



Debit and Credit Card Fraud and Dispute Process

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Fax: 202-602-6623

At EP Federal Credit Union, we're committed to keeping your financial and personal information safe and secure. Our *Zero Liability* policy ensures you won't lose money due to fraud. In the event you suspect fraud on your debit or credit card, our team is here to help you through the process. Please remember timely notice is critical. When you suspect fraud, you must notify us 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. ***If you do not notify us within sixty (60) days from when the transaction appeared on your statement, you may be liable for the entire amount.***

What is the difference between card fraud and disputed transactions? Disputes occur when a merchant posts a transaction erroneously. Perhaps the transaction posted for the wrong amount, or the card was charged after a canceled service, or merchandise you purchased was never received. When this happens, you can file a dispute against the merchant to resolve the claim. On the other hand, fraud is when you do not recognize, or you did not authorize the transaction.

What happens after a claim is submitted? We'll investigate your claim on your behalf and issue provisional credit to you. Further information may be gathered as we investigate. We may need signed paperwork or further details about the transaction(s) we are investigating. If we need additional paperwork, we will send you a letter in the mail. Please be watchful for communication and respond as soon as possible. You may risk losing your provisional credit if you do not respond to our requests by the dates indicated in our letters. You'll receive a final letter stating the outcome of the investigation and close the case.

Should I contact the merchant? Many billing errors can be resolved by contacting the merchant directly. Should the merchant be unwilling or unable to correct the transaction, or if you do not recognize the charge, please contact member services at 202-318-1991 (option 3). ***NOTE: A pending charge cannot be disputed until it posts to your account.***

What's Zero Liability? The Zero Liability policy is our commitment to getting your money back when you're a victim of fraud. We'll investigate your fraud claim on your behalf and issue provisional credit to you. The Zero Liability policy only covers transactions that have been confirmed by EP Federal Credit Union as fraudulent.

May I keep my current card? In cases that involve billing errors with authorized merchants, your current card will remain open. In cases of fraudulent or unrecognized charges, your card will be blocked immediately. We will issue a new card and pin number to prevent further unauthorized charges to your account.

How long does the dispute process take? The dispute process may take between 60 to 90 days. If the dispute is found in your favor, you will receive a letter indicating that the case is closed, and the provisional credit will remain in your account permanently. If the merchant responds with supporting evidence that the charge was legitimate, we will reverse your provisional credit and send you a letter letting you know the outcome.

Notification of Disputed Transaction

Account Information

Name:

Card Number:

Card Type: Debit Credit

Street Address:

City, State & Zip:

Daytime Phone Number:

Evening Phone Number:

Transaction Information

Transaction Date

Merchant Name

Dollar Amount

1. ___/___/___

What was purchased? Merchandise Services

Describe the Merchandise/Services Purchased:

Dispute Reason

Please select ONE item below that best describes the details of your dispute. Please note that it may not be possible to assist you with your dispute unless all relevant information or documents are submitted with this form.

MULTIPLE PROCESSING

I have been billed multiple times (2 or more) for the same purchase. The original charge posted to my account on ___/___/___.

DIFFERENCE IN AMOUNT

The amount on my sales slip differs from the amount billed. Enclosed is my receipt showing the correct amount.

PAID BY OTHER MEANS

The charge(s) was paid by another method. The charge was paid by Cash Debit/Credit Card Check Other. Enclosed is a copy of the proof of payment (cancelled check, receipt or account statement).

CANCELLED TRANSACTION

I cancelled this recurring transaction with the merchant on ___/___/___ . No charges after this date are authorized from this merchant. I was advised of the cancellation policy Yes No.

CREDIT NOT RECEIVED

I was given a credit slip or refund acknowledgement by the merchant on ___/___/___, but the credit has not yet posted to my account. Attached is a copy of the credit slip/refund acknowledgement. *If no credit slip/refund acknowledgment given, please provide merchant's response in Attempt To Resolve/Additional Details section.

CANCELLED RESERVATION

I cancelled this reservation with the hotel/lodging merchant on ___/___/___ . The cancellation number provided to me is: _____. *If no cancellation number given, were you advised of the cancellation policy Yes No. Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

ATM DISCREPANCY

The incorrect amount was dispensed from an ATM. No funds received Portion of funds received - Total received: _____

MERCHANDISE/SERVICES NOT RECEIVED

I have not received the merchandise/services which were expected on ___/___/___ . I have contacted the merchant on ___/___/___ but a credit has yet to post to my account. Was the merchant unwilling or unable to provide the merchandise/services Yes No. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

Cardholder Signature: _____ Date: _____

CU Contact: _____
Total Disputed Items: _____
Page _____ of _____
Additional Comments:

ACTION REQUESTED (Check One):

- Cardholder Dispute – Process chargebacks as allowed under Network Rules
 Credit Union Dispute – Process chargebacks as allowed under Network Rules
 Request Sales Draft Only
 Rebuttal Documentation

Notification of Disputed Transaction

MERCHANDISE RETURNED

I have returned the merchandise on ___/___/___ and requested a refund from the merchant. My Return Authorization Number (RAN) or cancellation number is: _____. The merchandise was returned via USPS FedEx UPS Other. My tracking# _____. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

NOT AS DESCRIBED

The merchandise/services are different from what was ordered or described. I have detailed what was expected, what was received, and indicated my attempt to return below. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

DEFECTIVE MERCHANDISE

The merchandise ordered and received was damaged or defective. I have contacted the merchant and still did not receive resolution. A detailed explanation including my attempt to return is detailed below. *Please provide additional information or merchant's response in Attempt To Resolve/Additional Details section.

Attempt To Resolve/Additional Details

Did you attempt to resolve with the merchant? Yes No

Date of most recent contact with merchant: ___/___/___

Contact Name:

How did you contact the merchant? Phone Email Letter In person

Please describe the attempt to resolve with the merchant:

Additional Details:

Cardholder Signature: _____ Date: _____

Multiple Dispute Listing

Name:

Card Number:

Transaction Information

Transaction Date	Merchant Name	Dollar Amount
2. ____/____/____	_____	_____
3. ____/____/____	_____	_____
4. ____/____/____	_____	_____
5. ____/____/____	_____	_____
6. ____/____/____	_____	_____
7. ____/____/____	_____	_____
8. ____/____/____	_____	_____
9. ____/____/____	_____	_____
10. ____/____/____	_____	_____
11. ____/____/____	_____	_____
12. ____/____/____	_____	_____
13. ____/____/____	_____	_____
14. ____/____/____	_____	_____
15. ____/____/____	_____	_____
16. ____/____/____	_____	_____
17. ____/____/____	_____	_____
18. ____/____/____	_____	_____
19. ____/____/____	_____	_____
20. ____/____/____	_____	_____
21. ____/____/____	_____	_____

I certify that the charge(s) above was not made by me or by a person authorized by me to use my card, nor were the goods or services represented by the above transaction received by myself or by a person authorized by me. I certify that the foregoing is true and correct.

Cardholder Signature: _____ Date: _____

Additional Information (Please provide additional information required for the dispute type and a full description of your interaction with the merchant from purchase to your last contact. Attach additional pages if necessary.)