

# How to dispute a transaction on your debit card

Call SHAZAM<sup>®</sup> at  
833-288-1126

SHAZAM is our debit card processor.



## 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. Most claims are resolved within 5-10 business days. If more time is needed to investigate the claim, we'll apply a temporary credit to the account. Estimated time frames will be provided at the time of your call.
- As the dispute process continues, you'll be asked to provide supporting documents and signatures.
- SHAZAM will contact you following the investigation with the final decision.



## **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 an annual or monthly payment, like a magazine subscription, you may have forgotten?
- 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 / or service agreements, if available.
- ✓ Date you returned item(s) or canceled service along with cancellation / confirmation numbers, if applicable.



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