

## Non-Fraud Dispute Letter – Problem with an Authorized Transaction

### Fillable Form

Date: \_\_\_\_\_ Cardholder Name: \_\_\_\_\_  
Card Number: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

The transaction(s) must be posted to the card/account.

Posted Date	Amount Posted	Merchant Name on Statement
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Please read carefully and choose the best reason for the dispute. Incomplete fields may result in an invalid chargeback or processing delays. Although private network rules and other agreements may provide additional consumer protection beyond Regulation E, less protective rules do not change a financial institution's Regulation E obligations.

**Duplicate Posting** – Duplicate transaction(s) are for the same merchant, same amount, and posted to the account on the same day.

Original transaction posted for: \$ \_\_\_\_\_ on \_\_\_\_\_

**Incorrect Amount** – The dispute is limited to the difference between amounts.

Amount to dispute: \$ \_\_\_\_\_

Amount on the receipt: \$ \_\_\_\_\_

Amount posted on the account: \$ \_\_\_\_\_

Attempt to resolve was made with the merchant on: \_\_\_\_\_

Merchant response: \_\_\_\_\_

Receipt attached as required per network rules for a valid chargeback: \_\_\_\_\_

**Paid By Other Means** – The transaction posted to the card was paid in another manner.

Transaction amount: \$ \_\_\_\_\_

Alternate payment method: \_\_\_\_\_

Attempt to resolve was made with the merchant on: \_\_\_\_\_

Merchant's response: \_\_\_\_\_

Attached is proof of other payment method as required for a valid chargeback: \_\_\_\_\_

**Credit Not Received** – Received a credit receipt/acknowledgment from the merchant; however, credit did not post to the card/account.

Date of the credit receipt/acknowledgement:

Attached is proof of credit receipt/acknowledgment for valid chargeback:

### **Canceled Recurring**

Mastercard® – Date of cancellation:

Visa® – canceled the payment type **NOT** the service with the merchant.

Date of canceled payment method and authorization according to merchant guidelines:

Details of new payment method as required for valid chargeback:

**Example:** I emailed My Cable Company on 5/1/23 at mycableco@something.com to change my payment method from my account with MYFIOne card ending in 9999 to my MyFITwo card ending in 1234 to begin with billing cycle 6/1/23. Confirmation of my change was received on 5/5 and is attached.

**Merchandise/Services Not Received** – Specific detail of the merchandise/service(s) is required per network rules for a valid chargeback.

Did **cardholder** cancel merchandise/services?

If yes, please stop as this is not a valid chargeback for merchandise/services not received. Please complete the canceled merchandise/services by cardholder below.

Detail description of expected merchandise/service(s):

Expected delivery date:

Was the merchandise sent to the incorrect address:

Address of agreed location:

Attempt to resolve was made with the merchant on:

Merchant's response:

If applicable, date the **merchant** canceled the merchandise/service:

Was the merchandise returned or attempted if received late?

Merchant:

Refused the return of the merchandise.

Refused to provide RMA (Return Merchandise Authorization).

Instructed the cardholder not to return the merchandise.

**Canceled Merchandise/Services By Cardholder** - Specific detail of the merchandise/service(s) is required per network rules for a valid chargeback.

Detail description of canceled merchandise/services:

Date merchant was contacted to cancel the merchandise/service(s):

Date merchandise/services was expected:

Date merchandise/services was provided:

Date merchandise was returned:

Shipping company & tracking number:

Date merchant received the merchandise:

Location of merchandise:

Attempt to resolve was made with the merchant on:

Merchant:

Refused the return of the merchandise.

Refused to provide RMA (Return Merchandise Authorization).

Instructed the cardholder not to return the merchandise.

**Not As Described/Defective** - Specific details of how the merchandise/service(s) did not match the transaction receipt are required per network rules for a valid chargeback.

Detail description of merchandise/service(s) to be provided:  
Detail discrepancy of merchandise/service(s) provided:  
Date merchandise/service(s) provided:  
Date merchandise/service(s) canceled:  
Date merchandise was returned or attempted to be returned:  
Shipping company and tracking number:  
Date merchant received product:  
Location of merchandise:  
Attempt to resolve was made with the merchant on:

Merchant:

Refused the return of the merchandise.  
Refused to provide RMA (Return Merchandise Authorization).  
Instructed the cardholder not to return the merchandise.

**Terminal Dispute** - withdrawal or deposit error

Cash not received in full: \$

Partial Dispense:

Amount Received: \$

Amount Disputed: \$

Missing Deposit:

ATM Terminal Name/Address:

ATM Terminal ID#:

Local Time/Date of Deposit:

Amount of Deposit:

Deposit Consist of:      Check      Cash

If cardholder does not have a valid transaction with the disputed terminal then the dispute may be rejected and require the cardholder return to terminal to establish history with a valid balance inquiry or cash withdrawal to obtain terminal information for processing.

**Any additional information, communication, or comments that can be provided in support of the dispute reason above can be provided in the space below.**