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P.O. Box 6344

Fargo, ND 58125-6344 (866) 229-9625 Fax

Merchant Name:  
Dispute Amount:

Post Date:  
Transaction Amount:

I have examined the charges made to my account and I am disputing the above item for one of the following reasons:

1. \_\_\_\_\_ The sales receipt amount was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_.
2. \_\_\_\_\_ I did not authorize nor did I participate in the transaction.
3. \_\_\_\_\_ Although I did participate in a transaction with the merchant, I was billed for \_\_\_\_\_ transactions totaling \$ \_\_\_\_\_ that I did not engage in, nor did anyone authorized to use my card. I do have my credit card in my possession. Enclosed is a copy of my authorized sales slip.
4. \_\_\_\_\_ I did participate in the transaction. However, I paid for the transaction using another form of payment. (Describe form of payment): \_\_\_\_\_. Enclosed is a copy of my form of payment (i.e. canceled check, other credit card statement, cash receipt, etc.).
5. \_\_\_\_\_ I did not receive \$ \_\_\_\_\_ from an ATM located at \_\_\_\_\_.
6. \_\_\_\_\_ I have not received the merchandise which was to have been shipped to me. The expected delivery date was \_\_\_\_\_ (MM/DD/YY). I contacted the merchant \_\_\_\_\_ (MM/DD/YY) and requested that my account be credited. I spoke with \_\_\_\_\_ (name).
7. \_\_\_\_\_ Merchandise was shipped to me which arrived damaged and/or defective (circle one) on \_\_\_\_\_ (MM/DD/YY). I returned it on \_\_\_\_\_ (MM/DD/YY). I contacted the merchant on \_\_\_\_\_ (MM/DD/YY) and requested that my account be credited. I spoke with \_\_\_\_\_ (name). Enclosed is an explanation of how the merchandise was damaged or defective.
8. \_\_\_\_\_ I notified the merchant on \_\_\_\_\_ (MM/DD/YY) at \_\_\_\_\_ am/pm to cancel the pre-authorized order/reservation. Cancellation # \_\_\_\_\_ (required).  
Reason for cancellation \_\_\_\_\_.  
Person I spoke to \_\_\_\_\_.
9. \_\_\_\_\_ I have returned/canceled (circle one) the merchandise on \_\_\_\_\_ (MM/DD/YY) because \_\_\_\_\_.  
Enclosed is documentation showing proof of return or cancellation.
10. \_\_\_\_\_ The attached credit slip was listed as a charge on my statement.
11. \_\_\_\_\_ I was issued a credit slip for \$ \_\_\_\_\_ on \_\_\_\_\_ (MM/DD/YY), which has not been posted to my account. I have enclosed a copy of my credit slip.
12. \_\_\_\_\_ The charge in question was a single transaction (sale #1), but was billed twice to my statement. I did not authorize the second transaction.  
Sale #1 \$ \_\_\_\_\_ Ref. # \_\_\_\_\_  
Sale #2 \$ \_\_\_\_\_ Ref. # \_\_\_\_\_
13. \_\_\_\_\_ I am not disputing this charge, however, I need a copy for my records.
14. \_\_\_\_\_ Other, please explain:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Account #:  
Cardholder's Name:  
Cardholder's Signature: \_\_\_\_\_  
Date Signed: \_\_\_\_\_ Daytime Phone #: \_\_\_\_\_