



## 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® 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

Internal Use Only

Processed By _____	Date _____	teller stamp here
Form last revised: 11/08/17		

# 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.

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First Name

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Last Name

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Debit Card Number

---

Merchant Name

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Transaction Date

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Amount

At the time of the transaction, please indicate the status of the card

Card still in account holder's possession     Card lost \_\_\_\_\_  
Date card was lost

Card Stolen \_\_\_\_\_  
Date card was stolen

**Fraudulent Transaction - Unauthorized or Fraudulent Use of Card or Card Number**

By checking the box, I make this affidavit for the purpose of establishing the fraudulent use of my card. I did NOT give, sell, or trade my card, nor did I give anyone permission to use my card(s), including anyone in my household. I did not receive any benefit from the unauthorized use of my card. This transaction is NOT a result of signing up for a "free trial" on the internet using my debit card to pay for "shipping only" or another similar charge. I give my consent to Advantage One Credit Union to release any information regarding my card account to local, state and /or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or prosecution of any person(s) who may be responsible for fraud involving my card account. Further, I understand I may be required to comply with a court order or subpoena to give testimony. I swear this affidavit is true and understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or imprisonment.

**Disputed Transaction**

- I cancelled this recurring charge with the merchant on \_\_\_\_\_. No charges are valid after this date.
- I have been billed two or more times for the same purchase on the same day.
- Reservation cancelled on \_\_\_\_\_ Cancellation # \_\_\_\_\_  No cancellation # issued
- Transaction authorized and then cancelled or merchandise returned. Merchant has not posted a credit to account.  
Description \_\_\_\_\_
- Order placed with merchant, merchandise not received by the expected delivery date of \_\_\_\_\_
- Merchant contacted for credit on \_\_\_\_\_ but no credit has posted to account.
- Merchandise/services different than requested/authorized. Merchant was contacted on \_\_\_\_\_
- Single transaction of \_\_\_\_\_ was made on \_\_\_\_\_  
Statement indicates that the same merchant has processed a second charge to my account which I neither anticipated nor authorized. Card was in account holder possession at the time of the second transaction.
- Amount authorized on sales draft differs from amount charged to account. Receipt enclosed.
- Charge was paid by another method. Enclosed is a detailed letter of the merchant response and a copy of the cancelled check, cash/credit receipt or credit card statement.

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Cardholder Signature

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Date

# 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
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Date	Merchant Name	Dollar Amount
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Date	Merchant Name	Dollar Amount
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Date	Merchant Name	Dollar Amount
_____	_____	_____
Date	Merchant Name	Dollar Amount
_____	_____	_____
Date	Merchant Name	Dollar Amount

\_\_\_\_\_

Cardholder Signature Date