

Learn how to detect and report any unauthorized spending in your name, so you can keep your accounts safe and secure. You'll find answers to common questions about resolving transaction issues, disputing charges, and understanding the dispute process.

Before Placing a Dispute Claim or Fraud Claim

Q: What should I do before placing a dispute or fraud claim?

A: Verify the charge on your statement. Sometimes businesses use different names, their phone, or part of their address that might not be immediately recognizable. Also, check with everyone in your household or anyone else who has access to your card to see if they made the transaction.

Q: How do I know if I should submit a dispute claim or a fraud claim?

A: Submit a dispute claim if you believe a transaction you made wasn't carried out correctly. Submit a fraud claim if you didn't authorize or participate in the transaction at all.

Q: How do I know if my transaction was a part of a scam or if it is fraud?

A: A scam involves theft of funds with your permission or knowledge while fraud is theft without your permission or knowledge. For more information on scams and how to prevent them, check out our Security Hub.

Q: Should I dispute a scam?

A: Yes, you can dispute a scam transaction, but remember, it is not considered fraud, so you would not file it as a fraud claim.

Q: Should I contact the merchant first?

A: Yes, if the charge is legitimate but incorrect (like double billing), try resolving it directly with the merchant first.

Q: Is there a time limit for disputing a charge?

A: Yes, you typically have sixty (60) days from the date of the statement to dispute a charge.

Q: My card has been lost or stolen and now there is activity I don't recognize. What should I do?

A: Submit a fraud claim. Include details about where and when your card was lost or stolen, or when you first noticed it was missing. Mention who might have access to the card and/or PIN, and if anything else was lost or stolen, such as any additional identification or account information.

Q: How do I file a debit card dispute/fraud claim?

A: Call us at 844.238.4228 to speak with a member from our team, stop by your nearest branch, or chat with Ava, your Advia Virtual Assistant.

Q: How do I file a credit card dispute?

A: Call us at 844.238.4228 to speak with a member from our team, stop by your nearest branch, chat with Ava, your Advia Virtual Assistant, or file your claim through MyCard Info in Digital Banking.

To Dispute Claims: Review transactions in Account Services > Dispute Transactions > click View Transactions > check the transaction(s) you wish to dispute and then complete the pop-ups.

For Fraud Claims: Account Services > Report Card Lost/Stolen > check the transaction(s) you did not authorize > click submit and complete the pop-ups.

When Completing a Dispute or Fraud Claim

Q: What information do I need to provide when completing the dispute intake form?

A: You'll need to provide the transaction date, amount, merchant name, and detailed reason for the dispute. Also, include any notes about your attempt to resolve the issue with the merchant.

Q: How much detail do I need to provide?

A: The more detail, the better. Provide as much detail as possible when filing a dispute. If you're disputing merchandise or services not received, be specific about what was ordered or what the service was supposed to include.

If it's about being charged incorrectly, state the agreed-upon amount and the actual charged amount.

For fraud, explain why you believe the transaction is fraudulent, i.e. if you have no history with the merchant. Being thorough can speed up the resolution process and improve your chances of a favorable outcome.

Q: Will my card be closed?

A: If you submit a fraud claim, yes, your card will be closed to prevent further fraud. You can call us at 844.238.4228 to order a new card or stop by one of our local branches to have a card instantly printed.

Q: Will I be required to file a police report?

A: No, it's not mandatory. However, a police report can sometimes strengthen your case, especially in fraud instances. If you do file one, be ready to provide details about the law enforcement agency, location, officer's name, phone number and case number.

Q: What kinds of documents are necessary to submit a dispute to have the best chance of recovery?

A: Make sure to include any relevant documents that support your claim, such as receipts, emails, or any messages with the merchant. The more evidence you provide, the better your chances of a successful dispute. Some examples of these documents are listed below:

- **Invalid Amount:** You must have a receipt showing the amount you agreed to pay.
- **Credit Not Received:** You must show proof that the credit was supposed to be issued.
- **Paid by Other Means:** You must provide a valid receipt or account statement showing the payment, including the date and the last four digits of the other card or account number.
- **Returned Merchandise:** You must have a valid tracking number and the method of return.
- **Cancelled Reservation:** It's nice to have the cancellation confirmation and copies of communications with the merchant.

- **Cancelled Service:** It's nice to have the cancellation confirmation and copies of communications with the merchant.
- **Merchandise Not Received:** Provide a confirmation email from the original order, tracking or shipping updates, and copies of communications with the merchant.
- **Defective Not as Described:** It's nice to have a confirmation email from the original order, tracking or shipping updates, and copies of communications with the merchant.

After Filing a Dispute or Fraud Claim

Q: Will there be a hold on my account?

A: No, but you might not receive any provisional credit for up to ten (10) business days after submission.

Q: Will I need to communicate with Advia or the merchant?

A: Yes, be prepared to communicate with Advia, Visa partners, and possibly the merchant during the investigation if they have additional questions.

Q: How long will the investigation take?

A: The investigation can take up to 90 days, depending on how complex the dispute is.

Q: How does the dispute process work?

A: When you report a dispute or fraud claim, Advia will investigate and submit their findings to Visa. Then, Visa will contact the merchant for their details. After reviewing both submissions, Visa will decide on whether to accept or deny your case.

Q: Will I receive provisional credit during the investigation?

A: If your case cannot be resolved within the first ten (10) business days following submission, provisional credit will be issued. However, if the case is denied or the merchant credits back the transaction, the provisional credit will be reversed.

Q: How will I be notified of the resolution?

A: You will receive a letter notifying you of the outcome. If you are enrolled in Digital Banking, this letter will be delivered to your Digital Banking inbox. If the dispute is resolved in your favor, the provisional credit becomes permanent. If it's denied, the provisional credit is reversed.

Q: If my dispute is declined or denied, can I dispute the same transaction again?

A: Disputing the same transaction again can be challenging according to Visa's rules and regulations. The card issuer will likely stand by its initial decision unless you provide new, compelling evidence that wasn't included in your original dispute. It's often more effective to gather additional documentation or evidence and present a well-supported case the first time around. Unfortunately, in many cases, Advia will not resubmit your dispute if it has already been declined by Visa.