

# Debit/Credit Card Dispute Form Instructions



To dispute a debit or credit card transaction:

1. **Attempt to contact the merchant (excluding fraudulent transactions).** Prior to disputing charges, you must make every effort to resolve the dispute with the merchant. If contact has been made with no resolution or there is no means of contact, you must complete a Debit/Credit Card Dispute Form.
2. **Trial offer merchants often enroll you into other offers when you accept and agree to their terms and conditions.** Enrichment Federal Credit Union suggests that you contact these merchants and request a credit. Ask for a supervisor if needed when you contact the merchant. Most trial merchants will issue a credit within the first 30 days.
3. **Transactions must be submitted for dispute within ninety days of the transaction date due to Mastercard regulations.**
4. **The Debit/Credit Card Dispute Form must include copies of documentation to support your dispute.** Mastercard Regulations require documentation to substantiate disputes, therefore detailed information is required. The Credit Union will need the signed dispute form with all requested information filled out in its entirety. If the appropriate documentation is not supplied, it may result in a processing delay.
5. **Submitting the dispute form.** Once the form is received and we have all supporting documentation, we will process the dispute and provide provisional credit to the account within 10 business days. Both pages of the dispute form are required to be completed.
  - Dispute forms can be submitted at any of our 9 branch locations
  - Faxed to 865-622-8756
  - Mailed to Enrichment Federal Credit Union PO Box 883 Oak Ridge, TN 37831
  - Email to [card\\_department@enrichmentfcu.org](mailto:card_department@enrichmentfcu.org) (For security reasons: please omit your member number and provide the last six digits of your card number when using this method)
  - Dispute forms can be filled out and signed electronically on our website <https://www.enrichmentfcu.org/forms> under Credit or Debit Card Forms
6. **Questions:** If you have any questions regarding this request please contact the Card Department at 865-482-0045 ext.2799, 1-800-482-0049 ext. 2799 or by email to [card\\_department@enrichmentfcu.org](mailto:card_department@enrichmentfcu.org).

# Debit/Credit Card Dispute Form (Only One Transaction per Line)



Debit/Credit Card # \_\_\_\_\_ Date \_\_\_\_\_  
Member Name \_\_\_\_\_ Member # \_\_\_\_\_  
Member Phone # \_\_\_\_\_ Email Address \_\_\_\_\_

**Prior to disputing charge(s), you must make every effort to resolve the dispute with the merchant.**

Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Post Date \_\_\_\_\_  
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Merchant Name: \_\_\_\_\_ Amount \$ \_\_\_\_\_ Post Date \_\_\_\_\_

## Select Type of Dispute (Check ONLY one)

**Fraud** – I have not authorized or participated in this transaction(s).

- My Card was: Stolen Lost Still in my possession

**Free Trial Offer** - You must contact the merchant prior to disputing the charge, and you must provide proof of cancellation within the free trial period.

- Item(s) ordered \_\_\_\_\_

**Membership Cancellation** - Please provide a copy of letter, email or fax notifying the merchant of cancellation.

- Cancellation # \_\_\_\_\_
- Were you advised of a cancellation policy? Yes \_\_\_\_\_ No \_\_\_\_\_
- If yes, what were you told? \_\_\_\_\_

**Double Posting** - Please attempt to contact the merchant prior to disputing the charge.

- Valid transaction amount \$ \_\_\_\_\_ Post date (mm/dd/yy) \_\_\_\_\_
- Invalid transaction amount \$ \_\_\_\_\_ Post date (mm/dd/yy) \_\_\_\_\_

**Merchandise was returned** - You must attempt to return the merchandise prior to exercising this right. Please attach signed proof of return, credit slip or postal receipt.

- Item(s) returned \_\_\_\_\_
- Reason for return \_\_\_\_\_



**Merchandise not received** - Please attempt to contact the merchant prior to disputing the charge.

- Item(s) ordered \_\_\_\_\_
- Expected delivery date (mm/dd/yy) \_\_\_\_\_
- Contacted merchant (mm/dd/yy) \_\_\_\_\_
- Merchant's response \_\_\_\_\_

**I was overcharged for the purchase** - Please include a copy of the signed sales receipt.

- Valid transaction amount \$ \_\_\_\_\_ Post date (mm/dd/yy) \_\_\_\_\_

**Credit did not post to my account** - Please enclose a copy of the dated credit slip or notice of credit from the merchant and a detailed explanation of your dispute.

**Paid by another method** - You **must** provide proof of different payment method.

**Other** - Please include a **detailed** description of your dispute, and the steps taken to resolve it with the merchant on a **separate sheet** and **attach** it to this form.

**I understand Enrichment Federal Credit Union will place a provisional credit in the account mentioned above; however, if I do not provide all documents/information requested by Enrichment Federal Credit Union the credit will be reversed. Upon completion of the dispute the provisional credit may be reversed or made permanent, depending upon the outcome of the investigation.**

Member's Signature (required) \_\_\_\_\_ Date \_\_\_\_\_

**Credit Union Use Only**

Teller #

Date Received:

Provisional Credit:

Teller Name:

Close Date:

Total Disputed: