

MASTERCARD DISPUTE PROCESS AND FORM

If you believe a debit card transaction on your account is an error or unauthorized by you, you must notify us immediately upon discovery to limit your liability. With accordance to Regulation E section § 1005.6(b), cardholder liability is as follows:

If a consumer notifies the financial institution within two business days after learning of the loss or theft of the access device, the consumer's liability shall not exceed the lesser of \$50 or the amount of the unauthorized transfer. If the consumer fails to notify the financial institution within two days after learning of the loss or theft, the consumer's liability shall not exceed the lesser of \$500. A consumer must report any unauthorized electronic fund transfer that appears on a periodic statement within 60 days of the financial institution's statement date to avoid liability for subsequent transfers. Refer directly to the Consumer Financial Protection Bureau's website for updated information.

- Fill out and sign the attached Notification of Disputed Transaction – Mastercard form. Each section must be filled out and the form must be signed and dated.
- Please answer the following questions:
 - What is the date that you first discovered the transaction?
____/____/____
 - Have you attempted to contact the merchant on your own?
Yes No
 - Have you previously authorized transactions with this merchant?
Yes No
 - Is this transaction related to a previous transaction with this merchant?
(For example, a free trial, subscription, etc.)
Yes No
 - Have you given your card or card number to anyone or have authorized someone to use your card?
(This includes relatives)
Yes No
 - Do you have any supporting documentation or evidence to support your claim?
Yes No
 - Have you filed a police report?
Yes No

If additional information is needed during the investigation, the debit department will contact you. We will acknowledge your claim within 10 business days by granting a provisional credit to the account of which the fraud occurred. Your claim will be decided within 120 calendar days of the first acknowledgement. If denied, we will notify you that the provisional credit will be withdrawn from your account.

By signing, I am stating I am an authorized signer on the account identified in this statement. I attest that the debit(s) mentioned are not originated with fraudulent intent by me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct. Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in an imposition of fines up to \$1,000,000 or imprisonment up to 30 years, or both under the provisions of Federal Law (18 U.S.C. 1344).

Cardholder Signature

Date

Notification of Disputed Transaction - MasterCard

Cardholder Name: _____

Card Number:

□□□□ - □□□□ - □□□□ - □□□□

1. Transaction Information

Transaction Date	Merchant Name	Dollar Amount
___/___/___	_____	_____

2. Dispute Reason/Elaboration

I am disputing the transaction(s) in question because of the following reason(s):

The transaction(s) listed below are unauthorized.* No one authorized to use this account signed for or participated in the transaction(s).

At the time of the transaction(s), please indicate status of card (*Please check one*):

- Card Lost Date card was Lost ___/___/___ Card Stolen Date card was Stolen ___/___/___
- Card still in Accountholder's possession. New or Reissue Card Never Received

If cardholder still in possession of card is counterfeit card use suspected? Yes No

The charge(s) was paid by another means. Enclosed is a copy of the cancelled check/cash/credit receipt or account statement.

The amount signed for on the salesdraft differs from the amount billed on the monthly statement. Attached is my copy of the sales receipt.

The transaction was authorized and then canceled. A credit voucher was issued (copy enclosed), but the credit has not posted to my account. If no credit voucher was issued, please explain the merchant's response to the cancellation/return.

I have been billed multiple times (2 or more) for the same purchase. The original charge posted to my account on ___/___/___.

I placed an order with the merchant above. I have not received merchandise which I expected by ___/___/___ . I have contacted the merchant for credit but no credit has posted to my account.

I cancelled this reservation on ___/___/___ . The cancellation number provided to me is as follows: _____.

I cancelled this recurring charge with the merchant on ___/___/___ . No charges after this date are authorized from this merchant.

I received merchandise different from what I ordered. Attached is a detailed letter explaining what was expected from the merchant, what was received, and that an attempt to return the merchandise was made.

Cardholder Signature

Date

*If additional room is required to describe your dispute, please use the back of this form