



P.O. Box 127  
Bethpage, NY  
11714 Attn:  
Operations & Risk

Phone: (800) 628-7070  
Fax: (866) 349-8995

**MasterCard Debit Cardholder Dispute Form**  
**Instructions**

**\*\*\*This form should not be used for fraudulent transactions\*\*\***

Dear Valued Member,

Thank you for contacting Bethpage Federal Credit Union regarding your transaction. MasterCard recommends that your first step in disputing a purchase is to contact the merchant directly to resolve the dispute.

If you have already contacted the merchant and the contact was unsuccessful in resolving the dispute, Bethpage Federal Credit Union will attempt to assist you in a resolution. A cardholder dispute may be submitted for any of the following reasons:

- ❖ A transaction was cancelled, but the merchant still charged the debit card.
- ❖ An item was purchased using a debit card, and later returned the item to the merchant, but the card was never credited for the return.
- ❖ An incorrect amount was charged for a transaction.
- ❖ There is an issue with the quality of goods or services provided.
- ❖ Duplicate charges for the same item or services for the same day.
- ❖ Non receipt of goods or services.
- ❖ Goods or services were paid by other means.

Please complete the attached **Notification of Disputed Charge – MasterCard form** and include a signed **Letter of Explanation** that details the transaction and the steps taken to resolve the dispute with the merchant. Please include supporting documentation that may be helpful in resolving the dispute.

Additional documentation may be required showing that you have attempted to resolve the dispute.

 The Letter of Explanation should include the following:

- Date of transaction
- Merchant Name
- Dollar amount
- Reason for dispute
- Date and time member contacted merchant and merchant response
- Copies of receipts/contracts/emails
- Cancellation policy/documents (if applicable)
- Any other pertinent information or supporting documents

**Important:** Bethpage Federal Credit Union must be notified within **60 days** from the date of the disputed transaction. Please make sure to complete the **Notification of Disputed Charge – MasterCard form** and attach all requested items from the above list. If you do not comply with the above and complete the request, this will delay the chargeback process, and potentially lose chargeback rights. Dispute claims may take 60-120 days for resolution.

If you have any questions regarding this form, please contact us at 800-628-7070 or stop by your local branch. Thank you for your membership.

Sincerely,

Bethpage Federal Credit Union



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## NOTIFICATION OF DISPUTED CHARGE – MASTERCARD

Member Name	Card Number & Expiration Date Exp.	Best Contact Number
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Transaction Information (If more than one charge is in dispute, please complete a separate form for each item)		
Merchant Name	Transaction Date	Amount

**\*Please note: All Disputed Charge circumstances require a detailed letter that details the transaction(s) and the steps taken to resolve the dispute with the merchant.\***

I am disputing the transaction because of the following reason (Please choose one item below that best fits your dispute):

- I certify that only one transaction was made with the above referenced merchant in the amount of \$\_\_\_\_\_ on the date of \_\_\_\_\_. On my statement, the same merchant has processed a second charge to my account which I neither participated nor authorized. Also, my card was in my possession at the time of the second transaction. **Attached is a detailed letter explaining that an attempt was made.**
- The charge(s) was paid by another means. **Enclosed is a copy of the cancelled check or cash/credit receipt or credit card statement.** Complete the section below that applies to your resolution attempt.
  - I have contacted merchant directly to request credit. Merchant response was: \_\_\_\_\_
  - If merchant could not be reached, indicate method(s) used to attempt contact: \_\_\_\_\_
- The amount signed for on the sales draft differs from the amount billed on my monthly statement. **Attached is my copy of the sales receipt.**
- The transaction was authorized and then cancelled or merchandise returned. The merchant has not posted a credit to my account. **Attached is my copy of the credit voucher.**
- I have been billed multiple times (2 or more) for the same purchase on the same day.
- I placed an order with the merchant above. I have not received merchandise which I expected by \_\_\_\_\_. I contacted the merchant for credit \_\_\_\_\_, but credit has not posted to my account. **Attached is a detailed letter explaining that an attempt was made.**
- I cancelled this reservation on \_\_\_\_\_. (Please choose one.)
  - The cancellation number provided to me is as follows: \_\_\_\_\_
  - No cancellation number was issued by the merchant.
- I cancelled this recurring charge with the merchant on \_\_\_\_\_. Charges after this date are not authorized from this merchant. **Attached is a detailed letter explaining that an attempt was made.**
- I received merchandise/services different from what I requested/authorized. An attempt to contact the merchant was made on \_\_\_\_\_. **Attached is a detailed letter explaining what was expected from the merchant, what was received, and that an attempt to return the merchandise was made. Additional information might be required.**

Member's Signature \_\_\_\_\_

Date \_\_\_\_\_

(Below for Operations & Risk Use Only)

Credit Union Employee Comments (if necessary, please provide further details on a separate sheet):

<p>_____</p> <p style="text-align: center;">Operations Employee</p> <p>_____</p> <p style="text-align: center;">Email Address</p> <p>_____</p> <p style="text-align: center;">Phone Number</p> <p>_____</p> <p style="text-align: center;">Fax Number</p>	<p>Action Requested (Check one)</p> <p><input type="checkbox"/> Cardholder Dispute – Process chargebacks as allowed under MasterCard Rules</p> <p><input type="checkbox"/> Credit Union Dispute – Process chargebacks as allowed under MasterCard Rules</p> <p><input type="checkbox"/> Request Sales Draft Only</p> <p><input type="checkbox"/> Rebuttal Documentation</p>
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