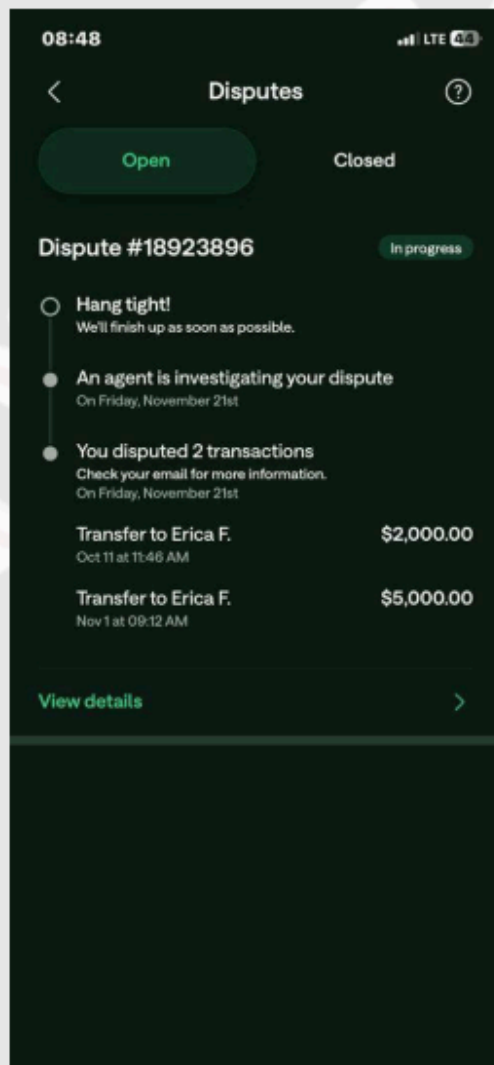


## CHIME DISPUTE SAUCE

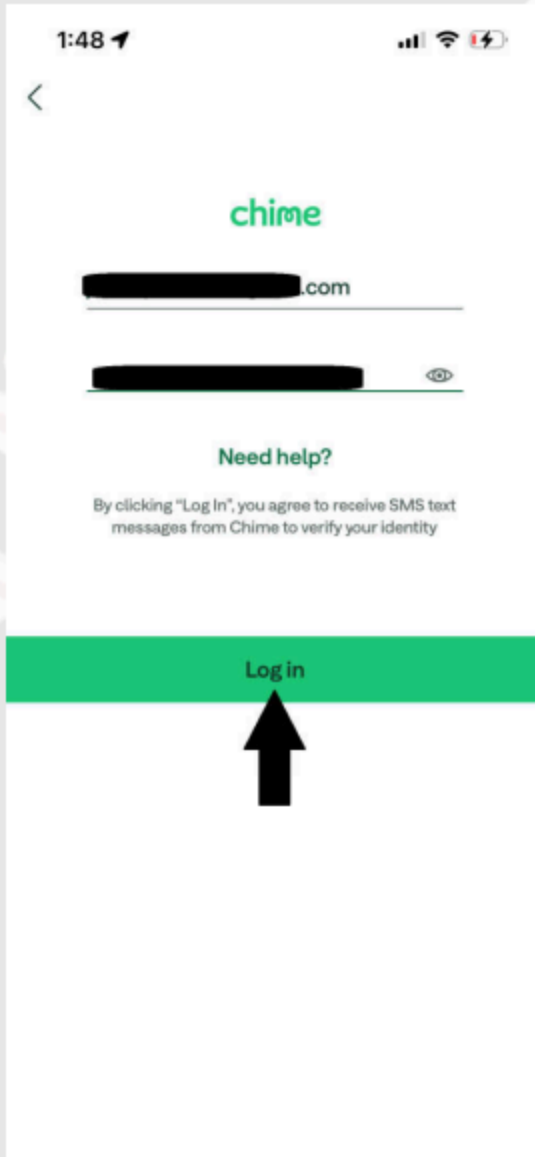
Now one beautiful thing about these disputes is that, even if your claim is a lie, you will be paid back the money in 3-5 days. You can then cash the money or transfer to someone before they ask for it back 😊



