

# Visa ICS (Advanced Resolution Services) Report Dispute Form

## Instructions:

- Provide the requested information in the below blanks;
- Include a copy of the page of the Visa ICS credit report that you are disputing;
- Provide copies of any other documentation you believe supports your dispute;
- Sign the form; and
- Mail the completed form with copies to the address listed below.

## Contact Information - Required

Name: \_\_\_\_\_ Birth Date \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_ Phone: \_\_\_\_\_

## Dispute Information - Required

Account Number: \_\_\_\_\_ Type of Account: \_\_\_\_\_  
First Name on Account: \_\_\_\_\_

This information on the Credit Report is inaccurate because (check the appropriate box below):

- |  |   |
|--|---|
| <input type="checkbox"/> This is not my account  | <input type="checkbox"/> This account is in bankruptcy    |
| <input type="checkbox"/> I am a victim of identity theft                                       | <input type="checkbox"/> This account is closed           |
| <input type="checkbox"/> I have never paid late  | <input type="checkbox"/> I have paid this account in full |
| <input type="checkbox"/> I paid this before it went to collection or before it was charged off |   |
| <input type="checkbox"/> I did not apply for an account with Commerce Bank                     |   |
| <input type="checkbox"/> The inquiry was made without my knowledge or consent                  |   |
| <input type="checkbox"/> Other: _____  |   |

Have you previously made this dispute:  Yes  No

If yes, please explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please include a copy of the page of your Visa ICS credit report that contains the item you are disputing.  
DO NOT SEND YOUR ENTIRE CREDIT REPORT**

## Other Documentation:

If you have any other documentation that you believe support your dispute, please only send copies of the documentation. Some examples of these documents might include:

- *For a bankruptcy: Chapter 7, 11, or 13 case number, district, and date filed*
- *For identity theft: police report and/or affidavit(s)*
- *Cancelled checks*
- *Correspondence about the account*
- *If you have spoken to us about the account, the name of the Commerce employee and date of the conversation*
- *If you are disputing account ownership: a copy of state-issued ID or Social Security card with Social Security Number*
- *Copy of Alert Notification from your credit monitoring service*

## Mail Documents to:

Commerce Bank  
Visa ICS Dispute  
PO Box 410857  
Kansas City, MO 64141-0857