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## **MasterCard Debit Card Disputes and Fraud Claims**

For the credit union to process your MasterCard dispute or fraud claim in a timely manner, please follow this comprehensive member guide.

Rutgers Federal Credit Union's policies and procedures for processing fraudulent and disputed transactions are governed by the Electronic Funds Transfer Act and Regulation E.

### **Cardholder Dispute**

When you submit a dispute, the credit union is acting on your behalf between you and the merchant. MasterCard will make the final decision as to whether or not the credit union is authorized to charge back the merchant for your purchase. If MasterCard consents to your dispute, a charge back is filed with the merchant and you will be reimbursed. Should MasterCard deny your dispute you will not be credited. *Note: Per regulation; the credit union will only process transaction disputes greater than \$50.00. Members are fully responsible for disputes less than \$50.00.*

Prior to the credit union submitting a dispute on your behalf, you must first attempt to work out the dispute directly with the merchant. Documentation of your attempt may be requested by the credit union prior to submitting your request to MasterCard.

A cardholder dispute occurs when you have a disagreement with a merchant about a charge. The following are examples of disputes:

1. You cancelled a transaction with a merchant, but the merchant charged you anyway (i.e.: you used your debit card to reserve a hotel room but cancelled with the hotel within the required timeframe and were charged anyway).
2. You purchased an item with your debit card and later returned the item to the merchant; however your account was not credited.
3. You were charged twice for the same purchase.
4. You attempted to withdraw funds at an ATM, but the cash was not disbursed from the machine and your account was debited.

5. You used your card to “hold” a purchase, then paid for the purchase using another method of payment, and your debit card was also charged.
6. You were charged an incorrect amount for a transaction.
7. You have an issue with the quality of the goods and/or services provided.

### **How we process your dispute greater than \$50.00**

Timely notice is critical! Regulation requires that you notify the credit union within two (2) business days\* of the date you first become aware of the transaction. Failure to notify us within two (2) business days increases your liability from \$50 to \$500. If you do not notify us within sixty (60) days from when the transaction appeared on your statement, you are liable for the entire amount of the disputed transaction.

#### What we need from you to process your claim:

1. Cardholder Dispute Form
2. Statement of Occurrence
3. All documentation supporting the transaction and your attempt to first work out the dispute with the merchant.

#### Rutgers Federal Credit Union claim process:

1. RFCU will review your submission for completeness and verify that the amount of your dispute is greater than \$50.00.
2. RFCU has ten (10) business days to process your claim. The dispute process can take up to forty-five (45) days; however if we cannot complete our investigation with a ten (10) day period, we will provide you with a provisional credit to your account for the amount of the dispute, less \$50.00. Note: If MasterCard determines that we cannot charge back the merchant for your transaction, we will withdraw the full amount of the provisional credit from your account within three (3) days of notifying you of the results.
3. You will be notified of the results in writing once the investigation is complete.

### **Fraudulent Transactions**

A fraudulent transaction occurs only when you have no knowledge of who used your card and you can state with certainty that you were not aware of the transaction. You must notify the credit union within two (2) business days\* upon discovering fraud. You will be required to sign an affidavit attesting to the fact that you have no knowledge of who completed the transaction(s) in question. The credit union reserves the right to require you to complete a police report if we deem it necessary for our investigation. You are responsible for all transactions you authorize using your Debit Card if you voluntarily permitted someone else to use your card and/or your PIN number.

What we need from you to process your fraud claim:

1. Cardholder Fraudulent Transaction Dispute Form
2. Statement of Occurrence
3. Signed Affidavit

How Rutgers Federal Credit Union will process your fraud claim:

1. We will begin processing your claim as soon as you notify us. You may notify us in writing, over the phone, or in person at any of our branch locations.
2. RFCU has ten (10) business days to process your claim. The claim process may take up to forty-five (45) days; however if we cannot complete our investigation within a ten (10) day period, we will provide you with a provisional credit to your account for the amount of the claim. Note: if your claim is determined by MasterCard to be invalid, we will debit your account for the entire amount of the provisional credit within three (3) days of completing our investigation.
3. You will be notified in writing once our investigation has been completed.

\*Our business days are Monday through Friday. Credit Union Holidays are not included.

