



Debit Card, Is it Fraud or Dispute?

When charges and purchases appear on your statement that you do not recognize, they may or may not be fraudulent. This reference guide will help you decide whether to file a dispute or a fraudulent claim. Ascentra's policies and procedures for processing fraudulent and disputed transactions are governed by the Electronic Funds Transfer Act, or Federal Reg E.

Difference between Disputes and Fraud

The primary difference between a fraudulent transaction and a disputable transaction lies in whether or not the cardholder knowingly and willingly initiated the transaction with the merchant in the first place.

Disputes can arise between a merchant and a cardholder for a variety of reasons, including but not limited to overcharging the cardholder, charging the cardholder for merchandise that wasn't received, or charging the cardholder for a monthly subscription that was previously cancelled.

If the transaction was never authorized or initiated by the cardholder, a fraud claim may be filed.

Determining Which Type of Claim You Have

Answering the following questions will help you to determine whether your claim is a dispute or fraud.

- 1 Do you personally know who made the transaction on your debit card?
- 2 Is the transaction a result of signing up online for a "free trial", however you used your debit card to pay for shipping or a similar charge?
- 3 Did you give or loan your debit card to anyone? (You cannot make a claim of any kind if you voluntarily gave your card to another person.)

If you answered "Yes" to Questions 1 or 2 complete the **Debit Card Dispute Form**.

If you answered "No" to all three questions, complete the **Debit Card Fraud Form**.

If you answered "Yes" to question 3, you do not have a valid claim. No claims can be made if you gave your card to someone voluntarily.