



Visa Card Fraud & Disputes

Fraud includes card transactions not made by you or anyone authorized to use your account. To report fraud for a card transaction, call 940-387-8585 during regular business hours and request to speak with a representative.

If fraud occurred as the result of a lost or stolen card:

- Cancel the card immediately 24x7 by phone or online.
- Provide the date you became aware the card was lost/stolen.
- Provide information about the last valid transaction you made with the card.

Disputes may be opened for issues with a transaction you initiated, including, but not limited to, a discrepancy in the amount charged, a duplicate charge, or non-receipt of goods/services.

First, attempt to work the issue out with the merchant. This is typically the fastest and easiest way to resolve your concern. Be sure to keep track of when you reached out for help, who you spoke with, and their response to your concerns.

If you are unable to come to a resolution with the merchant, be prepared to provide the following information:

- Transaction date and amount
- Merchant Name
- Detailed description of the issue
- Copy of your receipt or order confirmation
- A record of your attempt to resolve with the merchant
- Any additional details as necessary to process the dispute

To access the dispute form, log into datcu.org and visit the support area, or call 940-387-8585 during regular business hours and request to speak with a representative.

After your dispute form is submitted it will be reviewed during normal business hours. Watch for messages from a dispute team member with additional information.