

SHAZAM® Dispute Resolution Services

The Bank of Wisconsin Dells has partnered with our existing debit card provider, SHAZAM, to handle all debit card disputes from this point forward. Having SHAZAM handle the disputes allows us to utilize the expertise of their team in this ever-changing process.

How the dispute process works:

- As the primary cardholder, you're responsible for filing a dispute and providing details about the transaction. Once your call is received, SHAZAM will open a claim.
- SHAZAM dispute representatives will begin an investigation. Most claims are resolved within 5-10 business days. If more time is needed to investigate the claim, we'll apply a temporary credit to the account. Estimated time frames will be provided at the time of your call.
- As the dispute process continues, you'll be asked to provide supporting documents and signatures.
- SHAZAM will contact you following the investigation with the final decision.

If you don't recognize a transaction, it's a good idea to check the following before filing a dispute:

- Did another authorized person on your account (like a spouse or child) make this transaction?
- Is this a purchase you made recently for future use, like travel plans?
- Is this an annual or monthly payment, like a magazine subscription, you may have forgotten?
- Did you make a charitable contribution?

When you report a dispute, the following information may be helpful to have on hand:

- If applicable, the date you contacted the merchant along with the merchant's response and name of person you spoke to.
- Tracking numbers, contracts, and/or service agreements, if applicable.
- Date you returned item(s) or canceled service along with cancellation/confirmation numbers, if applicable.

Contact SHAZAM at 833-288-1126. Should a customer feel more comfortable speaking with a BWD representative, we'd be happy to contact SHAZAM with that customer on his or her initial call.

If you have any questions or concerns regarding SHAZAM® Dispute Resolution Services, please contact Deposit Operations at 608-253-1111.

