

Non-Travel Related Disputes Date _____

Cardholder Information Account Number _____ Phone _____
 Name(s) _____ Fax _____
 Transaction Information Merchant Name _____ Phone (if known) _____
 Merchant Location (if available) _____
 23 Digit Reference # _____
 Transaction Date ____/____/____ Transaction Amount \$ _____ **Disputed Amount** \$ _____

I am initiating this dispute on behalf of the customer
 Name _____ Relationship to cardholder _____
 Signature: _____

PLEASE CHECK THE APPROPRIATE DISPUTE AND COMPLETE THE CORRESPONDING INFORMATION

- The charge is mine, however I need a copy**
- I don't recognize this sale**
- I never authorized this transaction**
 **Cardholder Signature required:

- I participated in only one transaction, the second one is unauthorized**
 **Cardholder Signature required:

- I paid for this transaction by other means**
 **Must provide copy of the front & back of canceled check, other credit card statement showing the second charge, cash receipt, etc. as supporting documentation.
- I was billed a different amount than my receipt shows**
 **Must provide copy of the front & back of canceled check, other credit card statement showing the second charge, cash receipt, etc. as supporting documentation.

For the following inquiries, please answer the questions below

➤ **An attempt to resolve this dispute with the merchant must be made. Please describe your attempt(s):**

➤ **On what date(s) did you contact the merchant to resolve this concern?** _____ / ____ / ____

- I was billed for merchandise, service, or cash I haven't received**
 - Describe the item(s) not received, including dollar amount of each item

 - **Date merchandise/services were to be provided** _____ / ____ / ____
 - **Ship To address (if different)** _____

**If the transaction was made face-to-face, proof must be supplied showing merchandise was to be shipped

- I am disputing the Quality of Merchandise/Services received**
 - List item(s) defective/not as ordered, including dollar amount of each item _____
 - Describe why item(s) defective/not as described, or incompatible

**Must supply proof of what was ordered versus what was received, if made over the phone, written correspondence will be sufficient

➤ Date merchandise was returned, or attempted to return. _____ / ____ / ____ **Must attach proof of return, if applicable

- I am disputing a card-activated call**
 - Please describe your reason for dispute, including dollar amount you're disputing

I am being billed for a service I canceled

- On what date did you contact the merchant to cancel the transaction: / /
 - If you canceled over the phone, do you recall whom you spoke to? If yes, their name:
- **If a recurring transaction, only the transaction(s) after the cancellation date may be disputed*

I returned the merchandise and have not received credit

- Reason for return:
 - Date of return or credit voucher date / /
- **Must provide proof of return or copy of credit report, if applicable*
- If your merchandise was accepted for return, did you receive an in-store credit slip?
- **If in-store credit voucher was received, retain a copy for your records and send the original via certified mail to Bank One*
- Does the merchant display a policy for returns? If so, please describe that policy:
- _____
- If the merchandise was shipped/mailed back to merchant, to what address was it sent to?
- _____
- Is there a postal/UPS receipt? ***If yes, must provide copy as supporting documentation*

Please include additional comments that are pertinent to your dispute:

***Supporting documentation may be faxed to 1-888-297-0785/847-488-7985 or mailed to:*

**Bank One
PO Box 2015
Elgin, IL 60121-2015
Attn: Dispute Department**

Bank One USE ONLY	Circle applicable reason code	32 41 53 55 56 57 60 59 (RS1 RS2 RS3 RS4 RS5)
“I certify that the facts were obtained from my discussion with the cardholder and are accurate to the best of my knowledge”		
Chargeback representative		Date
Recap of representatives attempt to resolve dispute with merchant directly:		
<i>Check applicable regulation for appropriate timeframes and member message fields</i>		
Call Taken By/Ext.		Date:
Supervisor		
Best Time to call		Number we may reach customer back at