

Handling online bank debit card disputes typically involves a series of steps designed to protect “you” the consumer and “us” AmeriFirst bank. Here is a general outline of AmeriFirst Bank’s debit card dispute process.

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## Steps for Resolving Online Debit card Disputes

### 1. Review the Transaction

- Double-check your account and the transaction in question.
- Confirm it’s unauthorized or incorrect (e.g., wrong amount, duplicate charge, unrecognized merchant).
- Has the transaction hard posted or is it pending? *Mandatory requirement*

### 2. Gather Documentation

- Collect any relevant evidence: receipts, screenshots, emails, or communication with the merchant. Especially if it is a consumer involved transaction (ex. I ordered the shoes but don’t like the fit, Returned product but didn’t get my credit, etc., no provisional credit will be given on these cases).
- Note the transaction date, amount, and description.

### 3. Contact the Merchant (Optional but Recommended) *If you are involved*

- If this is a transaction that customer was involved it:
  - Reach out directly to the merchant first. Some disputes can be resolved faster this way. If resolved with merchant then there is no need to file a dispute
  - Document your attempt to resolve the issue with them.

### 4. Report the Dispute to Your Bank

- **Online/Mobile App:** You can now file a dispute directly via our online banking platform.
  - *Login to your account via the online banking platform ([www.amerifirstbank.com](http://www.amerifirstbank.com)) (browser or mobile app)*
  - *Select the account with the dispute*
  - *Click dispute transaction being disputed if multiples follow prompts.*
  - *Your account card and information should populate into the dispute platform.*
  - *Make sure you answer all asterisk (\*) requests*
  - *Complete by clicking on submit. If you do not submit, the request will not be processed.*
- **Phone or Branch:** Alternatively, you can call customer service (833-550-0168, Opt 3) or visit a branch for assistance or directions. Self-submitting, via online portal, is the quickest way to process disputes.

- If coming into the bank or self-submitting, please provide all necessary details and documentation as requested.
- *If this is true fraud and you need a new debit card, you will need to contact your nearest bank location and request to pick one up or have it mailed out.*

## 5. Bank Investigation Process

- The bank will open an investigation under regulations such as:
  - **Regulation E** (for electronic fund transfers)
- They must acknowledge your claim and may issue a **provisional credit** (a temporary credit for you to use) while investigating.
- Typically, the bank has:
  - **10 business days** to investigate (may extend to 45 days if provisional credit is given)
  - **3 business days** to report results
  - **1 business day** to correct the issue if the dispute is resolved in your favor
  - **Depending on the situation, some disputes can take up to 90 days or longer to resolve.**

## 6. Follow-Up

- Monitor your account and communication from the bank.
- You may be asked for more documentation during the investigation.
- If the dispute is denied, the bank must explain why and let you know your rights to appeal or escalate.

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## ● Important Notes

- **Time Limits:** You usually have **60 days** from the date the bank sends your statement to report unauthorized or incorrect charges. [Transactions subject to REG E and where REG E procedures are not followed may not be subject to 60 day time limit as stated.](#)
- **Fraudulent Transactions:** Report immediately. You may have limited liability if you act quickly. **(Regulation E)**
- **Recurring Charges:** If you cancel a service but charges continue, you can dispute them too. There is no guarantee but you must also follow the company in question procedures and guidelines for canceling a service.