

Neighbors Credit Union
Visa Debit Dispute Procedure

Visa regulations require that the cardholder contact the merchant to try to resolve the dispute. Upon cancellation of services, or return of merchandise, the merchant has 30 (thirty) days to issue the credit. If a credit is due, and it is not issued after the 30 (thirty) days, then the item(s) can be disputed. Merchandise being returned, must be sent Return Receipt Requested. If services have been cancelled and you continue to be billed, the following information will be needed.

The following information is needed in order to proceed with a dispute.

1. Type of merchandise or service _____
2. Cancellation Number _____
3. Date of cancellation _____
4. Name of person you spoke with _____
5. If merchandise returned, date returned _____
6. Reason for return _____
7. Copy of return receipt requested _____
8. Comments _____

If you have completed the above steps, and waited the required 30 (thirty) days for a refund, please complete the additional Cardholder Dispute Inquiry Form to proceed with your dispute. See any Member Service Representative.

According to VISA regulations, only a certain amount of time is allowed to dispute this item. If you have questions, please contact Visa department at 314-892-5400 or 800-325-2697 ext. 11033.

Member Name _____ Member Number _____

Address _____

City, State, & Zip _____

Daytime Phone # _____ 2nd Phone # _____

Member Signature _____ Date _____

MSR# _____

CARDHOLDER DISPUTE INQUIRY FORM

Member Number: _____ Debit Card Number: _____ XXXX XXXX _____

Cardholder Name: _____

Address: _____

City, State, & ZIP: _____

Phone #1: _____ Phone #2: _____

Directions for Completion

Please check the appropriate box and complete the information on the reverse side, in detail. Signature is required. Return this form along with any requested documents.

- I certify that the charge(s) listed below was (were) not made by either myself or a person authorized by me to use my credit card.**
- My payment did not post.** (Please enclose a copy of the front and back of your cancelled check or money order.)
- The credit did not post to my account.** (Please enclose a copy of your credit slip bearing the account number, merchant name, date, and dollar amount.)
- I was billed twice for a single purchase.** (Describe the transaction in the space provided on the reverse side.)
- I did not receive the merchandise.** (Describe your attempts to resolve the matter with the merchant as well as the expected date of delivery in the space provided on the reverse side.)
- I was overcharged for the purchase.** (Please enclose a copy of the signed sales receipt that includes your account number.)
- The merchant will not give credit.** (Please enclose a copy of your sales slip, and original store credit.)
VISA regulations prohibit the Service Center from assisting in this dispute if the sales slip reflects IN-STORE CREDIT or NO REFUNDS.
- I would like a copy of a sales draft.** (Describe transaction and reason for your request in the space provided on the reverse side.)
- I was charged for a hotel room which I cancelled.** (Please provide full details in the space provided on the reverse side.) You **MUST** provide your cancellation number in order for us to process your dispute, or person's name who accepted the cancellation.

- I was charged for a hotel room that I neither made the reservations for, nor authorized the reservation for, nor authorized the reservation to be made for me.**

- My credit posted as a sale.** (Describe transaction on the reverse side, and provide a copy of the credit slip, and the date of the original charge.)

- Merchandise is defective.** (Describe below the defect or damage, attempts to return the merchandise and merchant's response.) (Shipped merchandise only)

- Merchandise has been returned.** (Describe below what was expected and received, reason for return, merchant response, and postal receipt or credit slip.)

- Service** (Membership cancelled.) Please enclose a copy of the letter that was provided to the merchant for cancellation.

- Service dispute** (Indicate below the nature of dispute and your attempts at resolution.) Dispute must be more than \$50 and made within your home state or within 100 miles of your current mailing address. These restrictions do not apply to mail or phone order disputes. Include copies of all pages of repair bills, contracts or other supporting documentation.

- Other** (Describe below.) Descriptions of transactions should be typed or printed clearly. Attach additional sheets if necessary.

Statement Date: _____ Item Amount: \$_____

Merchant Name: _____

Reference No: _____
 (As it appears on your statement)

Signature: _____ **Date:** _____

MSR# _____