

## Determining Dispute or Fraud - There is a Difference.

**Cardholder disputes** differ from fraudulent transactions in an important way: with disputes, the credit union is submitting a dispute between you and the merchant to Mastercard<sup>®</sup> on your behalf. Mastercard will make the final determination as to whether or not we can charge back the transaction to the merchant for your purchase. If we can charge back the transaction, you will be reimbursed for the purchase. If we cannot charge back the transaction, you will not be reimbursed for the purchase.

You must first attempt to resolve the dispute with the merchant and provide documentation showing you made an attempt before we are able to submit a dispute to Mastercard on your behalf. We may request additional documentation to resolve your dispute.

### \*For a transaction to be considered fraudulent:

- 1. You did NOT give your debit card to anyone
- 2. You ARE willing to prosecute the individual who made the transaction on your card.
- 3. The transaction was NOT a result of you signing up for a "free trial" offer on the internet.

#### "Free Online trials"

These are online companies that will offer a "free" product, plus a small fee for shipping and handling, usually around \$4.95. If the trial is not cancelled in the specified time frame, they will continue to charge you around \$90.00, until the trial is cancelled. They do provide terms and conditions that state this information and by providing your card number, you have agreed to it. **The best way to try to get a refund is to send back the product and work with the company.** 

# Signed forms must be received by Advantage One Credit Union with sixty (60) days of the transaction date as printed on your statement. Return the form(s) to Advantage One Credit Union using one of the following methods:

Deliver in Person: to any Advantage One Credit Union branch location

Mail to: ATTN: Plastic Dept. Advantage One Credit Union 23670 Telegraph Rd. Brownstown, MI 48134

Fax to: 734-676-3628



### Advantage One Credit Union

23670 Telegraph Rd., Brownstown, MI 48134-9222 734-676-7000 • www.myaocu.com Federally Insured by NCUA • NMLS# 408587

essed By	Date



Form last revised: 11/08/17

Internal Use Only

Proc

### **Debit Dispute Form**

This form must be signed by the person whose name appears on the debit card. Mastercard requires that you first attempt to resolve the issue directly with the merchant before submitting a dispute. All documentation pertaining to your attempt at resolution must be attached. If you are disputing more than a single transaction, please list all applicable transactions on the Multiple Dispute Listing form which follows.

First Name	Last Name		Debit Card Number
Merchant Name		Transaction Date	Amount
At the time of the transaction, please indicate	the status of the card		
Card still in account holder's possession	Card lost		Card Stolen
	Date card	d was lost	Date card was stolen
Fraudulent Transaction - Unauthorized or Fr	audulent Use of Card or C	ard Number	
trade my card, nor did I give anyone permission benefit from the unauthorized use of my card. my debit card to pay for "shipping only" or and release any information regarding my card ac information can, if necessary, be used in the in fraud involving my card account. Further, I un- testimony. I swear this affidavit is true and under statutes and may be punishable by fines and/o	This transaction is NOT a r other similar charge. I give count to local, state and , vestigation and/or prosec derstand I may be require erstand that making a false	esult of signing up for my consent to Adv /or federal law enfor aution of any person d to comply with a c	or a "free trial" on the internet using antage One Credit Union to rcement agency so that the (s) who may be responsible for court order or subpoena to give
Disputed Transaction			
I cancelled this recurring charge with	the merchant on	No charges c	are valid after this date.
I have been billed two or more times for	or the same purchase on t	he same day.	
Reservation cancelled on	_ Cancellation #	[	No cancellation # issued
Transaction authorized and then canc	elled or merchandise retu	rned. Merchant has	not posted a credit to account.
Description			
Order placed with merchant, merchant Merchant contacted for credit on		expected delivery c posted to account.	
Merchandise/services different than re	quested/authorized. Merc	chant was contacte	d on
Single transaction of	was made on		
Statement indicates that the same me anticipated nor authorized. Card was	erchant has processed a s in account holder possesi	econd charge to m on at the time of the	y account which I neither e second transaction.
Amount authorized on sales draft diffe	rs from amount charged t	o account. Receipt	enclosed.
Charge was paid by another method. and a copy of the cancelled check, c			response

# Multiple Dispute Listing

First Name	Last Name	Debit Card Number
Date	 Merchant Name	Dollar Amount
Date	 Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	 Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	Merchant Name	Dollar Amount
Date	 Merchant Name	Dollar Amount