

BANK Disputes (how to get refunds on transactions)

INTRODUCTION

Below is the step-by-step method to file for a dispute in a bank account.

Filing for dispute means intentionally telling the bank that a transaction is either fraudulent or you don't know about it, so they should refund the money back to you.

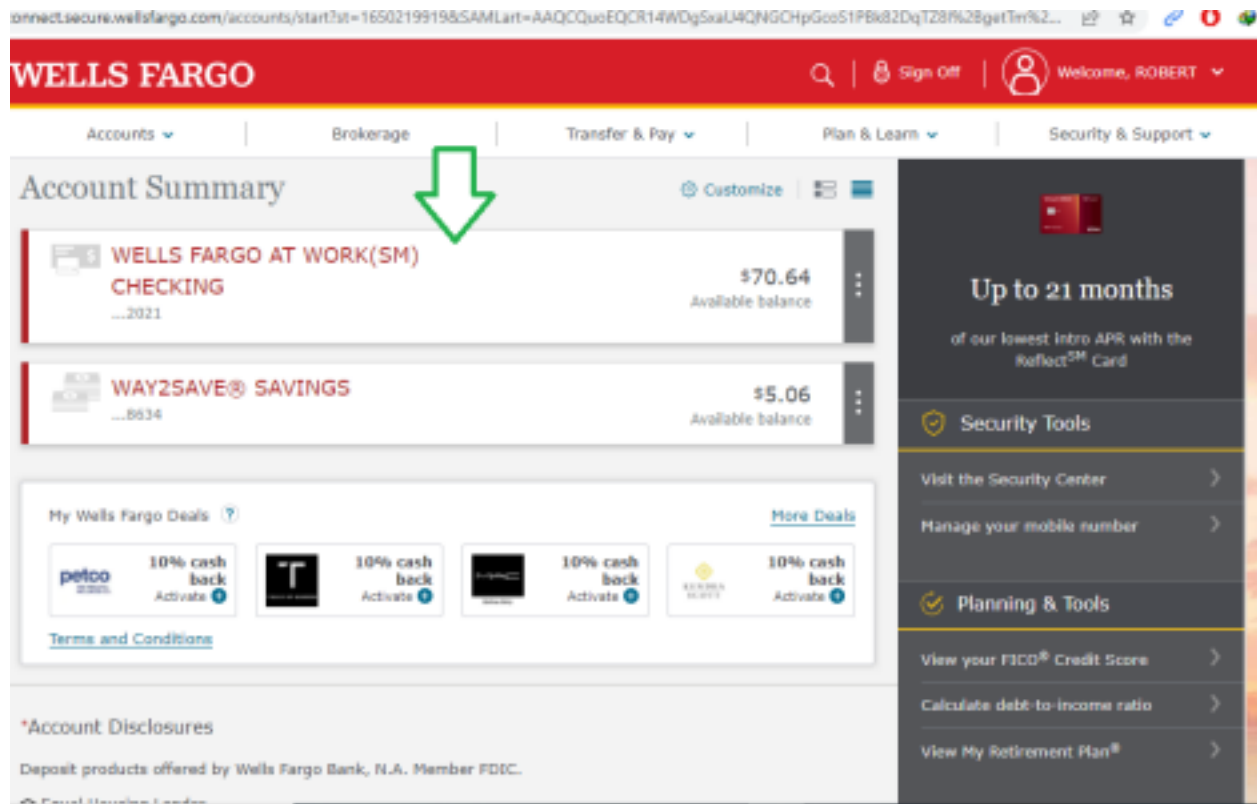
I used a wells bank in my illustration but am pretty sure it works for other banks too including chase, boa, and other credit unions.

So let start it:

BANK Disputes (how to get refunds on transactions)

METHOD

1. First log into the account and click on the account you want to run the dispute on.



2. Once you are on the Account Summary, scroll down to see the dispute tab.

3. Click on **Dispute a Transaction**.

connect.secure.wellsfargo.com/accounts/start?st=1650219919&SAMLart=AAQCQuoEQCR14WDgSxaU4QNGCHpGcoS1P8k82DqTZ8f%2BgetTm%2...

