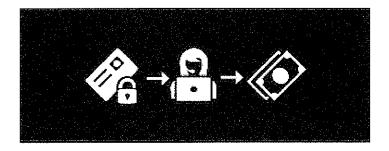
How to dispute a transaction on your debit card

ZSHAZAM 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.



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.