Billing Dispute Toolkit:

6 Steps to Challenge Unauthorized Charges & Errors

Seeing a charge you don't recognize or receiving an incorrect bill is more common than you think. ***Fraud losses reached $12.5 billion in 2024.***[1] If disputing the charge is your first instinct, you're not wrong, but disputes only apply in certain situations such as:

- Unauthorized charges
- Billing errors
- Never received the product/service
- Item defective, canceled service/subscription
- Missing refunds, or overcharges

Billing errors can happen for many reasons, from company mistakes to fraud. Steps for disputing:

Step 1 —
Review the charge/bill:
Carefully check your statement to ensure the charge is incorrect; sometimes a merchant's name appears differently. Check with your family members to see if anyone made the purchase.

Step 2 —
Gather supporting documentation:
Collect receipts, emails, cancellation confirmations, tracking numbers, or any other proof that shows the charge is incorrect. The more documentation you have, the stronger your claim.

Step 3 —
Consider legal guidance:
Consider legal guidance if the dispute is not resolved, especially for large or repeated unauthorized charges. Plus, fraud-related disputes may require you to file a report with a consumer protection agency or law enforcement.

Step 4 —
Contact the merchant:
Contact the merchant/seller and try to speak with a customer service representative to discuss the charge, explain the discrepancy, and provide documentation. If they don't provide a solution, ask about the dispute process since filing a dispute is the next step.

Step 5 — File a formal dispute with the merchant:
It's recommended to file the dispute with the merchant first, because filing frequent disputes with your bank could impact your account standing. Pay attention to deadlines since most disputes must be filed within a set timeframe. Submit your supporting documentation and follow the dispute process. You should get a notice of receipt.

Step 6 — File a formal dispute with the credit card bank:
If the merchant doesn't respond or rejects your request, you can file a formal dispute with your bank or credit card issuer. Your bank or credit card issuer should acknowledge your dispute and begin a claim investigation (this process can take up to 90 days).

How can your LegalShield® membership support you in a billing dispute?

If you're facing a billing dispute and aren't sure what to do next, your **LegalShield** membership connects you with experienced lawyers who can review your case, contact the merchant on your behalf, and help you pursue a potential refund. All for a small monthly payroll deduction versus thousands in typical legal fees!

Here are a few ways your LegalShield provider lawyer can help you:

- **Advice and consultation:** You can schedule a time to speak with a lawyer or request a call back within one business day to receive legal advice on your unauthorized charge.
- **Document review:** A provider lawyer can help you understand the process for your billing dispute.
- **Letter or phone call made on your behalf:** The provider law firm may send a letter or make a phone call on your behalf to help resolve legal disputes.

With a LegalShield membership,
you can speak with a provider lawyer who can review your situation, explain your rights, and help you decide how to move forward.

If you're not already enrolled in LegalShield, please consider doing so at your next opportunity!

LegalShield members used their benefit to resolve **257K consumer finance matters** in 2025

Net Promoter Score of **58** (considered **excellent** over 50)

Provider law firms average **22 years of tenure** with LegalShield

[1] Report by the Federal Trade Commission