

## Visa Cardholder Disputes: What the Member Needs To Know

- Please verify that your contact information is correct, in case we need to follow-up with you.

### Type of Cardholder Disputes

- If the dispute is for a transaction that was authorized or done by the member, the member is required to dispute the charge completely with the merchant. This is considered a **Non-Fraud** Dispute.
- If the card transaction was not authorized or not completed by the member in any way, it is a **Fraud** Dispute.

### Cardholder Dispute Time Frames

- Your account will be issued a provisional credit (temporary credit) within 2 business days of when the dispute paperwork was received. Provisional credits give member access to the funds while the dispute is being investigated.
- Any overdraft fees that were assessed will be credited back within that time as well. If you have not received the provisional credits after two business days, please contact ELGA.
- Members are required to submit cardholder dispute form within 60 days from the day the transaction would appear on their statement.
- Disputes can take up to 90 days to resolve, members are required to keep accounts open.

### After You File a Dispute

- If the merchant issues a credit for funds already issued to you by ELGA, please contact ELGA credit Union immediately. If ELGA receives notification of any merchant credits, we will remove our credit immediately.
- Member may receive a letter in the mail regarding the dispute that requires a response. If no response is received, it will result in a denial of your dispute and the removal of your credits from your account.
- If the dispute is a non-fraud dispute, the member will receive a letter in the mail with documents from the merchant. The documents are the merchant explaining why they believe the charge is valid. The member is required to provide a rebuttal to the claims made by the merchant in the documents, within the specified timeframe.
- If the dispute is denied because the Merchant was able to prove the charge to be valid, the member will be mailed a letter informing them of the denial. Along with the documents provided by the merchant, that proves the charge was valid.
- Members will receive a letter in the mail letting them know the dispute has been closed and the funds are final.
- If you have reoccurring debit/credit card transaction, please notify the merchant of your new card number.

### Ways to Protect Against Fraud

- ❖ **Fraud Alerts:** Member will be notified by text message, phone call, or email of suspected fraud. It is important to respond quickly and accurately to the fraud alerts to prevent possible fraud.
- ❖ **Mobile and Online Banking:** Important for members to monitor their accounts using the mobile app or the online banking.
- If you have any questions about the dispute process, please contact ELGA Credit Union at 810-715-3542 or 810-600-4419.



**For the following dispute types, you must make an attempt to resolve the dispute with the merchant prior to filing a dispute. Please describe your attempt to resolve in the following section:**

Yes  No I attempted to resolve with the merchant. Date of Contact \_\_\_\_\_

Contact method:  Phone  E-mail  Other: \_\_\_\_\_  
Merchant Response:

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If no attempt, why not?

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The following explains my dispute:

I received a price adjustment (credit slip) on the above transaction and it has not appeared on my statement. I have included a photocopy of the credit slip.

I certify that only one transaction was made with the above referenced merchant. On my statement, the same merchant has processed a second charge to my account, which I neither participated in nor authorized.

I certify that I participated in the above transaction, but have not received the merchandise. (Describe your attempts to resolve the matter with the merchant as well as the expected date of delivery on the additional space provided).

I certify that I participated in the above transaction, but have returned the merchandise/cancelled services on \_\_\_\_\_ (date) per the merchant's instructions and have not received credit. (Merchant cancellation policies may apply; please provide full details on the additional space provided).

I contacted the merchant on \_\_\_\_\_ and canceled the monthly recurring transaction. (Merchant cancellation policies may apply; please provide full details on the additional space provided).

I contacted the merchant on \_\_\_\_\_ and canceled my reservation. (Please provide full details on the additional space provided).

My cancellation number is \_\_\_\_\_

I was not given a cancellation number.

The shipped merchandise I received is defective. (Describe in the additional space the defect or damage and attempts to return the merchandise, and the merchant's response).

The merchandise/services were not as described. (If purchase was made over the phone please indicate what was not as described. Otherwise, please provide written documentation as to what was not as described. i.e.: color, quantity, etc.)

I would like a copy of the sales draft. (Reason for request)  
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Other. Describe below. Descriptions of transactions should be typed or written clearly. Attach additional sheets if necessary.

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