

# How to Resolve With A Merchant



## Fraud vs. Dispute

A **fraudulent transaction** is a charge from a company that you do not have an account with and you do not know how this company obtained your card number.

A **disputed transaction** is a charge from a company that you have done business with, but they have charged an additional charge without your permission or you feel that the services or merchandise received is not what you paid for.

## Why Does It Matter?

If we dispute the transaction through Visa as fraudulent but the merchant is able to prove that you have an account with them, we will not be able to recover your money. Classifying your case as a dispute and providing details to support the dispute helps us have a greater rate of success in recovering your funds and receiving a credit on your account faster.

## What to Do if I Have a Dispute

- First things first!! Contact the merchant to cancel. (*Visa requires this before we can step in and help.*)
- Ask the merchant to issue a credit, or multiple credits if they have charged you multiple times.
- Take good notes. Here's what you should write down:
  - The name of each person you speak to and the date.
  - What they agree to do for you.
  - Confirmation and/or cancellation numbers (you may have to ask for them).
  - How many days it will take before you receive your credit (if they don't tell you, Visa requires us to allow 15 days).
- Also, keep any emails to and from the merchant.

## Contacting the Merchant

- Look at the transaction for a phone number or web address:

06/10/2009	Withdrawal	9.00
		JUSTANSWER *EXPERTS MYJABILL.COM CA
04/14/2009	Withdrawal	14.95
		SB *SAVINGS2GC 800-448-1944 TX

- If you can't find the merchant's contact information on the transaction, online, or in the phone book, call us!
- The merchant will need the following to pull up your account: Your name, email address, phone number, and/or card number.

## Free Trials

- Did you know that if you sign up for a free trial, you must cancel (and sometimes return the product) before the trial ends to avoid future charges?
- Merchants are required by Visa to post the terms of the free trial during the checkout process.
- Be smart! Make sure you read and understand their terms *before* you give them your card number.

## If You Have Already Signed Up

- Contact the merchant to cancel.
- If you need to return the product, get proof of delivery.
- Ask the merchant for a credit.
- Take notes, including the date, who you spoke with, and ask the merchant when the credit will post to your account.

## Let Us Assist You!

If you've already attempted to resolve with the merchant or believe their terms weren't properly disclosed, here's what to do:

- Submit a dispute letter, or fill out our Cardholder Dispute Form. Be sure to include:
  - Your attempt to resolve and the merchant's response.
  - A printout of the checkout process (if the purchase was made online) along with merchant's terms.
  - Your signature and a valid contact number for us to reach you if we need more information.
- Fax your documents to 978-367-1105 or scan and email your documents to [CardOperations@LGEccu.org](mailto:CardOperations@LGEccu.org).
- If you need to discuss the details of your dispute before submitting your documentation, please contact us at 770-424-0060, extension 51610.