## CHIME DISPUTE SAUCE

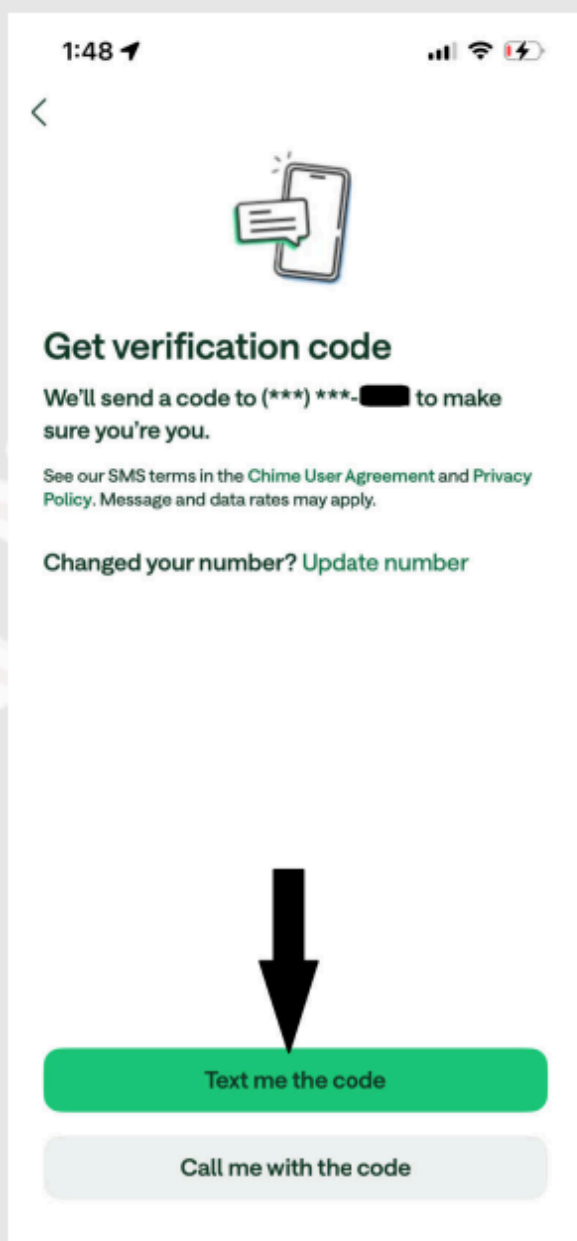
### METHOD

1. Log into the Chime account. You can either use the app or browser.



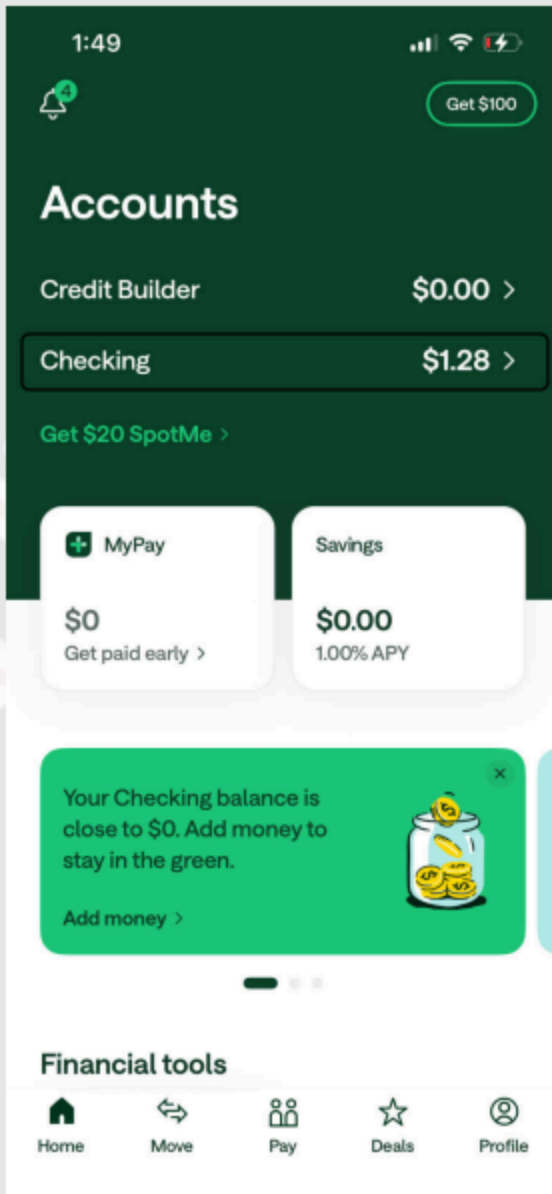
## CHIME DISPUTE SAUCE

2. Before you can log into any chime account, an Otp code will be needed.



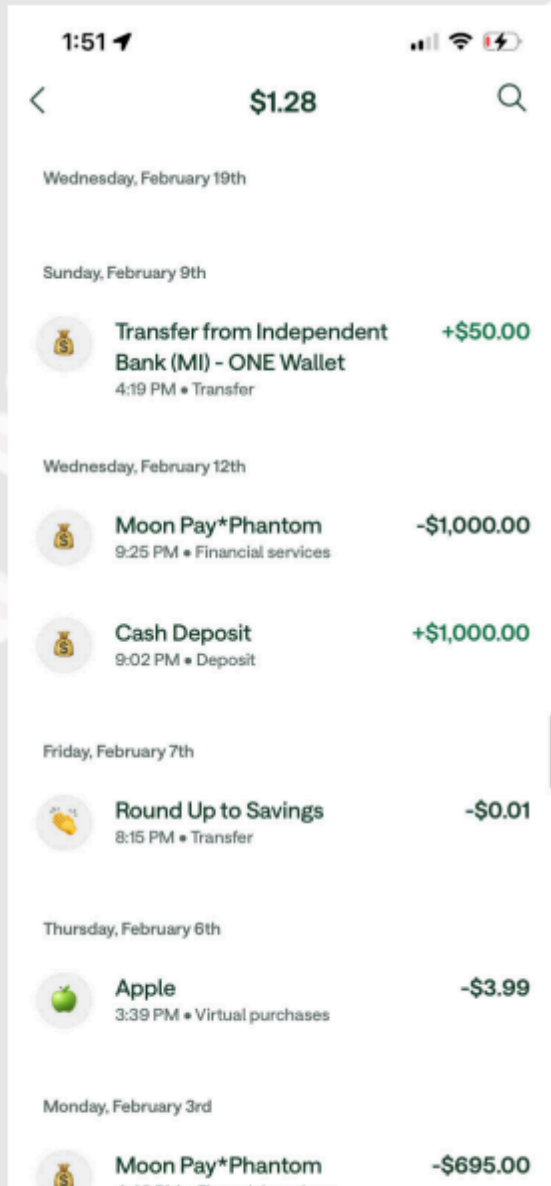
## CHIME DISPUTE SAUCE

3. Successfully logged into the account. Now click on the account which has transaction history.



