

Customer Dispute Process

Whether you have a billing dispute or a quality dispute, the basic process is the same.

1. Initiate a dispute for fraud or non-fraud transactions by calling 800.455.6126. If you are the cardholder, you must be the one calling and your identity will need to be verified. We will need your account number or card number and details about the disputed charges.
2. We will investigate the dispute. If needed, a specialist may contact you for missing information needed to move the case forward.
3. A specialist will notify you in writing with the results of our investigation.

Important details you need to know:

- If the specialist assigned to your case receives enough information to proceed, a temporary credit can be applied to your account. For some disputes, however, we may not be able to process a temporary credit and we may request more information.
- We can settle most disputes within 30 to 60 days but others may take longer.
- If more information is requested from a specialist, please respond by:

Mail Cardholder Services Disputes
P.O. Box 183259
Columbus, OH 43218-3259

Email DisputeExpert@Fiserv.com

Visit your local branch

- Please be sure to add your case number to all pages.

If you have any questions, please contact our Customer Service Center at 800.455.6126 or support@heritagebanknw.com.



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Customer Dispute Process Handout Rev.1/24