

How to raise dispute on a transaction?

Here's how to easily raise a dispute through our HDFC Bank NetBanking or HDFC Bank App: Login > Dashboard (under Urgent Care) > 'Raise Dispute and Report Fraud' > 'Raise New Dispute'. Provide details, select the transaction, and attach any supporting documents. We'll keep you updated via SMS and email once your dispute is submitted. You can also check its status later within the HDFC Bank NetBanking or App.

How to report a fraud transaction?

Here's how you can easily report a fraud through our HDFC Bank NetBanking or App: Log in to HDFC Bank NetBanking > Dashboard (under Urgent Care) > 'Raise Dispute and Report Fraud' > 'Report New Fraud'. Provide details, select transactions, attach FIR Copy, and block channels like Credit Card, Debit Card, Internet Banking & MobileBanking to prevent further fraud. We'll keep you updated via SMS and email once your ticket is submitted. You can check the ticket status later in the HDFC Bank NetBanking or on HDFC Bank App.

What is a dispute?

Dispute refers to a transaction you approved, but there's a problem. For example:

- a. You only got part of your money at an ATM.
- b. You paid for something but never received it.
- c. Money left your account, but the other person didn't get it.

What is a fraud?

Fraud is when someone uses your card or account details without your permission. For example:

- a. Your card is used to make a purchase you didn't recognise.
- b. Money is taken out of your account without your knowledge.
- c. Someone uses your login information to access your online banking.

How to check my fraud or dispute ticket status?

You can check the status of tickets raised for fraud or dispute transactions on both the HDFC Bank App and the HDFC Bank NetBanking platform. Here's how:

Login > Dashboard (under Urgent Care) > 'Raise Dispute and Report Fraud'.

You'll see all tickets raised in the last 12 months.

Under the 'Dispute' tab, view tickets for dispute transactions, and under the 'Fraud' tab, view tickets for reported fraudulent transactions.

How can I unblock different channels that I blocked earlier while reporting fraud?

We understand this can be frustrating. Here's how to deal with it:

For HDFC Bank Credit Cards: Blocking during fraud reporting permanently blocks the card. Re-issue your card instantly through our HDFC Bank NetBanking or HDFC Bank App if you haven't done so while reporting the fraud. Alternatively, you may visit the Credit Card page later to request a new card.

For HDFC Bank Debit Cards & HDFC Bank NetBanking or HDFC Bank App: Please visit your nearest HDFC Bank branch. We'll help you set things up.

What should I do if my document upload fails during Online Dispute/Fraud ticket creation?

Unfortunately, you can only attach one document (under 2MB in PDF or JPG format) during the initial report. But don't worry! Here's how to send your documents:

- a. Email your documents to cc.disputes@hdfcbank.com.
- b. Include your dispute/fraud report ticket number in the subject line.

We'll receive your documents and link them to your report.