## CHIME DISPUTE SAUCE

4. Now look for any **debit transaction** (where money was **withdrawn** from the account for purchases or anything).

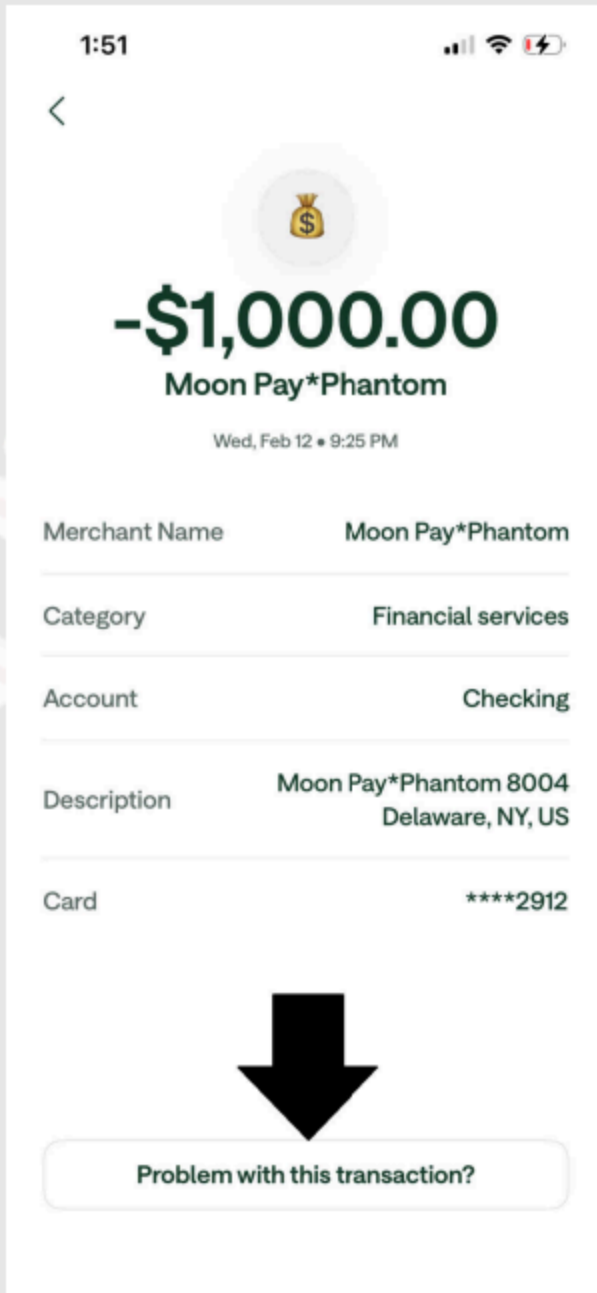


The screenshot shows a mobile app interface for Chime. At the top, the time is 1:51 and the balance is \$1.28. The transaction history is organized by date:

- Wednesday, February 19th**
- Sunday, February 9th**
  - Transfer from Independent Bank (MI) - ONE Wallet: +\$50.00 (4:19 PM • Transfer)
- Wednesday, February 12th**
  - Moon Pay\*Phantom: -\$1,000.00 (9:25 PM • Financial services)
  - Cash Deposit: +\$1,000.00 (9:02 PM • Deposit)
- Friday, February 7th**
  - Round Up to Savings: -\$0.01 (8:15 PM • Transfer)
- Thursday, February 6th**
  - Apple: -\$3.99 (3:39 PM • Virtual purchases)
- Monday, February 3rd**
  - Moon Pay\*Phantom: -\$695.00 (4:46 PM • Financial services)

