

Dispute Resolution and Refund Claims

Types of Disputes

1. Transaction Disputes (Merchant Issues)

Eligible Dispute Reasons

Product/Service Issues:

- Item not received
- Item damaged or defective
- Item not as described
- Wrong item received
- Service not performed
- Service performed poorly
- Canceled order but still charged

Billing Issues:

- Charged incorrect amount (more than agreed)
- Double charged for single purchase
- Charged after refund was promised
- Subscription charged after cancellation
- Recurring charge not authorized

Merchant Processing Errors:

- Charged wrong card
- Duplicate transaction
- Currency conversion error
- Tax calculated incorrectly

How to File Transaction Dispute

Step 1: Contact Merchant First (Required)

- Contact merchant's customer service
- Request refund or resolution
- Keep record of:
 - Date and time of contact
 - Name of representative
 - Reference/ticket number
 - Outcome of conversation
- Give merchant 7-10 business days to respond

Step 2: File Formal Dispute (if merchant doesn't resolve)

Online:

1. Log into online banking
2. Go to Account Activity
3. Select disputed transaction
4. Click "Dispute this charge"
5. Choose reason category
6. Provide details and upload documentation
7. Submit

Phone: 1-800-CARD-HELP (available 24/7)

- Have account number and transaction details ready
- Representative will complete dispute form
- Verbal dispute is valid

In-Branch: Visit any branch

- Bring documentation
- Banker will complete form with you

Mobile App:

1. Tap disputed transaction
2. Select "Report a Problem"
3. Follow prompts

Required Information:

- Transaction date
- Merchant name
- Transaction amount
- Reason for dispute
- Description of issue (be specific)
- What resolution you attempted with merchant
- Supporting documentation

Supporting Documentation (if applicable):

- Receipt or order confirmation
- Correspondence with merchant (emails, chat logs)
- Photos of defective item
- Shipping tracking information
- Cancellation confirmation
- Terms and conditions screenshot
- Advertised price vs charged price

2. Unauthorized Transaction Disputes (Fraud)

When to Use:

- You did NOT make the transaction
- You did NOT authorize anyone else to make it
- Card was lost, stolen, or compromised

Examples:

- Charges while card was lost/stolen

- Online purchase you didn't make
- Skimmed card used fraudulently
- Account takeover charges

How to Report: See Fraud and Security document

- Call 1-800-FRAUD-00 immediately
- Do NOT wait to file dispute
- Early reporting limits liability

Important Distinction:

- ****Fraud**:** You didn't authorize = \$0-\$50 liability
- ****Dispute**:** You authorized but something went wrong = subject to investigation

3. ATM Disputes

Common ATM Issues:

- ATM didn't dispense cash but charged account
- Dispensed wrong amount
- Double withdrawal posted
- Fee charged incorrectly

How to Dispute:

1. Note ATM location and exact time of transaction
2. Call 1-800-BANK-HELP within 24 hours
3. ATM logs will be reviewed
4. Resolution typically within 10 business days

Documentation Needed:

- Date and time (exact)
- ATM location (address or nearby landmarks)
- Amount requested vs received
- Receipt (if ATM provided one)

Typical Resolution Time: 5-10 business days

4. Deposit Disputes

Issues:

- Deposit not credited
- Deposit credited for wrong amount
- Check deposited twice in error
- Mobile deposit rejected incorrectly

Process:

1. Verify deposit in transaction history (may be pending)
2. If not showing or incorrect, call 1-800-BANK-HELP
3. Provide:
 - Date of deposit
 - Deposit method (ATM, mobile, teller)

- Amount
 - Copy of deposit receipt or screenshot
4. Investigation: 5-10 business days
5. Adjustment made if error confirmed

5. Fee Disputes

Disputable Fees:

- Overdraft fee charged incorrectly
- Maintenance fee that should have been waived
- ATM fee charged at our ATM
- Wire fee charged in error
- Duplicate fee posting

How to Request Fee Refund:

