



Fraud Dispute Letter – For Unauthorized Only

Fillable Form

Date: _____ **Cardholder Name:** _____

BIN: _____ **Last Four of Card Number:** _____

Address: _____ **City:** _____ **State:** _____ **ZIP:** _____

Phone: _____ **Email:** _____

Card Status: **Lost** **Stolen** **In Cardholder Possession**

Date the card or card number was discovered lost/stolen?

I certify that I did not authorize or participate in the transaction(s)

Is the card in a required permanent block status (a.k.a Hot, Hard, Lost or Stolen)?

Although private network rules and other agreements may provide additional consumer protection beyond Regulation E, less protective rules do not change a financial institution’s Regulation E obligations.

Please review prior transaction history and identify whether there are additional transactions performed with the same merchant. Historical transactions that occur no earlier than 120 days and no later than 365 days prior to the fraud disputed transaction may have no chargeback rights due to cardholder’s prior engagement with merchant according to network rules and regulations.

Are there prior undisputed transactions with this merchant? Yes No

Are there any other authorized users on the account who have engaged this merchant in the past? Yes No

Do you have an account or prior history with the merchant? Yes No

The transaction(s) must be posted to the card/account.

Posted Date	Amount Posted	Merchant Name on Statement
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Please check the box and complete the 2nd page for additional transactions.

Additional fraud transaction(s) that posted to the account.

Posted Date	Amount Posted	Merchant Name on Statement
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Signature: _____