

# IMPORTANT INFORMATION

## Our Debit Card Dispute Process Is Changing.

Effective September 7, 2023, the process to dispute any future debit card transactions is changing. We are partnering with Shazam's Dispute Resolution Services to assist with Debit Card Errors. You may work directly with Shazam® to file disputes and work with them throughout the process of resolution. We are confident in their capabilities to handle your needs with great care and expertise. Please read through this information to familiarize yourself with the easy process. As always, let us know if you have any questions.

### **If you don't recognize a transaction, it's a good idea to check the following before filing a dispute:**

- Did another authorized person on your account (like a spouse or child) make this transaction?
- Is this a purchase you made recently for future use, like travel plans?
- Is this a reoccurring payment or a trial membership you may have forgotten to cancel?
- Did you make a charitable contribution?

### **When you report a dispute, the following information may be helpful to have on hand:**

- If applicable, the date you contacted the merchant along with the merchant's response and name of person you spoke to.
- Tracking numbers, contracts and service agreements, if available.
- Date you returned item(s) or canceled service along with cancellation / confirmation numbers, if applicable.

**We are always here to assist you and answer any questions.**



# How to dispute a transaction on your debit card



Call 833-288-1126

Available 24/7



### **How the dispute process works:**

- As the primary cardholder, you're responsible for filing a dispute and providing details about the transaction. Once your call is received, SHAZAM will open a claim.
- SHAZAM dispute representatives will begin an investigation. Claims can be resolved within 5-10 business days. If more time is needed to investigate the claim, we may apply a temporary credit to the account.
- As the dispute process continues, you'll be asked to provide supporting documents and signatures.
- SHAZAM will contact you following the investigation with a resolution to your claim.