1. Call 1-800-BANK-HELP within 60 days of fee
2. Explain why fee was incorrect or request courtesy refund
3. Supervisor review if needed
4. Decision typically immediate

Fee Refund Policy:

- Bank error: Always refunded
- First-time courtesy: One per fee type per year
- Extenuating circumstances: Case-by-case review
- Good account standing: May qualify for discretionary refund

Dispute Investigation Process

Timeline

Day 0: Dispute filed

- Acknowledgment sent via email
- Claim number assigned
- Temporary hold placed on transaction (may affect available credit)

Day 1-10: Initial Review

- Bank reviews claim and documentation
- May request additional information
- Provisional credit issued (if amount over \$50 for debit card disputes)

Day 11-45: Investigation Period

- Merchant contacted for their records
- Transaction details reviewed
- Documentation compared
- May include:
- Receipt verification

- Signature comparison
- IP address analysis (for online transactions)
- Shipping confirmation review

Day 45-90: Extended Investigation (if needed)

- Complex cases
- International transactions
- Large amounts
- Conflicting documentation

Final Resolution:

- Decision letter sent
- Permanent credit OR provisional credit reversed
- Explanation provided if denied

Provisional Credit

Debit Card Disputes:

- Issued within 10 business days
- For amounts over \$50
- Available while investigation ongoing
- Reversed if dispute denied

Credit Card Disputes:

- Amount typically not charged while under dispute
- If already paid, credit issued within 1-2 billing cycles
- Can't be billed for disputed amount during investigation

Important: Provisional credit is temporary

- Don't spend it assuming it's permanent
- Could be reversed if dispute lost
- Leads to overdraft if spent and reversed

Investigation Outcomes

Dispute Upheld (In Your Favor)

- Provisional credit becomes permanent
- No further action required
- Letter confirming resolution sent
- Transaction removed from history or marked as disputed

Dispute Denied (Merchant Wins)

- Provisional credit reversed
- Transaction remains on account
- Detailed explanation provided:
- Reason for denial
- Evidence reviewed

- Next steps (if any)

Common Denial Reasons:

- Signature matches
- Item/service was delivered
- Terms and conditions agreed to
- Merchant provided proof of authorization
- Past dispute deadline
- Insufficient documentation provided

Partial Resolution

- Portion of dispute upheld
- Partial credit issued
- Example: Charged \$500, should have been \$400, receive \$100 credit

Right to Appeal

If Dispute Denied:

1. Review Decision Letter: Understand reason for denial
2. Gather Additional Evidence: If available
3. File Appeal: Within 30 days of denial
 - Call 1-800-CARD-HELP
 - Request dispute reopening
 - Provide new documentation
4. Escalation: Supervisor review
5. Final Decision: Within 30 days of appeal

When to Appeal:

- New evidence available
- Believe decision was made in error
- Merchant provided false information
- Technical issue during original investigation

Chargeback Rights

Regulation E (Debit Cards/ACH)

Consumer Rights:

- Report unauthorized transactions within 60 days
- Liability limited based on reporting time:
 - Within 2 days: \$50 max
 - Within 2-60 days: \$500 max
 - After 60 days: Potentially unlimited
- Bank must investigate within 45 days (90 for new accounts)

- Provisional credit while investigating

Bank Obligations:

- Acknowledge dispute within 10 days
- Investigate and report findings
- Provide provisional credit (if over \$50)
- Send written notice of resolution

Regulation Z (Credit Cards)

Consumer Rights:

- \$0 liability for unauthorized charges
- Right to withhold payment on disputed amount
- 60-day grace period from statement date to dispute billing errors
- Can dispute quality of goods/services over \$50 if purchased in-state or within 100 miles

Fair Credit Billing Act Protection:

- Can't be charged interest on disputed amount during investigation
- Can't be reported to credit bureaus for non-payment of disputed amount
- Must receive written acknowledgment within 30 days
- Investigation must complete within 90 days

Specific Dispute Scenarios

Online Purchase Disputes

Item Not Received:

- Wait until expected delivery date plus 5 days
- Check tracking information
- Verify shipping address
- Contact merchant first
- File dispute with tracking details and correspondence

