



## Notification of Disputed Transaction

Form may be returned by fax to (925) 609-5159 or by mail to the attention of Disputes  
Please provide a copy of your statement highlighting the disputed transaction

If a transaction appears on your statement that you believe is an error, and you have been unable to resolve the situation with the merchant, please complete and sign a copy of this form using blue or black ink. We must receive this form within 60 days of the closing date as printed on your statement.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

(\_\_\_\_\_) \_\_\_\_\_  
Home Phone

(\_\_\_\_\_) \_\_\_\_\_  
Work Phone

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Card Number

\$ \_\_\_\_\_  
Transaction Amount

\_\_\_\_\_  
Transaction Date

\$ \_\_\_\_\_  
Disputed Amount

\_\_\_\_\_  
Reference #

\_\_\_\_\_  
Merchant Name

I contacted the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (date) in an attempt to resolve this dispute.

Is this dispute the result of unauthorized/fraudulent activity with your card?      Yes      No

If yes, please submit this form and then also complete and submit the Written Statement of Fraudulent Use of a Credit, Debit, or ATM Card.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



Please select the appropriate box

- I certify that the charge(s) listed were not made by me or a person authorized by me to use my card. In addition, neither I, nor anyone authorized by me received the goods or services represented by this charge.
- I certify that I did not participate in nor authorize the referenced mail order, telephone order or electronic (computer) order transaction(s). I understand that no signed or imprinted sales slip copy is available for verification purposes.
- Although I did participate in a transaction with the merchant, I was billed for \_\_\_\_\_ transaction(s) totaling \$\_\_\_\_\_ that I did not participate in, nor did I authorize anyone else to use my card. I do have all my cards in my possession. Enclosed is a copy of my sales slip for the valid charge.
- I have not received the merchandise that was to have been shipped to me. Expected date of delivery was \_\_\_/\_\_\_/\_\_\_ (date). I contacted the merchant on \_\_\_/\_\_\_/\_\_\_ (date) and the merchant's response was \_\_\_\_\_  
\_\_\_\_\_  
In order to assist you more effectively, you must contact the merchant and inform us of their response.
- I have returned the merchandise on \_\_\_/\_\_\_/\_\_\_ (date) because \_\_\_\_\_. A copy of the return receipt, or proof of return is enclosed.
- The attached credit slip was listed as a charge on my statement.
- I was issued a credit slip for \$ \_\_\_\_\_ on \_\_\_/\_\_\_/\_\_\_ (date), which did not appear on my statement. A copy of my credit slip is enclosed.
- Merchandise, which was shipped to me, arrived damaged and/or defective on \_\_\_/\_\_\_/\_\_\_ (date). I returned it on \_\_\_/\_\_\_/\_\_\_ (date). Merchant's response was\_\_\_\_\_. A copy of my credit slip or postal receipt is enclosed.
- I have been billed an incorrect amount. My credit card receipt shows \$\_\_\_\_\_. However, I was billed \$\_\_\_\_\_. A copy of my sales receipt is enclosed.
- I have been billed more than once for the same transaction. I authorized only one charge with the merchant for \$\_\_\_\_\_. A copy of my sales receipt is enclosed.
- I notified the merchant on \_\_\_/\_\_\_/\_\_\_ (date) to cancel the preauthorized order (reservation). My cancellation number is \_\_\_\_\_. I "\*\*\*\*\*"was\*\*\*\*\*"was not informed of the cancellation policy when I made the reservation. The reason I cancelled was \_\_\_\_\_. If you do not have a cancellation number, please provide a copy of your phone bill showing the date and time of the cancellation call.
- I cancelled the "\*\*\*\*\*"subscription\*\*\*\*\*"membership\*\*\*\*\*"policy that was charged to my account by the above referenced merchant on \_\_\_/\_\_\_/\_\_\_ (date). I cancelled the charge prior to the transaction date.
- The transaction was paid by other means. I have included a copy of a cash receipt, or the front and back of my cancelled check or a copy of my statement for my other credit card.
- Other. Please describe and include what attempts have been made to contact the merchant and resolve the dispute. You may attach an additional sheet if more space is needed.

---



---



---



---



---



---

Please do not mail this form in the same envelope with your credit card payment; this will only slow down the processing of your dispute. Remember to include all supporting documentation.

## What Every Cardholder Should Know About Disputing a Transaction

When you use your Pacific Service CU Visa Credit Card or Visa Check Card you have certain protections as outlined in your Visa Account Agreement and Truth-in-Lending Disclosure, protections that allow you to dispute errors on your statement. To qualify for reimbursement, you must notify Pacific Service CU within the allotted time frame. To help you dispute a transaction, the following is an overview of the process, including necessary timeframes and documentation requirements. Pacific Service CU, as your card issuer, will do everything possible to help resolve your transaction disputes.

To preserve cardholder rights established by federal regulations, cardholders must send written notification of a billing error to Pacific Service CU within 60 days of the statement on which the error appears. The written notification must contain the cardholder's name, account number, type of account (credit/debit), date and amount of the error, and the reason why you, (the cardholder), believe there is an error. Dispute address is as follows:

Pacific Service CU  
Disputes  
P.O. Box 8191  
Walnut Creek, CA 94596  
(925) 609-5159 fax

To fulfill this requirement, you can send a letter with the above information, or you can complete this Notification of Disputed Transaction form. Your letter or the Notification form should include details regarding any attempts you have made to resolve this dispute with the merchant. Also, include a copy of the sales draft, sales contract or service agreement, if possible. Please provide the cancellation number if you cancelled a reservation with a Hotel/Motel/Lodging type of merchant.

Once we receive your written dispute information, a dispute case will be opened and reviewed for possible chargeback rights. A chargeback is the process that can result in a reversal of a transaction presented by the merchant. For the Credit Union to reverse a transaction, we must prove that the merchant has committed an authorization error, a processing error, fraud, has failed to honor a cancellation or a returned item, or has not provided the quality of goods and services promised.

There are very specific guidelines and criteria set by Visa. These rules and regulations must be followed in order to chargeback the transaction to the merchant. Our member service representatives will work with you to obtain the dispute details and documentation to support a chargeback claim. You may be contacted several times by our member service staff before a dispute determination can be made. If the information you provide results in a chargeback against the merchant, you will be given a provisional credit for the disputed amount.

When the merchant receives the chargeback request, they have 45 days in which to respond. The merchant can either accept the chargeback, or they can deny the chargeback and submit documentation to refute the claim.

If the merchant refutes the dispute, they will represent the chargeback request to Pacific Service CU. As a last resort, on your behalf, we can ask for the case to be submitted for arbitration review by Visa. Visa would then have the final say in the outcome of the case.

As you can see, there are many steps involved in the dispute process; the process can often take several months. Therefore it is important that you keep all documentation in support of your billing error until the error has reached final resolution. You will be sent a final letter once your dispute has been closed.

If you have any questions, please call a member service representative at (888) 858-6878.