

Mail or Fax Response To:



Allocation Debit Advice

Respond By: 7/24/2018

Fax



7/13/2018



Your Case Number is:



This is a notification of a(n) Allocation dispute initiated by the issuing bank:

Reason: EMV Liability Shift Counterfeit Fraud

Your account has been debited by the Adjustment Amount because: *Cardholder claims unauthorized. If your terminal is not chip enabled, we have no further recourse. If this was a cash advance, provide sales draft proving the last 4-digits of the account number were verified.*

Type:	Retail Sale	Cardholder Number:	
Merchant Name:		Reference Number:	
Merchant #:		2nd Reference Number:	
Transaction Amount:	\$5368.75	Cardholder Name:	Not Available
Dispute Amount:	\$5368.75	Transaction Date:	7/7/2018
Adjustment Amount:	\$5368.75	Posting Date:	7/9/2018
		Resolved Date:	7/12/2018
		Received Date:	7/11/2018
Authorization Code:		POS Entry Mode:	
Family ID:		Chargeback DDA:	

PLEASE BE AWARE:

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than 7/24/2018. Failure to do so could result in the forfeiture of your rights established by Visa.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your rebuttal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at (800) 228-2443.

\*NOTE: It is a violation of association rules to issue a credit after the initiation of the dispute.

Your rebuttal request may become a PreArbitration to the issuing bank.

IMPORTANT: I understand my PreArbitration request may be declined by the issuing bank and I may request it be submitted to Visa for Arbitration ruling. If Visa rules in the issuing Bank's favor, I will be responsible for the disputed amount and could be responsible for the Visa filing fees (no less than \$500.00). Visa's ruling is final and I may need to resolve this matter with the customer directly. Please make a selection below, sign and return this letter to us. Failure to make a selection will result in our assumption that you do not wish to pursue Arbitration if the PreArbitration case is not accepted by the issuing bank. In that scenario, the case will be accepted and a debit will be passed to you.

\_\_\_\_\_ I understand the above and would LIKE to pursue Arbitration if the issuing bank refuses to accept the PreArbitration.

\_\_\_\_\_ I understand the above and DO NOT wish to pursue Arbitration if my PreArbitration request is refused by the issuing bank. I accept the charge, please bill me.

Signature \_\_\_\_\_