

How to File a Dispute on a Debit Card Transaction

While it can be unsettling having to file a dispute, rest assured Fifth Third Bank is committed to guiding you through this process.

How Do I File a Dispute?

What Information Do I Need to Get a Dispute Started?

It is important to have the following information readily available. The more information you provide, the better we will be able to assist and investigate your dispute.

- The account number impacted.
- The dates of the transactions.
- The dollar amounts of the transactions.
- The merchant's name.
- The reason for the dispute.

If you need to file a dispute, please call our Disputes Resolution Department at [\(877\) 833-6197](tel:877-833-6197) Monday through Friday, 7 AM to 6 PM (EST), Saturday 10 AM to 5 PM (EST) and select the appropriate options in the automated menu to ensure that you get in touch with the appropriate representatives.

When Should a Dispute Be Filed?

If you suspect unauthorized charges on your card or account, please contact us right away. Here are a few examples of instances which might require a debit card dispute.

- Non-receipt of requested goods or items.
- Being charged after cancelling a subscription or service.
- Any unrecognized or fraudulent transactions.
- A transaction missing from your statement (Example: a Deposit or Refund).

Please note: If a transaction is deemed to be fraudulent, the impacted card is required to be closed to avoid any further fraudulent charges to the account.

Should I reach directly out to the merchant?

Contacting the merchant can often lead to a faster resolution. Should you choose to contact the merchant, we highly recommend documenting the details of the call. You may still file a dispute at any point in the process regardless of if you have spoken to the merchant or not.

How Long Will It Take for Resolution of a Dispute?

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your dispute. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your dispute.

Please note: If your dispute has been denied but you have additional information, you can request for your dispute to be reviewed again with the new information you provide. If you do this, temporary credit will not be issued for these types of additional review requests.

How Do I Contact the Disputes Department?

To dispute a transaction, please call our Disputes Resolution Department at [\(877\) 833-6197](tel:877-833-6197) and select the appropriate options in the automated menu to ensure that you get in touch with the appropriate representatives. Our Disputes Specialists are available to assist you Monday through Friday, 7 AM to 6 PM (EST), Saturday 10 AM to 5 PM (EST).

How Do I Report a Lost or Stolen Card?

Please report a lost or stolen card immediately. You can do this via any of the following methods:

- Log into online banking at 53.com;
- Log into the 5/3 mobile app; or
- Call (800) 972-3030 . Our dedicated Customer Service Representatives are available around the clock to assist you.

You **can place a block on your card in the mobile app** if you are unsure whether fraudulent activity has taken place and to help avoid further fraudulent charges.

How Do I Check Status of a Dispute That Has Already Been Submitted?

To check the status of a dispute please call [\(877\) 833-6197](tel:877-833-6197) and select the appropriate options in the automated menu to ensure that you get in touch with the appropriate representatives. Our Disputes Specialists are available to assist you Monday through Friday, 7 AM to 6 PM (EST), Saturday 10 AM to 5 PM (EST).

Can I Cancel a Dispute Already Submitted?

A dispute can be cancelled depending on where it is in the process. The timeframe is different based on the dispute type, so please call as soon as possible if you realize the disputed transaction is valid.

How can I learn more about identity theft and prevention?

- For more information on how to avoid identity theft please visit:
<https://www.53.com/content/fifth-third/en/personal-banking/bank/identity-theft-protection/education.html>
- We also provide an ID alert service to further assist you. For more detailed information, please visit our website at <https://www.53.com/content/fifth-third/en/personal-banking/bank/identity-theft-protection.html>