

# CARDHOLDER STATEMENT OF QUESTIONED ITEM (CSQI)

(Appendix D)

(Please print or type in black ink)

## Purchasing

CARDHOLDER NAME (please print or type)		ACCOUNT NUMBER
CARDHOLDER SIGNATURE	DATE	( ) - (AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date
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Please read carefully each of the following situations and check the one most appropriate in your particular dispute. If you have any questions, please contact us at 800-344-5696. We will be more than happy to advise you in this matter.

### 1. UNAUTHORIZED MAIL OR PHONE ORDER

I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.

### 2. DUPLICATE PROCESSING-THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_.

The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.

### 3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$ \_\_\_\_\_.

My account has been charged for the above listed transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contract, and the expected date to receive merchandise.)

### 4. MERCHANDISE RETURNED IN THE AMOUNT OF \$ \_\_\_\_\_.

My account has been charged for the above listed transaction, but the merchandise has since been returned.  
\*enclosed is a copy of my postal or express mail receipt\*

### 5. CREDIT NOT RECEIVED

I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. A copy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence.)

### 6. ALTERATION OF AMOUNT

The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount of which I signed. The difference of amount is \$ \_\_\_\_\_.

### 7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE

I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Cardholder Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear on my account.

### 8. COPY REQUEST

I recognize this charge, but need a copy of the sales draft for my records.

### 9. SERVICES NOT RECEIVED

I have been billed for this transaction; however, the merchant was unable to provide the services.  
 Paid for by other means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card or purchase order. (Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means).

### 10. NOT AS DESCRIBED

(Cardholder must specify what goods, services or other things of value were received). The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint). \_\_\_\_\_

11. If none of the above reasons apply, please describe the situation: \_\_\_\_\_

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement).

#### Send To:

U.S. Bank, P.O. Box 6335, Fargo, ND 58125-6335

Fax: 1-866-229-9625

## CAL-Card U.S. BANK DISPUTE CHECKLIST

(Appendix E)

A dispute is a transaction that is posted to an account that is being questioned by the cardholder for validity. An attempt should be made to contact the vendor prior to the completing the Cardholder Statement of Questioned Item (CSQI) Form. The CSQI information should be identical to the data that appears on your monthly CAL-Card Bankcard Statement of Account.

The CSQI must be called in or faxed to U. S. Bank Customer Service within 60 days from the statement date on which the item questioned appeared. This time frame is in order to protect your rights as a cardholder per VISA regulations.

Items that you can't dispute are shipping and tax.

DISPUTE TYPE	DOCUMENTATION NEEDED
<p><u>Altered Amount</u> Transaction amount is greater (or less than) the original purchase amount.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form stating the dollar amount of the alteration</li> <li>• Copy of the original sales slip</li> </ul>
<p><u>Cancelled Hotel Reservation</u> Transaction is for a guaranteed hotel reservation that was not needed and cancelled.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form</li> <li>• Date and time of cancellation including cancellation number received at the time of cancellation by the hotel</li> </ul>
<p><u>Cancelled Recurring Transaction</u> Charges that are billed to an account on a monthly, annual or other periodic basis after the service has been cancelled. Typically, subscriptions, membership fees or service agreements.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form</li> <li>• A copy of the dated cancellation letter to the merchant is required</li> </ul>
<p><u>Credit Not Received/Returned Merchandise</u> When you are waiting for the vendor to issue a credit to your CAL-Card Bankcard. i.e.... Returned merchandise or adjustments on services.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form stating you are waiting for a credit from the vendor and it has not been received</li> <li>• Copy of the credit voucher, slip or memo from the vendor indicating the credit amount</li> </ul>
<p><u>Duplicate Processing</u> Two or more transactions for similar amount and/or same goods posted to the CAL-Card Bankcard Statement more than once.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form stating when the item was returned and how</li> <li>• Include a copy of the proof of the return</li> </ul>
<p><u>Merchandise/Service Not Received</u> When you have an approved purchase or service to be billed to your account and you have not received the item(s) or service(s).</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form indicating the expected delivery date</li> <li>• Describe in the letter your attempt to resolve the problem with the vendor</li> <li>• Include date, time, and the person you talked to</li> </ul>
<p><u>Merchandise/Service Cancelled</u> When you cancel services or merchandise at a vendor once approval was given to charge your CAL-Card Bankcard.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form stating the date services were cancelled</li> <li>• Copy of any documentation to support this action</li> </ul>
<p><u>Not As Described</u> Merchandise or services received does not coincide with what was advertised by the vendor.</p>	<ul style="list-style-type: none"> <li>• Completed CSQI Form stating that the merchandise or services received were different than what was advertised by the vendor</li> <li>• Describe what was ordered and what was received</li> <li>• Copy of the ad or other proof indicating the difference</li> <li>• Copy of the certified return receipt</li> <li>• If merchandise was not returned include why not</li> </ul>
<p><u>Paid By other Means</u> Check or another credit card paid the transaction.</p>	<ul style="list-style-type: none"> <li>• Complete CSQI Form indicating why the vendor was unable to provide the service</li> <li>• Indicate how you attempted to resolve the dispute with the vendor</li> <li>• Include date, time and to whom you talked with at the vendor and what their response was</li> </ul>
<p><u>Services Not Received</u> You authorized services to be placed on your card but have not received the service(s).</p>	<ul style="list-style-type: none"> <li>• Complete CSQI Form indicating why the vendor was unable to provide the service</li> <li>• Indicate how you attempted to resolve the dispute with the vendor</li> <li>• Include date, time and to whom you talked with at the vendor and what their response was</li> </ul>
<p><u>Unauthorized Mail/Phone Order</u> You neither made nor authorized the transaction that appeared on your CAL-Card Bankcard Statement.</p>	<ul style="list-style-type: none"> <li>• Complete the CSQI Form indicating that you did not make or authorize the transaction</li> </ul>
<p><u>Unrecognized Charge</u> The transaction is not recognized.</p>	<ul style="list-style-type: none"> <li>• Cardholder or TDO must submit a letter with a signature stating transaction is not recognized</li> <li>• Vendor has 30 days to respond</li> <li>• If the vendor provides the copy it will be sent to you for review</li> <li>• You then have 20 days to notify US Bank that you still do not recognize the charge</li> </ul>