



## CARDHOLDER DISPUTE FORM

This form has been provided for your convenience. If you believe that a transaction on your account is in error you can use this form to dispute the transaction in question. **Please be advised that Visa\* requires that attempts be made to resolve your dispute with the merchant before notifying us.**

So that we may serve you better, please let us know immediately, that you are planning to dispute a transaction by identifying the transaction online. This can be done using the cardholder website on the back of your card.

**Your card must be registered in order to file a dispute. Accounts can be registered using the cardholder website printed on the back of your card. In case you are experiencing an issue registering your card online please call the customer service number.**

**In order to process your dispute, regulations require that you notify us in writing within 60 days from the date of the disputed transaction(s). Any response received after this time frame will not be processed.**

Please complete and mail, email or fax a **copy** of this form along with any supporting documentation to:

**Mailing Address:**

ATTN: Cardholder Dispute Services  
10615 Professional Circle Ste. 102  
Reno, NV 89521

**Fax Number:**

(623) 399-1301

**Email:**

dispute.support@bhnetwork.com

**PLEASE DO NOT ALTER THE WORDING ON THIS FORM**

**PERSONAL INFORMATION (Please fill this section out completely. Failure to do so will result in a delay of your claim resolution.)**

Your Name: \_\_\_\_\_ Proxy Number: \_\_\_\_\_

(19 digit number above barcode)

If no 19-digit Proxy number is available, please provide the last **4 digits** of the 16-digit card number:

\_\_\_\_\_

Case#: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Best time to call: \_\_\_\_\_

Address Line 1: \_\_\_\_\_

Address Line 2: \_\_\_\_\_ City: \_\_\_\_\_ Province/Territory: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Email Address: \_\_\_\_\_

**Transaction Information (please refer to your statement for assistance)**

Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_

Amount \$: \_\_\_\_\_ Disputed Amount \$: \_\_\_\_\_

Merchant Name: \_\_\_\_\_ Reference Number: \_\_\_\_\_

Disputing more than one item? Yes \_\_\_ No \_\_\_

If yes, enter the number of items disputed: \_\_\_ (e.g. 3)

Enter the first item below and additional items on the table on the last page.



### Select Type of Dispute

- ☐ **Charged twice for the same transaction** – I certify that the charge in question was a single transaction, but was charged twice to my account. I did not authorize the second transaction.
- Sale # 1 (Valid Transaction) \$ \_\_\_\_\_ Reference #: \_\_\_\_\_
  - Sale # 2 (Valid Transaction) \$ \_\_\_\_\_ Reference #: \_\_\_\_\_
- ☐ **Cancellation (hotel, good, services ...)** – Please enclose copy of letter, email, or fax informing the merchant of cancellation.
- Date of cancellation \_\_\_\_\_ Cancellation # \_\_\_\_\_
  - Reason for cancellation \_\_\_\_\_
- ☐ **Merchandise was returned** – Please attach signed copy of proof of return.
- Reason for returning \_\_\_\_\_
  - If you are unable to return the merchandise, please explain  
\_\_\_\_\_
- ☐ **Merchandise not received** – Please notify the merchant of non-receipt.
- I have not received merchandise that was to be shipped or picked up on (mm/dd/yy) \_\_\_\_/\_\_\_\_/\_\_\_\_
  - I have asked the merchant to credit my account No \_\_\_\_ Yes \_\_\_\_
  - If Yes, when? \_\_\_\_/\_\_\_\_/\_\_\_\_
- ☐ **Merchandise shipped was either damaged or defective** – You must explain in detail how the merchandise was damaged or defective, provide proof and attempt to return the merchandise prior to exercising this right.
- I have asked the merchant to credit my account No \_\_\_\_ Yes \_\_\_\_
  - If Yes, when? \_\_\_\_/\_\_\_\_/\_\_\_\_
- ☐ **Overcharged for a transaction** – Please include a copy of the signed sales receipt.
- The amount was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_
- ☐ **Credit not posted to account** – Please enclose a copy of the credit slip or notice of credit from the merchant and a detailed explanation of your dispute. The merchant has 30 days to credit your account.
- ☐ **Transaction paid by other means** – You must provide proof of paid by other means such as a copy of the cancelled check (front and back), a cash receipt, or a statement from another credit/debit card account.
- ☐ **Service Dispute** – Please describe the nature of your dispute and your attempts at resolution on a **separate sheet** of paper and attach to this form. Include copies of second opinions from a certified professional, repair bills, contracts or other supporting documentation.
- ☐ **Unauthorized charge** – I certify that I did not authorize or participate in this transaction with the abovementioned merchant, nor did I authorize anyone else to use my card. To use this option, you must report your card lost or stolen immediately.
- ☐ **Other** – Please enclose a **DETAILED** description on a **SEPARATE SHEET** and attach it to this form.



**Additional Disputed Transactions**

Use the table below to list your additional disputed transactions. Completely fill out the table and choose the appropriate Dispute Type from the section above. Supply the required supporting documentation listed base on the Dispute Type selected.

Please refer to your statement for assistance.

Transaction Date	Posting Date	Transaction Amount	Dispute Amount	Merchant Name	Type of Dispute (select type from list above)

**SIGNATURE REQUIRED** \_\_\_\_\_ **DATE** \_\_\_\_\_

*Please keep the original for your records*

*Card is issued by Peoples Trust Company pursuant to license by Visa Int.*

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