

Non-Fraud Transaction Dispute Form

Instructions for filing a dispute:

Please note: This form is only to be used to dispute transactions that you believe are in error and are **not fraudulent**. (A fraudulent transaction is one in which you did not authorize, participate in, or benefit from.) If you are disputing transactions that you believe are fraudulent, please use the Fraud Transaction Dispute Form.

1. To submit a dispute using this form, please complete all fields below and all fields in the appropriate dispute section. Any missing information will cause a delay in the processing of your dispute.
2. The form can be completed by:
 - Filling it out online and then printing it
 - Printing it and filling it out by hand
3. You may send your completed form by one of two ways:
 - Fax it to 303-389-7324
 - Mail it to:
Cardholder Services Center
Dispute Processing
PO Box 636001
Highlands Ranch, CO 80163-6001

Cardholder Information

* Cardholder name * Today's date (mm/dd/yyyy)
 * Card number * Cardholder phone number

* Address1

Address 2

* City

* State

* Zip

* Transaction date

* Merchant name

* Transaction amount \$

* Dispute amount \$

Cardholder signature _____ Date _____

Dispute Types

Click the dispute type link that most closely matches your dispute. Please answer all questions in the selected dispute type section and provide your card number at the top of the page. Required fields are marked with an asterisk (*). Include any supporting documents so we can process in a timely manner.

Attach a separate sheet or letter if you need more room to explain. If none of the following dispute types accurately reflect your dispute, please write a separate letter and include all of the information listed above.

[I do not recognize this transaction](#)

[Cancellation dispute](#)

[Returned merchandise dispute](#)

[I paid for these goods or services by other means](#)

[Non-receipt of goods or services](#)

[A credit transaction posted as a debit in error](#)

[Incorrect transaction amount](#)

[I was charged two or more times for the same transaction](#)

[I did not receive cash from an ATM withdrawal attempt, but was charged as if I did receive it](#)

[Quality of goods or services, defective merchandise or not as described](#)

[Visa ReadyLink/ATM load error](#)

I do not recognize this transaction **Note:** Use this if you need additional information to identify the transaction. Do not use this reason if the transaction is fraudulent. [[Go back to list of dispute types](#)]

I need more information to help me identify this transaction.

This is the end of this section. [Go back to the instructions to send your form.](#)

Cancellation dispute [[Go back to list of dispute types](#)]

* Were you advised of any cancellation policy? Yes No

If you selected Yes, please explain

* Date of cancellation Person you spoke with

* Cancellation number

* Reason for the cancellation

* Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

Returned merchandise dispute [[Go back to list of dispute types](#)]

* Date returned Date merchandise received by merchant

If you returned the merchandise, specify the Return Merchandise Authorization number (RMA)

* Shipping company name Tracking number

* Reason for return

* Describe your attempt to resolve with the merchant

If you have a credit slip or voucher or a refund acknowledgement that has not posted, please provide the following:

Date of credit slip Invoice or receipt number of the credit

* Did the merchant refuse to accept the returned merchandise or provide a return authorization? Select one:

Merchant refused to provide return authorization

Merchant refused to accept returned merchandise

Merchant informed me not to return the merchandise

* Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

I paid for these goods or services by other means [\[Go back to list of dispute types\]](#)

* Select one of the following:

Check Cash Other bank card Other

* Describe your attempt to resolve with the merchant

Note: If you select this reason, you must supply a copy of proof of other means of payment. Proof can include another bank card statement, copy of the front and back of a canceled check, or a cash receipt.

This is the end of this section. [Go back to the instructions to send your form.](#)

Non-receipt of goods or services [\[Go back to list of dispute types\]](#)

* Select one: Merchandise not received Service not received

* Describe in detail what service or merchandise was ordered

* The date you expected delivery or services

* Was the merchant unwilling or unable to provide service? Yes No

If you selected Yes, please explain

* Describe your attempt to resolve with the merchant

* What was the merchant response? If no merchant response, please explain

This is the end of this section. [Go back to the instructions to send your form.](#)

A credit transaction posted as a debit in error [\[Go back to list of dispute types\]](#)

* A credit for \$ was posted to my account as a debit

Note: You must supply a copy of the credit receipt received from the merchant.

* Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

Incorrect transaction amount [\[Go back to list of dispute types\]](#)

* The amount of the transaction posted for \$ but should have posted for \$

Note: If available, please supply a copy of your receipt.

* Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

I was charged two or more times for the same transaction [[Go back to list of dispute types](#)]

- * Date of first charge
- * Date of second charge
- Date of third charge
- Date of fourth charge
- * Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

I did not receive cash from an ATM withdrawal attempt but was charged as if I did receive it [[Go back to list of dispute types](#)]

- Transaction reference number
- * Select one of the following:
 - I made a single attempt and did not receive cash
 - I made multiple attempts and only received cash on one of those attempts
 - Other

This is the end of this section. [Go back to the instructions to send your form.](#)

Quality of services or goods, defective merchandise, or not as described [[Go back to list of dispute types](#)]

- * Select one of the following:
 - Merchandise was defective or not as described
 - Service was defective or not as described
- * Describe the difference between what was ordered and what was received, or supply copy of written purchase order. What was defective or why is the purchase unsuitable for your needs?
- * Date you received merchandise or service
- Date merchandise returned
- Date received by the merchant
- If returned, specify the Return Merchandise Authorization number (RMA)
- * Shipping company
- Tracking number
- Note:** If you have a credit slip or voucher or a refund acknowledgement that has not posted, please provide.
- * Date service cancelled
- * How was service cancelled?
- * Did the merchant refuse to accept the returned merchandise or provide a return authorization? Select one:
 - Merchant refused to provide return authorization
 - Merchant refused to accept returned merchandise
 - Merchant informed me not to return the merchandise
- * Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

Visa ReadyLink/ATM load error [\[Go back to list of dispute types\]](#)

Where was Visa Ready Load attempted Merchant PNC ATM Other ATM

* Name of merchant/financial institution where load was attempted

* You made a single attempt to load \$

* Cash not returned by the ATM or merchant during the load attempt \$

* Did you attempt to deposit checks Yes No

If you selected Yes, what was the total amount of the checks? \$

* Amount of cash that was loaded on the card \$ Amount in dispute \$

* Do you have a receipt? Yes No Terminal number (located on receipt)

* Location or address of load attempt (located on receipt). If no receipt, provide approximate location.

Error message indicated on the receipt (if applicable)

Transaction reference number

This is the end of this section. [Go back to the instructions to send your form.](#)