

plastic card dispute statement information



Dear UMe Member,

This information will assist you in understanding our process for handling transaction disputes and provide you with the information we will need in order to process your dispute. Rest assured, we understand that disputes and fraud can be frustrating and inconvenient – and our Card Services Team is dedicated to helping you resolve your concern as quickly and as efficiently as possible.

There are various types of FRAUD transactions that you can dispute:

- > Transactions not recognized – you didn't make the purchase
- > Transactions not authorized – the card wasn't present and the transaction was processed without your permission

There are additional types of transactions that you can dispute - however, you must first contact the merchant to try to resolve the dispute with them, directly, prior to filling out this form. These transactions could be one of the following:

- > Goods not received – you didn't receive the ordered goods/services at the agreed location or by the agreed delivery date
- > Services not rendered – a merchant was unwilling or unable to provide purchased goods or services
- > Transaction amount differs – processed for the wrong amount
- > Defective merchandise or goods not as described
- > Cancelled recurring transactions – a merchant continued to charge you for a recurring transaction despite cancellation notification
- > Credit not processed – incorrect processing
- > Paid by other means – you paid for the goods or services in another way
- > Duplications – when a single transaction is processed more than once

NOTE: Quality-of-services, billing problems, contract-related concerns, download software issues, and buyer's remorse are not disputable items.

To file a Transaction Dispute, please follow the directions below:

(1) Complete the Plastic Card Dispute Statement and enclose all supporting documentation. This may include receipts, proof of purchase, proof of return, letter(s) / email(s) sent to the merchant, copy of the contract/invoice/bill-of-sale or any other documents that help support your case.

(2) Submit your completed Plastic Card Dispute Statement, by one of the following three ways:

▼ email

cardservices@umecreditunion.com

▼ fax

(818) 238.2932

▼ mail

UMe Credit Union
Attention: Card Services
P.O. Box 7767
Burbank, CA 91510-7767

▼ in person

UMe Credit Union
3000 W. Magnolia Blvd.
Burbank, CA 91505

Upon receipt of your Card Dispute Statement, a UMe Card Services Representative will follow up with you regarding your dispute. If you have additional questions, please feel free to contact us at (818) 238.2900.

plastic card dispute statement

Member Name:	
Card Number:	
Select / Indicate Card Type: <input type="checkbox"/> Visa Debit Card <input type="checkbox"/> Visa Credit Card <input type="checkbox"/> ATM Card	
Street Address:	
City:	
State:	Zip Code:
Home Phone Number:	Mobile Phone Number:
Work Phone Number:	Email Address:
Is your card, currently, in your possession?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
Is your PIN written on your card?	<input type="checkbox"/> YES or <input type="checkbox"/> NO
Have you ever provided your PIN to anyone, for any reason?	<input type="checkbox"/> YES or <input type="checkbox"/> NO

Disputed Transaction(s)		
Description: (choose one)	<input type="checkbox"/> Fraud / Unauthorized Transaction <input type="checkbox"/> Other Transaction Dispute	
Transaction Date	Transaction Amount \$	Merchant Name / Location

If you have additional transactions, please use the Additional Disputed Transaction Worksheet on page 5.

If your dispute reason falls in the selection below, please:

(1) indicate your reason, and (2) sign and date the bottom of this page.

	My card was (choose one): <input type="checkbox"/> LOST or <input type="checkbox"/> STOLEN. The transactions listed are unauthorized or fraud.
	My card is in my possession; but, transactions that have cleared my account are unauthorized or fraud.
	ATM Error: The above ATM transaction is incorrect. Amount requested \$ _____ Amount Received \$ _____
	Merchandise is Defective or Damaged: I have shipped the merchandise back to the merchant; but, I have not received credit. NOTE: Must provide copy of receipt and return receipt
	Double or Multiple Charges: I was charged more than once, and I have contacted the merchant to resolve the matter.
	Billed Wrong Amount: The transaction I conducted was in the amount of: \$ _____ but, I was charged: \$ _____. NOTE: Must provide a copy of the sales slip.
	Paid By Other Means: I entered into the transaction; but, paid by other means (choose one): <input type="checkbox"/> Cash <input type="checkbox"/> Check <input type="checkbox"/> Other Card NOTE: Must provide proof of such payment.

If your dispute reason falls in the selection below, you must first contact the merchant directly to try to resolve with them before proceeding with this form. Once you have contacted the merchant, please:

(1) indicate your dispute reason, (2) sign and date the bottom of this page, and (3) continue to page 4 to provide details of your attempts to resolve the dispute with the merchant (including communication and communication attempts, etc.).

	Merchandise Not Received: I certify that I conducted the transaction(s); but, I have not received the merchandise. I have contacted the merchant to request a credit for the merchandise and/or tried to resolve the matter; but, I have not had success. <i>Proceed to page 4 to document expected delivery date, details of your communication with the merchant, description of merchandise, and amount of transaction</i>
	Services Not Received: I certify that I conducted the transaction(s); but, I have not received the service. I have contacted the merchant to request a credit for the service and/or have tried to resolve the matter; but, I have not had success. <i>Proceed to page 4 to document details of your attempts to contact the merchant, description of service and amount of transaction</i>
	Returned Merchandise: I certify that I conducted the transaction(s); but, I returned the merchandise on _____ date, per the merchant's instructions and have not received credit. <i>Proceed to page 4 to document details of your communication with the merchant, description of merchandise and amount of transaction</i>
	Cancelled Transaction: I contacted/notified the merchant to cancel services, membership, reservation, etc. on the following date _____ and the merchant is unauthorized to bill me. <i>Proceed to page 4 to document details of your communication with the merchant</i>
	Quality of Goods or Services Not as Described: I have contacted the merchant and have been unsuccessful in trying to resolve this matter. <i>Proceed to page 4 to document details of your communication with the merchant</i>
	Additional Charge(s): I certify that I conducted a transaction with the merchant; however, the merchant has processed an additional transaction(s) that I was unaware of. <i>Proceed to page 4 to document details of your communication with the merchant</i>

Signature: _____	Date: _____
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Disputed Transaction(s) Details

In this section, please detail all pertinent information about your claim, including, but not limited to, communication and communication attempts with the merchant, description of the merchandise and amount of transaction, etc.