Item Not As Described:

- Compare product received vs description
- Take photos/video
- Contact merchant for return
- If merchant refuses, file dispute with:
- Original product listing/description
- Photos of item received
- Merchant's refusal to refund

Defective Item:

- Contact merchant immediately
- Follow return process if provided
- Keep defective item until dispute resolved

- Document defect with photos/video
- Include warranty information if applicable

Subscription Disputes

Charged After Cancellation:

- Provide cancellation confirmation (email, screenshot)
- Show cancellation was before billing date
- Include correspondence with merchant

Free Trial Converted Without Authorization:

- Prove you didn't agree to auto-renewal
- Show terms were unclear or deceptive
- Provide screenshots of sign-up page

Can't Cancel Subscription (dark patterns):

- Document inability to cancel
- Screenshot of cancellation page errors
- Record of customer service contacts attempting to cancel

Recurring Payment Disputes

To Stop Recurring Charge:

1. Cancel with merchant directly (required first step)
2. If merchant doesn't honor:
 - Request ACH block with us
 - Specify merchant name and amount
 - Future charges automatically declined
3. For debit/credit card recurring charges:
 - Can request new card number
 - Update only the vendors you want to continue

Disputing Past Recurring Charge:

- Must show authorization was revoked
- Provide cancellation confirmation
- Include merchant's refusal to stop

Hotel/Travel Disputes

No-Show Charges:

- Verify cancellation deadline
- Provide cancellation confirmation
- Show if you did cancel in time

Room Not As Booked:

- Booking confirmation vs actual room
- Photos of issues

- Complaint filed with hotel
- Compensation offered (or lack thereof)

Service Issues:

- Document specific problems
- Report made to management during stay
- Refund request made on-site
- Photos/evidence of issues

Refund Claims

Check Refunds

Returned Check (NSF):

- We charge \$12 if check you deposited bounces
- Can request refund if:
- Check writer's bank made error
- Check was certified/cashier's check
- Not your fault check bounced

Wire Transfer Refunds

Failed Wire:

- Outgoing wire fee refunded if wire fails to complete
- Must not be due to incorrect information you provided

Fraudulent Wire:

- Report within 24 hours for best recovery chance
- Fee waived if confirmed fraud
- No guarantee of fund recovery

Overdraft/NSF Fee Refunds

Automatic First-Time Courtesy:

- First overdraft fee per 12 months
- Automatically refunded upon request
- Call 1-800-BANK-HELP

Additional Refund Considerations:

- Good account history
- Unusual circumstances
- Bank processing order error
- Payment posted late due to bank processing

How to Request:

1. Call 1-800-BANK-HELP within 60 days
2. Explain circumstances
3. Immediate decision in most cases
4. Credit posts within 24 hours if approved

Merchant Refunds

Merchant Promised Refund But Didn't Process:

1. Wait 10 business days from merchant's promise
2. Contact merchant again
3. If still not processed, file dispute
4. Provide:
 - Refund authorization from merchant
 - Date refund was promised
 - Correspondence with merchant

Refund Posted Incorrectly:

- Wrong amount
- Refunded to wrong card
- Contact 1-800-CARD-HELP for investigation

Documentation Best Practices

What to Keep

For All Disputes:

- Original receipt or order confirmation
- Date and time of transaction
- Merchant name and location
- Amount charged
- Description of product/service

For Product Issues:

- Product photos (defect, wrong item, etc.)
- Shipping tracking information
- Delivery confirmation
- Return tracking if applicable
- Product description/listing

For Service Issues:

- Service agreement or contract
- Before/after photos
- Work completion timeline
- Payment schedule

For Billing Errors:

- Bank statements showing error
- Merchant receipt showing different amount
- Price advertisement
- Email confirmations

For Fraud:

- Timeline of when card lost/stolen
- Police report (if filed)
- Locations you were vs where charges occurred
- Affidavit of unauthorized use

How to Submit Documentation

Online Banking:

