

Debit Card Fraud

For a transaction to be considered fraudulent, you should be able to answer 'NO' to all of the following questions:

- **Do you know who made the transaction on your debit card?**
- **Is the transaction a result of a relationship you previously held with a company and now you are being assessed a membership fee, cancellation fee or another similar charge?**
- **Did you give your debit card number to the company /individual authorizing the transaction?**

If any of these answers are "yes" then it becomes a dispute.

A cardholder dispute occurs when you have a disagreement with a merchant about a charge they made to your debit card. The following are examples of disputes:

- You cancelled a transaction with a merchant, but the merchant charged you anyway; for example, you used your debit card to reserve a room, but cancelled with the hotel and got charged anyway
- Using your debit card, you purchased an item and later returned it, the merchant agreed to give you a credit however a credit was never issued to you
- You were charged twice for the same transaction
- You attempted to withdraw funds at an ATM, however the cash was not disbursed but it was still withdrawn from your account
- You used your card to "reserve" a purchase, then paid for the goods or services by other means but were charged on your card anyway
- A credit was issued to you but it posted as a debit transaction instead of a credit
- The transaction amount you were charged is incorrect, for example \$20 instead of \$2
- There is a quality issue with the goods or service provided