

DISPUTING A TRANSACTION?

3 EASY STEPS FOR DISPUTE RESOLUTION

Step 1: Tell us what happened.

While viewing your account statement, click on an individual line item to view identifying information about the transaction, as well as a description of how the transaction typically occurs.

If you believe an error exists in regard to a certain transaction, select the link labeled, "click here." By selecting this link you will be guided through the dispute process.

If you are unable to log in to your account or cannot access the "click here" link, immediately contact Customer Care by calling the number located on the back of your card, or via Easy Help by simply asking a question.

Step 2: Submit your claim in writing.

After notifying us by phone of the error, please fill out or confirm your written statement within 10 business days by following these 3 easy steps:

1. Log in to your account and select "Customer Service," then "Service Request" from the main menu.
2. On the "Service Requests" page, select the "Reported Transactions" link.
3. On the Reported Transactions page, click on "confirm written statement".

While completing your written statement, please explain why you believe the transaction is an error, and include all the relevant details. (Note: When disputing multiple transactions, each individual transaction must be reported. If you notify us by phone, please be sure to tell the Customer Care Agent of each individual transaction you wish to report.)

Include as much detail as possible, along with all supporting documentation to substantiate your claim. (Note: The more thorough the supporting documentation, the easier it will be to settle your dispute.)

Step 3: If you have documentation mail or fax it to us; Please Sign and date it (notarize when applicable).

To mail your dispute form:

BM Technologies, Inc.
PO Box 278
Maple Shade, NJ 08052

To fax your dispute form:

877-504-1999

To upload your dispute form online:

1. Log in to your account and select "Customer Service," then "Service Request" from the main menu.
2. On the "Service Requests" page, select the "Reported Transactions" link.
3. On the Reported Transactions page, click on "Upload file".

THE DISPUTE RESOLUTION PROCESS... WHAT YOU NEED TO KNOW

What is a dispute?

A dispute is formal notification made to BM Technologies, Inc. when you believe there's an error on your account.

How do I determine the type of transaction has posted to my account?

While viewing your account statement, start by locating the column labeled "Type", you can click on an individual line item to view information about the transaction, as well as a description of how the transaction typically occurs.

What should I do if I have questions about a transaction that has posted to my account?

If you have questions about a transaction:

- Carefully review your online statement.
- Identify the merchant that settled the transaction.
- Determine the type of transaction that has posted.
- Follow the guidelines listed under the section below titled, "Before I start the dispute process how do I determine if my transaction might have been authorized?"
- Try to resolve the error with the merchant to determine if the transaction is an error or if it was authorized.
- Contact us as soon as possible if you are unable to resolve the error with the merchant.

Before I start the dispute process how do I determine if my transaction might have been authorized?

Start by asking yourself the following questions:

- Have you written a check to this merchant or an affiliate recently? If so, you may have authorized the merchant to collect the funds in another way.
- Did you sign a contract? The terms of the contract may provide authorization for gym memberships, loan payments, tanning packages, and many other services to be collected by debiting your account.
- Have you given your information out over the phone to pay a bill? If so, you may have given the company authorization to debit your account.
- Did you respond to a promotional offer? Promotional offers may result in a debit to your account. If you shared your account information with anyone in exchange for a gift or reduced rate, you may have authorized the merchant to debit your account.
- Is the dollar amount familiar? Some merchants collect payment under a corporate name which may be different than the local business name.
- Has the transaction actually posted to your account or is it just a hold?
- Have you contacted the merchant? In most cases if an error has occurred, the merchant will reverse the charge.

What information should I provide once I determine the transaction is an error?

You will want to provide the following for a transaction dispute:

- Name.
- Account number.
- Transaction type.
- Transaction date.
- Transaction amount.
- A completed written statement for the transaction in question with a detailed explanation as to why you believe an error occurred.

- Supporting documentation that substantiates your claim such as:
 - a) A copy of a police report if one was filed.
 - b) Purchase receipts.
 - c) Merchant correspondence.
 - d) Proof of returned merchandise.
 - e) Proof of service or contract cancellation.
 - f) Copy of the terms & conditions of a signed contract.
 - g) ATM receipts.

Note: Providing us the most complete information and supporting documentation helps us to settle your dispute quickly and efficiently.

How long will the dispute process take?

Investigations begin immediately upon receiving notice and we strive to determine if an error has occurred within 10 business days from the date of first notification. However, depending on the type of transaction and complexity of the issue, some investigations may take 45 to 90 calendar days (depending on the transaction type) to be resolved.

What is provisional credit?

Provisional credit is the "temporary" deposit of funds into your account while your transaction is under investigation. Not all reported errors are eligible for provisional credit. However errors submitted in writing within 10 business days of your phone notification—if eligible, will be provisionally credited for the amount in question.

When will I learn the outcome of my dispute?

We will share the results of the investigation within 3 business days of completion. Regardless of the outcome, while your dispute is under investigation, you will receive email updates every 15 days from the date the dispute was opened. You may also review the details and history of all of your disputes at anytime by logging in to your account and selecting the "Reported Transactions" link.

It is important to note that if it is determined that no error has occurred, provisional credit (if issued) will be revoked at the time the investigation concludes. Regardless of the outcome, you will receive a full written explanation at the conclusion of our investigation.