posted to my account twice, but I only authorized one purchase. The valid charge posted on _____ My credit cards are still in my possession.

_____ The charge posted to my account for an amount different from the amount on my receipt.

I have/have not (circle one) enclosed a copy of my receipt showing the difference.

_____ I have not received expected goods or services. The expected date of delivery/completion was _____. I have contacted the merchant and the response was _____.

(Please place additional detail of this dispute on the second page of the form.)

