

Follow the steps below through your Online Banking Account to see the status of disputes made at a branch location or to initiate an ATM transaction dispute.

Step 1: Initiate the Dispute Process

Either at Account Level or Transaction Level

Account Level

Once you are in the account view for the transaction you would like to dispute, select the 'Options' hyperlink in the top-right corner and choose 'Dispute Transactions.'

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|---|--------------------------|---|--|--|--|--|
| Sort transactions by date, description or amount and refine your search with filters. | | | | | | |
| ជ | Accounts | Test Checking 2433 | Available Balance \$99.10 | | | |
| | Messages | Last Updated: 4/17/2019 12:09 PM | | | | |
| | Transfers & Payments 🛛 🗸 | Search transactions | L Options | | | |
| A | Treasury Management V | Current Balance \$00.10 Last Credit Amount | Print | | | |
| = | eDocuments | Available Balance \$99.10 Year-to-date Interest amount Last Credit Date 3/14/2018 | Ask a question Dispute transactions | | | |
| Ξ | Self Service V | | | | | |

Transaction Level

Once you have gotten to the individual transaction you would like to dispute, select the 'Options' hyperlink within the transaction and choose 'Dispute Transactions.'

| 0 | Branches & ATMs | Date * Description * | Amount 👻 |
|---|-----------------|--------------------------------|----------------------|
| | Reports | MAY 7 ATM Withdrawal | (\$1.00) \$119.10 |
| ٩ | Settings ~ | Details | Options |
| | Help | Details | Print |
| | Log Off | Description: ATM Withdrawal | Ask a question |
| | | Date: 5/7/2019 | Dispute transactions |
| | | Type: Debit | |

Once you have selected 'Dispute Transactions,' a popup window will appear within the online banking portal where you can confirm you would like to dispute the transaction.

| 🕈 Dispute transac | tions | > | < |
|---|--|--|---|
| Please verify that each selected transar stating that the transaction is unauthor received or were substantially different After reviewing each transaction select | ction is a payment you wish to dispute rized or fraudulent, or that the goods - t than described. ed for dispute, continue by selecting " | e. By disputing a transaction, you are or services purchased were not Dispute transactions." | |
| | Cancel dispute | Dispute transactions | |



Step 2: Choose Transactions to Dispute

Once you have confirmed you would like to start a transaction dispute, you will be able to select the transaction(s) by clicking the checkboxes next to the transaction date.

Note:

You will only have the checkbox option on transactions that are able to be initiated online. If you need to dispute a transaction that does not have a checkbox, please call us at (651) 265-5600.

Once you have selected the correct transactions, click the 'Dispute Transactions' button at the bottom of the page.

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|---------|-----------------------------|-------|-----------------|--------------------------|--------------------------------|--------------------------------|------------------------------|------------------------------|
| Sort tr | ansactions by date, descrip | otion | or amou | unt and re | fine your search with filters. | | | × |
| ជ | Accounts | | < 1 | Test Che | ecking 2433 | | | Available Balance \$99.10 |
| | Messages | | L | Last Updat | ed: 4/17/2019 12:09 PM | | | |
| | Transfers & Payments | ~ | ٩ | Search tra | | | = Filters (j) Details | 业 Options |
| | Treasury Management | ~ | Curre | ent Balanc | e | \$99.10 | Last Credit Amount | \$1.50 |
| ≡ | eDocuments | | Avaik Last (| able Balar Credit Dat | ce e | \$99.10 3/14/2018 | Year-to-date interest amount | \$0.00 |
| ≡ | Self Service | ~ | | | | | | |
| 0 | Branches & ATMs | ľ | | Date | Description - | | | Amount 👻 |
| al | Reports | | | MAR 6 2019 | 🖙 Credit | | | \$1.00 \$99.10 |
| ٩ | Settings | ~ | | MAR 6 | POS Dabit | | | (\$1.00) |
| 0 | Help | | | 2019 | POSDER | | | \$98.10 |
| G | Log Off | | | JUL 2 2018 | refund service fees | | | \$8.00 \$99.10 |
| | | | * | Number: Totaling: | 1 \$1.00 | | Cancel dispute | Dispute transactions |

Step 3: Confirm Transactions

Once you have chosen which transactions to dispute, you will see these transactions listed as Transactions to dispute. If these are the correct transactions, click 'Continue Dispute'.

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|-----------|-----------|--------------------|
| POS Debit | (\$1.00) | |
| 1 | POS Debit | POS Debit (\$1.00) |



Step 4: Finalize Dispute

You will need to answer a series of questions about the dispute to continue in the process. Once you have answered these questions, click 'Submit Dispute' and you will receive a confirmation page that the dispute has been successfully submitted.

You will be able to see the status of your dispute by logging back into your Online Banking Account (see the next pages for more information on dispute statuses).



Dispute Statuses

Once a dispute has been initiated either online or in person at a branch, you will be able to track the status of your dispute online. Disputed transactions are marked with a red flag on the transaction level. You can click the transaction to see the current status of your dispute.

• **Pending:** The dispute has successfully been submitted. You will be able to see the date the dispute originated.

| MAR 6 POS Debit | (\$1.00) \$98.10 |
|---|---------------------|
| Details | Options |
| Dispute Status: Pending - Disputed on April 17, 2019 ③ | |
| Description: POS Debit | |
| Date: 3/6/2019 | |
| Type: Debit | |



• Under Review: The Bank has acknowledged the dispute and has begun the dispute process.

| MAR 6 POS Debit | (\$1.00) \$98.10 |
|---|---------------------|
| Details | Options |
| Dispute Status: Vinder Review - Disputed on April 17, 2019 ③ | |
| Description: POS Debit | |
| Date: 3/6/2019 | |
| Type: Debit | |

• Action Required: There is an action required of you to continue the dispute process. This action item will be sent to your email from Disputes@SunriseBanks.com.

| MAR 6 POS Debit | (\$1.00) \$98.10 |
|---|---------------------|
| Details | Options |
| Dispute Status: Action Required - Disputed on April 17, 2019 | |
| Description: POS Debit | |
| Date: 3/6/2019 | |
| Type: Debit | |



• Accepted (Closed): The Bank has approved the dispute and you will be refunded for the transaction. Once approved, you will receive a letter in the mail detailing the approval.

| MAR 6 POS Debit | (\$1.00) \$98.10 |
|--|---------------------|
| Details | Options |
| Dispute Status: * Accepted (Closed) - Disputed on April 17, 2019 ③ | |
| Description: POS Debit | |
| Date: 3/6/2019 | |
| Type: Debit | |

• **Denied (Closed):** The Bank has denied the dispute. You will receive a letter informing you of the denial and the reasoning behind it.

| MAR 6 POS Debit | (\$1.00) \$98.10 |
|---|----------------------------|
| Details | Options |
| Dispute Status: Closed) - Disputed on April 17, 2019 ③ | |
| Description: POS Debit | |
| Date: 3/6/2019 | |
| Type: Debit | |