WELLS FARGO

Sign Off | Welcome, R

Accounts | Brokerage | Transfer & Pay | Plan & Learn | Security & S

Account Summary

Switch Account

Activity

Interest Earned

Search | Transactions | Deposits | Checks | Withdrawals | Declines

[Download Account Activity](#) | [Dispute a Transaction](#) ☐ Show ending daily ba

< First < Previous Next >

Date Description Deposits/Credits Withdrawals/De

Pending Transactions

No pending transactions to view.

Posted Transactions

04/13/22	PURCHASE AUTHORIZED ON 04/11 DOLLAR GENERAL #10 WAVERLY HALL GA 5582101680649127 CARD 2029	\$4
04/12/22	CITI PAYMENT PAYMENT 220411 090719214138465 FISHBURN SR,JOSEPH E	\$35
04/12/22	CAPITAL ONE PHONE PYMT 220411 3LK9VLR8YUR65YI JOSEPH E FISHBURNE SR	\$25
04/12/22	ATM WITHDRAWAL AUTHORIZED ON 04/12 1607 BRADLEY PARK DR COLUMBUS GA 0009655 ATM ID 6041U CARD 2029	\$40

4. Click on **File New Dispute**.

connect.secure.wellsfargo.com/services/start?st=1650220352&SAMLant=AAQC8uoEQCR14WDg5xaU4QNGCHpGoo51ekRPH4FNUIH%2Fog8AaqDY...

WELLS FARGO

Sign Off | Welcome, ROBERT

Accounts | Brokerage | Transfer & Pay | Plan & Learn | Security & Support

Account Summary

Date	Transaction	Amount	Claim Number
11/01/21	PURCHASE AUTHORIZED ON 10/31 APPLE.COM/BILL 866-712-7753 CA 5381304320080083 CARD 1246 Status: Closed	\$39.99	11101212808
01/20/21	PURCHASE PIZZA HUT 25 COLUMBUS GA CARD1246 Status: Closed	\$25.37	20120217126
12/19/19	13 Transactions in Claim Status: Closed	\$64.87	11219198370
07/09/19	2 Transactions in Claim Status: Closed	\$9.98	20709197650

Account Details | **File New Dispute**

5. You can choose any of the transaction you want to dispute, if you want to dispute 5 transactions, it not advisable to choose all at the same time, file them one by one. And you can't dispute one particular transaction multiple times.

connect.secure.wellsfargo.com/services/start?st=1650220352&SAMLart=AAQCRueEQCR14WDgSsaU4QNGCHpGcoStdkRPH4FNUIH%2Fsq8AsqDV...

WELLS FARGO Sign Off Welcome, ROBERT

Accounts Brokerage Transfer & Pay Plan & Learn Security & Support

Account Summary Help

<input type="radio"/>	04/11/22	PURCHASE AUTHORIZED ON 04/09 SUNOCO 05860806 SHILOH GA #00000674572468 CARD 2029	View Details	\$59.13
<input type="radio"/>	04/05/22	PURCHASE AUTHORIZED ON 04/04 PREMIER Bankcard 605-3573440 SD 5382094472393456 CARD 2029	View Details	\$90.00
<input checked="" type="radio"/>	04/04/22	PURCHASE AUTHORIZED ON 04/01 GEICO *AUTO 800-841-3000 DC 5382091405750661 CARD 2029	View Details	\$252.75
<input type="radio"/>	04/01/22	PURCHASE AUTHORIZED ON 04/01 DOLLAR GENERAL 1 DG 15054 SHILOH GA #582091632036622 CARD 2029	View Details	\$100.00
<input type="radio"/>	04/01/22	PURCHASE AUTHORIZED ON 04/01 DOLLAR GENERAL 1 DG 15054 SHILOH GA #382091631436887 CARD 2029	View Details	\$200.00

[Previous](#) [Next](#)

6. For the reason I chose “charged more than once”. However, if you can’t see that option you can choose “I don’t recognize this”.

connect.secure.wellsfargo.com/services/start?st=1650220352&SAMLart=AAQCResEQCR14WDgSxaU4QNGCHpGcoS1xkRPH4FNUIH%2FogBAeqDV... | Sign Off | Welcome, ROBERT

Accounts | Brokerage | Transfer & Pay | Plan & Learn | Security & Support

Account Summary

Description	PURCHASE AUTHORIZED ON 04/01 GEICO *AUTO 800-841-3000 DC 5382091405750661 CARD 2029 Change
Amount	\$252.75

1 - Select a dispute reason

☐ Don't remember making this purchase

☒ Charged more than once
Choose this option if you were charged more than once by the same merchant for the same or similar amount. Then select Continue.