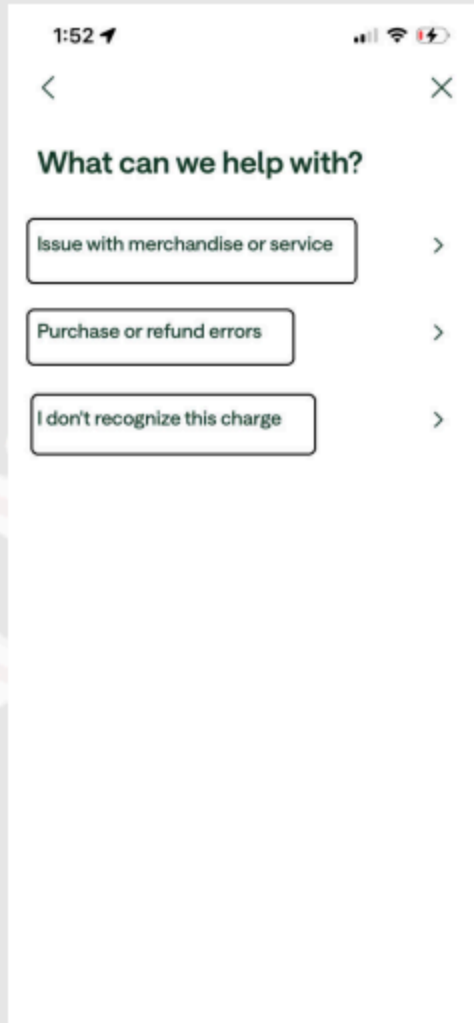
CHIME DISPUTE SAUCE

5. Once you settle on one. Click on **“Problem with this transaction?”**.



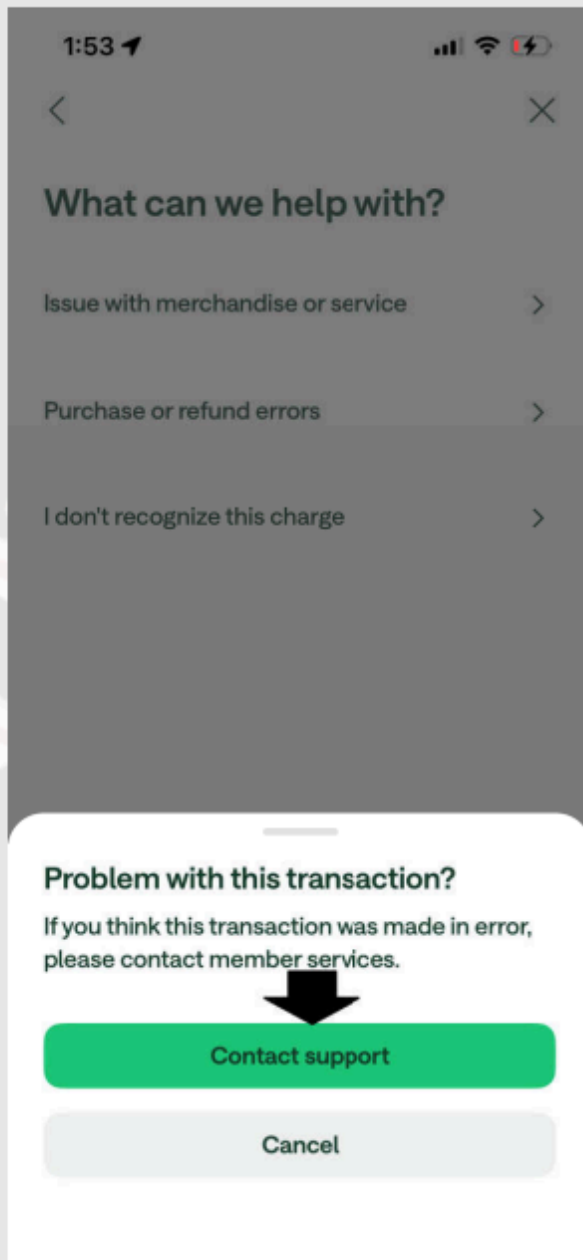
## CHIME DISPUTE SAUCE

6. You can choose any, they all go to the same destination anyway.



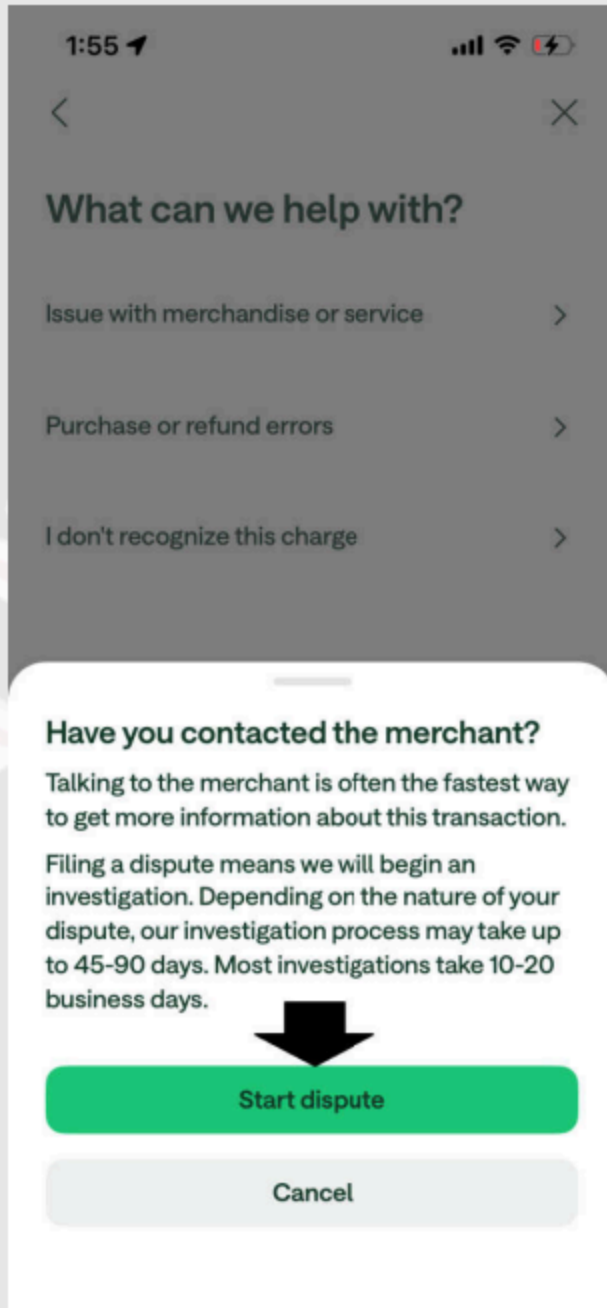
## CHIME DISPUTE SAUCE

### 7. Click on Contact Support.



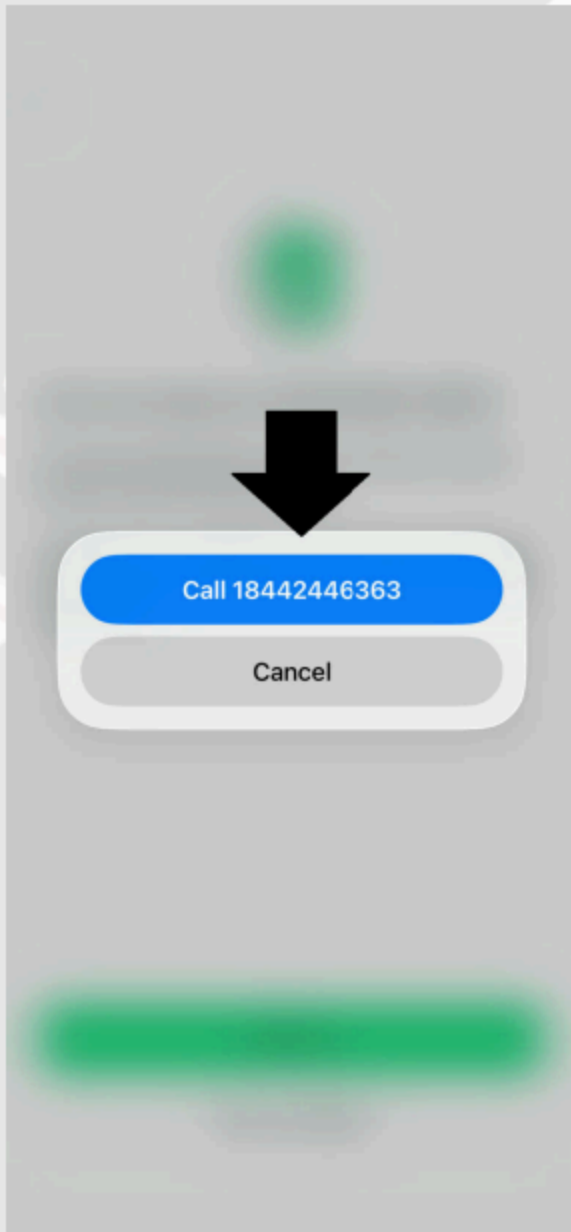
## CHIME DISPUTE SAUCE

### 8. Click On **Start Dispute**.



## CHIME DISPUTE SAUCE

9. Now this is their customer service number. Note it down and call them. I will show you what to say when you call.



## **What To Expect When You Call (Step-By-Step)**

### **1. Automated menu / rep answer**

- Pick the option for disputes or press to speak to a representative.

