



VISA ENHANCED CHARGEBACK FORM

SECTION I			
CARDHOLDER NAME			ACCOUNT NUMBER
VISA CHECK CARD NUMBER	DAYTIME TELEPHONE NUMBER	ALTERNATE PHONE NUMBER	DATE REPORTED TO SCFCU

SECTION II	
<p>PLEASE MARK ONLY ONE APPROPRIATE SELECTION:</p> <p><input type="checkbox"/> Dispute: Goods or services received were not as described on the transaction receipt or other documentation presented to the cardholder, or not the same as Mail/Phone Order (MO/TO) merchant's verbal description, OR Merchandise was received damaged, defective, or otherwise unsuitable for the purpose sold. Chargeback time frame is 120 days or 60 days from when cardholder notifies Southern Chautauqua FCU. * \$25 Dispute fee</p> <p><input type="checkbox"/> Authorization Issues: Is the dispute related to improper authorization information or procedure – for example, no authorization, negative authorization, etc? Chargeback time frame is 45-90 days</p> <p><input type="checkbox"/> Processing Errors: Was a technical mistake made in processing the transaction – for example, duplicates, non-matching account number, etc? Chargeback time frame is 45-120 days – in most cases.</p> <p><input type="checkbox"/> ATM Malfunction: Cardholder participated in the Transaction, and did not receive, or received only a portion of cash or Load Transaction Value. Chargeback is invalid when Cardholder states that the transaction was fraudulent or the transaction was posted twice. Chargeback time frame is 120 days from the transaction processing date. Chargeback processing requirements:</p> <p style="padding-left: 40px;">Cash/value not received: _____</p> <p style="padding-left: 40px;">Cash/value amount received: _____</p> <p style="text-align: right;">Sign _____</p> <p style="text-align: right; color: red;">REQUIRED - Cardholder Signature</p>	

SECTION III LIST OF TRANSACTIONS		
TRANSACTION DATE	MERCHANT NAME	DOLLAR AMOUNT

SECTION III

COMMENTS

* Please include in detail:

- Your attempt to resolve the dispute
- Precisely why the goods or services received did not match the merchant's written or verbal description provided at the time of purchase
- The expected or actual receipt of merchandise or services purchased on or before the CPD
- Merchandise was damaged or defective (if applicable) and the disputed amount.

Sign _____

REQUIRED - Cardholder Signature