



Disputing Transactions

If you see a charge on your account that looks suspect, follow this process to get all of the information needed to file your claim. Often all you have to do is contact the merchant and discuss the situation with them to facilitate a refund to your card. Following these steps is necessary to ensure that your claim is handled as quickly as possible.

What makes the transaction look fraudulent?

- I recognize the payment amount, but not the biller name
- I never signed up/enrolled in a service from the company
- I have never purchased from this company
- I cancelled this transaction but it still posted to my account
- Someone else used my card without my knowledge

All of these situations are handled the same way – this process ensures you the best opportunity to get your money back. Going through these steps is absolutely necessary, as missing documents will keep your claim from being filed. If you have any questions during the process, call the customer service number on the back of your card and we will be happy to help.

Step 1: Contact the Merchant

This is generally the quickest way to have the funds returned to your card. The Merchant's Phone number is listed with the Merchant Name and the charge on your account statement. Call them and explain your situation – keep in mind that there are instances where a charge that looks questionable is legitimate, including free trials of products or services that rolled into a subscription service unless they were cancelled. If you don't recognize the name or if it's different from what is on your bill, you can discuss this with the merchant and get answers to these questions.

Merchants are capable of reversing the transaction and getting the money back to your card to resolve disputes. If you are able to reach an agreement with the merchant, ask for an email or letter confirming that they will refund the charge. Be sure to follow up if you don't see the credit when the merchant has agreed to deliver it to you.

If the merchant agrees to refund the charge, you are done. Otherwise, continue to step 2.

Step 2: Contact PreCash

Contact PreCash immediately if you are not able to come to a resolution with the merchant. We can initiate a formal Dispute Transaction claim on your behalf. Our phone number and web address is on the back of your card.

Part of this process includes blocking your card and issuing you a new one to prevent any additional unauthorized charges. **Don't worry – your existing credits, direct deposits or other loads, and bill pays will continue to occur without interruption.** Only the charges to the card number will be blocked.

Continue to Step 3.



Step 3: Submit the Disputed Transactions Claim Form and Affidavit of Fraud Form

Fill out both forms completely and sign them in order to receive a refund for your disputed transaction. For your convenience, these forms are on the next two pages of this document.

To submit your claim to us, please mail the **completed** and **notarized** documents to:

PreCash Dispute Resolution Team
5120 Woodway Dr. Suite 6001
Houston, TX 77056

Any dispute can take up to 90 days from the time all completed and notarized documents have been received and validated.

In addition to the forms, **we need to receive the following items:**

1. Documentation of the communication between you and the merchant and the outcome (Step 1)
2. Any documents that relate to the disputed transaction, including:
 - a. Receipts
 - b. Bills
 - c. Invoices
3. Additional documents that relate to your specific situation:
 - a. Was merchandise involved? If so, include any of the following that apply
 - i. Cancellation date
 - ii. Expected date of delivery
 - iii. Date merchandise was returned
 - iv. Proof of return (air bill, shipping label, or shipping receipt)
 - b. Are you disputing due to alleged fraudulent transactions?
 - i. Include a copy of the police report

Once the dispute process has completed, you will receive a letter to the address we have on file which outlines the outcome of the dispute. This will tell you the credit that you will receive, or give reasons why the dispute was not granted. Again, this may take up to 90 days from when the dispute was initially filed. During this process, we do not have the ability to track claim progress or status. You will receive a letter once the process is complete and if you have questions, feel free to call the customer service number on the back of your card.



Disputed Transaction Claim Form

| | |
|---|--|
| Full Name | |
| Account Number | |
| Date of Disputed Transaction | |
| Amount of Disputed Transaction | |
| Reason for Disputing the Transaction | |
| Merchant Name where Transaction Occured | |
| Merchant Address | |
| Merchant Phone Number | |
| Contact at Merchant | |

Print Name : _____

Date: _____

Signature: _____



Attn: Dispute Department
 Phone: call the customer care number on the back of your card
 PreCash Dispute Resolution Team
 5120 Woodway Dr. Suite 6001
 Houston, TX 77056

Affidavit of Fraud

State of _____

County of _____

I, _____, residing at _____

Being duly sworn, say that my card was: (check one)

_____ **LOST** _____ **STOLEN**
 _____ **NOT RECEIVED** _____ **CARD IN POSSESSION**
 _____ **OTHER** (Please explain) _____

Account Number: _____

I/we have included a listing of all fraudulent transactions and/or a statement copy, with the disputed transactions circled. In addition, any transactions billed on or after _____ (Date card lost) are unauthorized. Neither I, nor anyone authorized to use my account made these transactions or received benefit from them.

I/we further agree that any information relating to the unauthorized use of the account may be provided to an investigative or prosecutorial agency. In addition, I/we will cooperate with parties involved in any investigation. I/we agree to assist in the prosecution of those found responsible.

I/we declare under penalty of perjury that the foregoing is true and correct. I/we understand that a false claim of fraud is a crime that I/we can be prosecuted for.

Primary cardholder signature: _____

Secondary cardholder signature: _____

Subscribed and sworn before me this _____ day of _____, _____.

Notary Public signature: _____

Comments: _____