☐ Charged wrong amount

☐ Returned merchandise, didn't receive credit

☐ Didn't receive goods or service

☐ Merchandise defective or not as expected

☐ Service not what I expected

☐ Canceled service or merchandise

☐ Used another form of payment

Continue

Cancel

7. Contacted Merchant? NO

Signed more than one receipt? NO

Swipe card more than once? NO

Any other question they ask at this stage is NO

connect.secure.wellsfargo.com/services/start?st=16502203526&SAMLart=AAQCRuoEQCR14WDy5xU4QNGCHpGoo51xkRPH4FNUJ-PN2FogBAeqDV...

WELLS FARGO Sign Off Welcome, ROBERT

Accounts Brokerage Transfer & Pay Plan & Learn Security & Support

Account Summary Help

2 - Enter dispute details

Contact with merchant

Have you contacted the merchant?

☐ Yes ☒ No

Disputes may resolve more quickly if you work directly with the merchant. If you do contact the merchant, please document details.

Amount in dispute

Did you sign more than one receipt?

☐ Yes ☒ No

☐ Don't remember

Did merchant swipe your card more than once?

☐ Yes ☒ No

☐ Don't remember

Continue Cancel

8. Now click on Submit.

9. Claim has successfully been filed!!! So Easy.

connect.secure.wellsfargo.com/services/start?st=1650220352&SAMLart=AAQCRuoEQCR14WDg5xaU4QNGCHpGco51x0RPHMFNUJH%2Foq&AsqDV...

WELLS FARGO Sign Off Welcome, ROBERT

Accounts Brokerage Transfer & Pay Plan & Learn Security & Support

Account Summary Print Help

✓ Thanks for filing your claim. Please keep your claim number in case you need it again.

Confirmation

Claim number	03202204170000549
Transaction date	04/04/22
Description	PURCHASE AUTHORIZED ON 04/01 GEICO *AUTO 800-841-3000 DC 5382091405750661 CARD 2029
Amount	\$252.75

What to expect

- Within 10 business days, we'll either resolve your claim or we'll temporarily credit your account.
- If we give you a temporary or final credit, it will include the amount of any associated fees charged to your account.
- If we need more information, a claims specialist will contact you.

If you want to send us documents, send us copies by mail using the information below. Please include the claim number.

10. If your lucky money gets refunded same day, some next day or two.

connect.secure.wellsfargo.com/accounts/start?st=1650220852&SAMLart=AAQCbcCoEQCR14WDg5xaU4QNGCHpGco51y0NdDNxGco5K99AM1Dh...

WELLS FARGO Sign Off Welcome, ROBERT

Accounts Brokerage Transfer & Pay Plan & Learn Security & Support

Account Summary Switch Account Print

WELLS FARGO AT WORK(SM) CHECKING \$323.39 Available balance
Account ...2021 Routing Numbers

Transfer Money Send Money Digital Wallet View Statements Manage Alerts

Activity Summary

Current posted balance	\$323.39
Pending withdrawals/debits	\$0.00
Pending deposits/credits	\$252.75
Available balance	\$323.39

[Monthly Service Fee Summary](#)
[Routing numbers](#)

Up to 21 months of our lowest Intro APR with the ReflectSM Card

Order Checks and Deposit Tickets
Manage Travel Plans
Turn Card On or Off
View More Services

Activity Interest Earned

Type here to search

Q&As

- **CAN I RUN DISPUTE ON OTHER BANKS?** Yes, you can
- **WHAT IF MY BANK IS NEW?** Dispute is run on transactions, if account is new but has transactions then yes, if no transactions then you can't.
- **WHAT IF MY BANK DOESN'T ALLOW DISPUTE TO BE RUN ONLINE?** Then look for their toll-free number and call them, they will ask name, address, ssn and the transaction you want to file, no other questions, some will send code for you to verify, that all
- **DOES FILING DISPUTE CAST ACCOUNT?** Well, if the person / trader realizes that you have called back the funds which was paid to him, he can also file for fraud to get his money back obviously (can take a few days to return if he reports it), so it best you withdraw the refunded money quickly once it paid to you

- Join Telegram Channel Via this Link – <https://t.me/Moneymakermethods01>