

Cardholder Dispute Form

TRANSACTION INFORMATION

Date	Phone Number	
Cardholder Name	Card Number	
Merchant Name	Amount	Transaction Date

DISPUTE DETAILS

Choose ONE category that best describes your dispute:

I did not participate or authorize this transaction. Select one of the following statements and a SAFE/FRAUD option listed below.

My card is in my possession.

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

AND

SAFE/FRAUD Reporting Options

- 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 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 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 cancelled check.

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

(Note: One of the above is **required** before Farm Bureau 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 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 enclosed a copy of my receipt showing the difference.

I have not 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 this 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 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 informed of the merchant's return policy.

I was not informed of the merchant's return policy.

The merchant's response to the return was _____.

I cancelled the transaction with the merchant on _____.

I was informed of the merchant's return policy.

I was not informed of the merchant's return policy.

The merchant's response to the cancellation was _____.

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

I cancelled the hotel reservation on _____ n. My cancellation number is _____. (If a cancellation number was not supplied, please provide a telephone statement showing the cancellation call to the merchant.)

DETAILED EXPLANATION

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

AGREEMENT

I declare the aforementioned facts are true and accurate to the best of my knowledge and agree to indemnify the Bank for any cost or loss to the Bank as a result of any of the information in this statement being untrue.

Cardholder Signature

Date

For Office Use Only:

Statement taken by

Date