REVIEWED BY: \_\_\_\_\_

## Cardholder Dispute Form

Name: \_\_\_\_\_

ATM/Debit card number: \_\_\_\_\_

Transaction date: \_\_\_\_\_ Merchant name: \_\_\_\_\_

Transaction amount: \$ \_\_\_\_\_ Dispute amount: \$ \_\_\_\_\_

Cardholder signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please check the appropriate box below that matches your dispute type the closest. Your signature above is required. Return this form and any supporting documents so that your dispute can be processed in a timely manner. Please answer all appropriate questions below. The required fields per dispute type are marked with an asterisk (\*). Attach a separate sheet or letter if more room is needed for your explanation. If any of the below does not accurately reflect your dispute, please write a separate letter and include all of the transaction information listed above.

**Cancellation dispute:**

- Were you advised of any cancellation policy? yes no (if yes, explain below)  
\_\_\_\_\_

- Date of cancellation (\*): \_\_\_\_\_ Spoke with: \_\_\_\_\_

Cancellation number: \_\_\_\_\_ Reason: \_\_\_\_\_

I canceled this recurring transaction with the merchant on (date): \_\_\_\_\_

by \_\_\_\_\_

**Returned item dispute:**

- Date returned (\*): \_\_\_\_\_ Date received by merchant: \_\_\_\_\_

If mailed, return merchandise authorization number (RMA): \_\_\_\_\_

Shipping company (\*): \_\_\_\_\_ Tracking number: \_\_\_\_\_

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

Date of credit (\*): \_\_\_\_\_ Invoice/receipt number of the credit: \_\_\_\_\_

Describe your attempt to resolve with the merchant (\*): Spoke with: \_\_\_\_\_

On (date): \_\_\_\_\_ Merchant's Response (\*): \_\_\_\_\_

**I was charged two or more times for the same transaction:**

- Date of first charge: \_\_\_\_\_ Date of second charge: \_\_\_\_\_

- Date of third charge: \_\_\_\_\_ Date of fourth charge: \_\_\_\_\_

**I did not receive cash from an ATM withdrawal attempt:**

- Transaction reference number: \_\_\_\_\_

I made a single attempt and did not receive cash

- I made multiple attempts and only received cash on one of those attempts
- Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I paid for these goods or services by other means:**

- Check  Cash  Other bank card  Other: \_\_\_\_\_
- Describe your attempt to resolve with the merchant (\*): Spoke with: \_\_\_\_\_
- On (date): \_\_\_\_\_ Merchant's Response (\*): \_\_\_\_\_  
\_\_\_\_\_

If selecting this dispute reason, you must supply a copy of proof of that payment. Proof can include another Bank Card statement, copy of the front and back of a canceled check or a cash receipt.

**Non-receipt of goods or services:**

- Tickets / merchandise not received. I expected delivery/services on (date): \_\_\_\_\_
- Merchant unwilling or unable to provide service – explain below in the ADDITIONAL INFORMATION area.
- Describe your attempt to resolve with the merchant (\*) Spoke with: \_\_\_\_\_
- On (date): \_\_\_\_\_ \*Merchant's Response: \_\_\_\_\_  
\_\_\_\_\_
- I have not attempted to resolve with the merchant and why \_\_\_\_\_  
\_\_\_\_\_

**A credit transaction posted as a debit in error:**

- A credit for (\*) \$ \_\_\_\_\_ was posted to my account as a debit.
- You must supply a copy of the credit receipt received from the merchant.

**Incorrect transaction amount:**

- The amount of this transaction posted for (\*) \$ \_\_\_\_\_ but should have posted for \$ \_\_\_\_\_
- You must supply a copy of your receipt showing the correct amount.

**Quality of services or goods dispute:**

- Describe the difference between what was ordered and what was received. What was defective or why the purchase is unsuitable for your needs.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Date returned: \_\_\_\_\_ Date received by merchant: \_\_\_\_\_  
If mailed, Return Merchandise Auth. #: \_\_\_\_\_  
Shipping Company (\*): \_\_\_\_\_ Tracking number: \_\_\_\_\_

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

Date of credit (\*): \_\_\_\_\_ Invoice/receipt number of the credit: \_\_\_\_\_

- Describe your attempt to resolve with the merchant (\*):

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**Additional information or comments:**

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Statement of Occurrence for Fraudulent or Disputed Transactions

This form will help Rutgers FCU complete an investigation regarding your claim for a disputed or fraudulent transaction on your account(s) with us. Please fill out his form in its entirety.

I am filing a claim for a(n):

- Debit/ATM Card Dispute Debit/ATM Card Fraud Check Fraud Unauthorized ACH

Name: Member Number:

Debit/ATM Card Number:

Please tell us in your own word what happened:

Multiple horizontal lines for text entry.

I represent and warrant that I have disclosed all facts as I know them.

Signature:

Date:

Teller Initials: (boxed area)