



## 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 **must** place additional details on the second page. Bring your completed form to any First American branch for processing.

Cardholder Name \_\_\_\_\_

Checking Account Number: \_\_\_\_\_ Card number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**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)*

Was the card in your possession at the time of this transaction? Yes / No (circle one)

### SAFE/FRAUD REPORTING

Upon initiating any fraud-related chargeback {reason codes VISA 81, 83, 57}, the appropriate fraud reporting option must be chosen below: (CSR, Please assist customer with selection.)

\_\_\_ **00 – Lost Card:** Cardholder asserts card is lost

\_\_\_ **01 – Card Stolen:** Cardholder asserts that card has been stolen

\_\_\_ **02 – Card Not Received:** Cardholder asserts that he never received the card in the mail

\_\_\_ **03 – Fraudulent Application:** Cardholder asserts that he 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.

\_\_\_ **04P – Counterfeit PIN Used**

\_\_\_ **05 – Account Take Over:** Cardholder asserts that an unauthorized person contacted the bank and had 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 code 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 it still posted to my statement. I have provided:

A cash receipt \_\_\_\_\_ Copies of both sides of a canceled check \_\_\_\_\_

The debit card statement where the valid charge appears \_\_\_\_\_

(Please note one of the above **is required** before First American Bank can assist with your dispute.)

\_\_\_ This charge posted to my account twice, but I only authorized one purchase. The valid charge posted on \_\_\_\_\_. My card is 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 details of this dispute on the second page of the form.)

\_\_\_\_\_ The merchandise received was not as described, poor quality, damaged, or unsuitable for the purpose intended.  
I returned (or attempted to return) the merchandise on \_\_\_\_\_. I have contacted the merchant and their response to the return was \_\_\_\_\_.

(Please provide details of what was wrong with the merchandise on the second page of the form, and include proof the goods were returned to the merchant, such as a tracking number.)

\_\_\_\_\_ I have returned merchandise to the merchant. A copy of my credit slip is enclosed.

\_\_\_\_\_ I have returned (or attempted to return) merchandise to the merchant. I did not receive a credit slip because \_\_\_\_\_. I was / was not (circle one) informed of the merchant's return policy, and their response to the return was \_\_\_\_\_.

\_\_\_\_\_ I cancelled the transaction with the merchant on \_\_\_\_\_. I was / was not (circle one) informed of the merchant's cancellation policy, I have contacted the merchant and the response to the cancellation was \_\_\_\_\_.

(Please include any contracts or correspondence to and from the merchant,)

\_\_\_\_\_ I cancelled the hotel reservation on \_\_\_\_\_. My cancellation number is \_\_\_\_\_.  
(If no cancellation number was provided, please provide a telephone statement showing the cancellation call to the merchant.)

**Transactions In Dispute:**

| DATE  | AMOUNT | PAYEE |
|-------|--------|-------|
| _____ | _____  | _____ |
| _____ | _____  | _____ |
| _____ | _____  | _____ |
| _____ | _____  | _____ |
| _____ | _____  | _____ |
| _____ | _____  | _____ |
| _____ | _____  | _____ |
| _____ | _____  | _____ |

**NOTE:** Please provide a detailed explanation of the above dispute.

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

Cardholder Signature \_\_\_\_\_ Daytime Phone: \_\_\_\_\_

CSR \_\_\_\_\_ Branch \_\_\_\_\_

Date \_\_\_\_\_