

MasterCard Transaction Dispute

MasterCard has recently revised the requirements for cardholder dispute claims. **Effective immediately, cardholders must contact the merchant prior to initiating a dispute and the cardholder's documentation must set forth the result of the conversation with the merchant.** If the cardholder cannot contact the merchant, the cardholder must explain what attempt was made. For example: left voice mail, sent e-mail message or letter. This information is vital to preserving possible chargeback rights as documented in Section 3.23.2.7 of the chargeback guide. (10/17/07)

Please use this form to detail the transaction in question, as well as the results of contacting the Merchant.

Member Name:

Merchant Name:

ATLCU Account #:

Date of Transaction:

Last 4 Digits of Card #:

Amount of Transaction:

Date of Dispute:

Merchant Phone:

Merchant Email:

Merchant Website:

Prior to the transaction listed above, have you ever done business with this Merchant before? Yes No

Is your debit card still in your possession? Yes No

Why are you disputing this transaction?

How did you contact the Merchant? Phone Email Website Letter

Date of contact:

Result of Contact*:

*Be sure to record the name of the party you contacted and any confirmation numbers provided. List also the amount and date of any refund expected. If applicable, attach a copy of the letter, email or website confirmation of cancellation. For unsuccessful resolutions, present this form to us by mail, fax or in person.