



# Visa® Debit Card Purchase Transaction Dispute Form

(for point-of-sale transactions done with your ESL Visa Check Card)

ESL Card Number (last four digits): \_\_\_\_\_ Account Number: \_\_\_\_\_  
Transaction Date: \_\_\_\_\_ Posting Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_  
Merchant Name: \_\_\_\_\_ City/State: \_\_\_\_\_

I contacted the merchant on \_\_\_/\_\_\_/\_\_\_ to resolve this dispute to no avail. Their response was:

\_\_\_\_\_

I am disputing the above charge for the **ONE** reason checked below (choose best option):

- I have not, nor has anyone authorized by me, engaged in this transaction. My card was reported lost OR stolen on \_\_\_/\_\_\_/\_\_\_. **Card must be blocked.**
- I have not authorized or participated in any way in this transaction. My card has not been out of my possession. **Card must be blocked.**
- The amount billed is incorrect. I have enclosed my copy of the sales slip dated \_\_\_/\_\_\_/\_\_\_\_. The correct amount is \$ \_\_\_\_\_. **Enclose copy of receipt—required.**
- I am disputing the charge for lodging for \$ \_\_\_\_\_. **Give specifics in Details below.**
- I am disputing the charge for vehicle rental for \$ \_\_\_\_\_. I returned the vehicle on \_\_\_/\_\_\_/\_\_\_\_. **Give specifics in Details below.**
- I am disputing a guaranteed reservation service “no show” charge. My reservation was for \_\_\_/\_\_\_/\_\_\_\_. The cancellation number is \_\_\_\_\_. The date of cancellation is \_\_\_/\_\_\_/\_\_\_\_.
- The merchant continues to charge my account for a recurring payment that I canceled on \_\_\_/\_\_\_/\_\_\_\_ by (circle one) **phone** OR **in writing**. **Card must be blocked.**
- I (check one)  Returned OR  Attempted to return the merchandise on \_\_\_/\_\_\_/\_\_\_\_. **Enclose proof of return. Describe what was ordered \_\_\_\_\_.**  
The merchant refused to (check one):  Adjust the price,  Repair or replace the goods or other things of value,  Issue a credit, OR  Other – **Give specifics in Details below.**
- I have engaged in the transaction listed. The delivery day was to be \_\_\_/\_\_\_/\_\_\_\_ - **OR** - I canceled the order on \_\_\_/\_\_\_/\_\_\_\_ and was not credited. **Describe what was ordered \_\_\_\_\_.**
- The merchandise was shipped, but arrived broken or unable to be used for the purpose sold. See **Details** below. I have (check one):  Returned OR  Attempted to return the merchandise. **Enclose copy of shipping receipt.**
- I have contracted with the merchant for services described below to be provided on \_\_\_/\_\_\_/\_\_\_\_. I have not received them. **Describe what was ordered \_\_\_\_\_.**
- The charge listed was paid previously by another method. **Enclose proof of payment.**
- My credit slip was listed as a sale on my account. **Enclose copy of credit receipt.**
- I participated in one transaction at the merchant location on \_\_\_/\_\_\_/\_\_\_\_, but NOT the transaction listed. I, or someone authorized by me, was in possession and control of all cards at the time of the transaction. The authorized amount is \$ \_\_\_\_\_. **Card must be blocked.**
- I have not received a credit to my account for the transaction listed. **Enclose copy of credit receipt.**
- The charge was a single transaction but has been posted \_\_\_\_\_ times to my account. **Must be the same amount.**

**Details:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Telephone Number (Day): \_\_\_\_\_ Email address: \_\_\_\_\_ ESL Rep Teller # \_\_\_\_\_

**Please include all written documentation, receipts, invoices, and emails with your dispute.**