- Upload during dispute filing (PDF, JPG, PNG accepted)
- Maximum 10MB per file
- Up to 10 files per dispute

Email: disputes@ourbank.com

- Include claim number in subject
- Attach all relevant documents

Fax: (555) 100-6000

- Include claim number on cover sheet
- Confirm receipt by calling

Mail:

Our Bank - Dispute Resolution

P.O. Box 10400

Metro City, MC 55559

In-Branch: Bring documents to any branch

- Get receipt confirming submission

Time Limits

Filing Deadlines

Debit Card:

- Unauthorized: 60 days from statement date
- Billing error: 60 days from statement date

Credit Card:

- Unauthorized: 60 days from statement date (but report ASAP)
- Billing error: 60 days from statement date
- Quality dispute: 60 days from receipt of goods/services

Checks:

- Forgery: Reasonable timeframe (usually 30 days)
- Stop payment: Before check clears

ACH:

- Unauthorized: 60 days from statement date
- Revoked authorization: Before next debit processes

Processing Times

Standard Disputes: 45 days
Extended Investigations: Up to 90 days
International Transactions: Up to 90 days
New Accounts (under 30 days): Up to 90 days

Expedited Review (available for):

- Rent/mortgage payment
- Utility payment
- Prescription medication
- Emergency situations
- Request via 1-800-CARD-HELP

Common Dispute Mistakes to Avoid

Filing Errors

1. Waiting Too Long: File within 60 days
2. Insufficient Documentation: Provide all evidence upfront
3. Not Contacting Merchant First: Required for transaction disputes
4. Vague Description: Be specific about issue
5. Wrong Dispute Type: Fraud vs merchant dispute
6. Spending Provisional Credit: May be reversed

Documentation Errors

1. Not Saving Receipts: Keep all transaction records
2. Deleting Emails: Preserve all merchant communication
3. No Photos: Document defects/issues immediately
4. Missing Tracking Info: Always get tracking numbers

Process Errors

1. Not Responding to Requests: Bank may need additional info
2. Missing Deadlines: Respond within timeframe requested

3. **Not Following Up**: Check status if no updates
4. **Disputing Too Many Transactions**: Suspicious pattern

Dispute Status Tracking

How to Check Status

- Online Banking**:
 - Account Activity > Disputed Transactions
 - Shows current status and next steps
- Mobile App**:
 - Transactions > Disputes
 - Real-time updates
- Phone**: 1-800-CARD-HELP
 - Reference claim number
- Automatic Updates**:
 - Email notifications at each stage
 - Text alerts (opt-in)
 - Final decision letter mailed

Status Definitions

- **Submitted**: Received and assigned claim number
- **Under Review**: Initial investigation
- **Pending Documentation**: Need additional info from you
- **With Merchant**: Merchant being contacted
- **In Investigation**: Full review underway
- **Resolved - In Your Favor**: Credit issued permanently
- **Resolved - Denied**: Dispute denied, see letter for details
- **Appealed**: Under appeal review

Contact Information

- Disputes Department**: 1-800-CARD-HELP (24/7)
- Email**: disputes@ourbank.com
- Fax**: (555) 100-6000
- Mail**: Dispute Resolution, P.O. Box 10400, Metro City, MC 55559
- Hours for Live Agent**:
 - Phone: 24/7
 - Email response: Within 4 hours (business hours)

- Mail processing: 3-5 business days

Tips for Successful Disputes

1. **Act Quickly**: File as soon as you notice issue
2. **Be Detailed**: Provide comprehensive description
3. **Document Everything**: Save all receipts, emails, photos
4. **Stay Organized**: Keep copies of all dispute correspondence
5. **Follow Up**: Check status regularly
6. **Be Patient**: Investigations take time
7. **Be Honest**: Never file fraudulent disputes
8. **Ask Questions**: Call if you need clarification
9. **Keep Evidence**: Don't discard items until resolved
10. **Read Decision**: Understand reasoning if denied

Remember: Fraudulent dispute claims can result in account closure and legal action. Only dispute transactions you genuinely did not authorize or have legitimate issues with.