### **2. Identity verification (short & routine)**

- They'll ask your full name, date of birth, and maybe last 4 digits of chime card or SSN. Never give them full card or full ssn.

### **3. Tell them you made a mistake with a transaction and payment is complete; below is an example of what I told them;**

- "I made the charge but it was a mistake. I did not mean to complete the \$1,000 payment and I've contacted Moonpay Services but they haven't refunded me".

### **4. They will ask clarifying questions**

- "Did you receive anything from the transaction?" Say NO
- "Did anyone else have access to your card?" Say NO
- "When did you notice the charge?" give them the date & time from the transaction history.

### **5. Decision on temporary Credit / Next steps**

## CHIME DISPUTE SAUCE

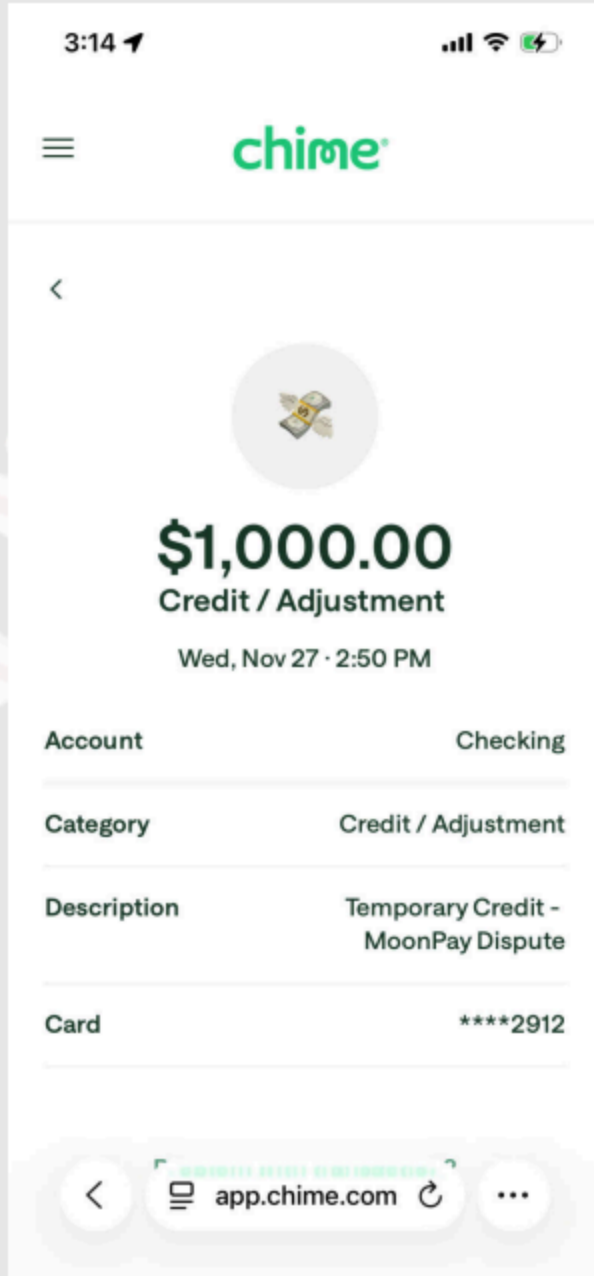
- Ask them “Will I get a temporary credit? How long will it take?”
- If they need more info they will tell you to upload screenshot of the transaction you are reporting to their email

### **6. Wrap Up**

- In 3-5 business days, Chime will credit you with the money and they will take like 30-45 days to investigate, by the time they are done with the investigation, you would have spent the money already 😊.

## CHIME DISPUTE SAUCE

After 3-5 business days, you will receive the alert.  
Withdraw the money and enjoy it.



<https://blcklgs.io/> FOR BANK LOGS AND DROP ACCOUNTS  
[scanlab.io](https://scanlab.io/) FOR SCANNABLE DOCUMENTS

[faceless.cc](https://faceless.cc) FOR PROXY