



■ CHARGE DETECTED ■

UNKNOWN CHARGE DETECTED?

Fix It Before It Costs You Money

How to identify, stop and dispute any unknown charge in minutes

Most people lose money because they wait too long.

Stop This Charge Now — \$19

Takes 3–5 minutes · No bank login · No risk

SECTION 01

What This Charge Actually Means

Bank statement descriptors are designed for processing — not for people. Here's what's likely behind the name you're staring at.

Common charges that confuse people:

APPLE.COM/BILL

iCloud storage, App Store, Apple TV+, Apple Music

GOOGLE *TEMP

Authorization hold — usually clears in 1–3 days

PAYPAL INST XFER

A payment made through PayPal to a merchant

AMZN MKTP

Amazon Marketplace purchase or Prime renewal

\$0.00 or \$1.00 charge

Test charge — verifying your card is active

The split that matters:

✓ HARMLESS

One-time purchase you forgot
Authorization hold that clears
Family member's purchase

✗ DANGEROUS

Recurring subscription you didn't start
Unauthorized merchant access
Trial that auto-converted to paid

■ WARNING — Some charges repeat automatically.

If this is a subscription or recurring billing, you may be charged again before your next statement. Do NOT wait to identify it.

SECTION 02

Your First 5 Minutes

Do these in order. Don't skip ahead.

1 Freeze your card

If you don't recognize the merchant at all — freeze first, ask questions after.

2 Screenshot the charge

Capture the full descriptor, date, and amount. You'll need this later.

3 Check your email for receipts

Search the merchant name or amount. Look in spam too.

4 Check active subscriptions

Apple, Google, PayPal, Amazon — check each account's billing section.

5 Ask family members

Shared cards mean shared charges. Rule this out before disputing.

SECTION 03

Identify the Charge Type

Match what you see to one of these patterns:

`$0.00 or $1.00` → Test charge. Someone verified your card is live.

`"Recurring" in descriptor` → Active subscription. Find and cancel it now.

`Unknown merchant name` → Billing descriptor. The real company name is hidden.

`Multiple small charges` → Could be fraud probing. Freeze card immediately.

`Exact match to known service` → You likely have a trial or plan you forgot about.

SECTION 04

Mistakes That Kill Your Dispute

Most disputes fail before the bank even reads the claim.

✗ Waiting too long

Banks have dispute windows — often 60 to 120 days. Miss it and your claim is automatically denied.

✗ Guessing the reason

"I don't recognize this" is not a dispute reason. Banks need a specific claim type: fraud, billing error, or non-delivery.

✗ Filing the wrong dispute type

Disputing a subscription as fraud is different from a billing error. Using the wrong category weakens your case.

✗ Disputing the wrong merchant

Same amount, different descriptor — you can dispute the wrong charge entirely. Always verify the merchant first.

SECTION 05

Act Immediately If You See This

- The charge has already appeared more than once
- You cannot match it to any purchase or subscription
- The merchant name is completely unfamiliar
- Multiple small charges hit in a short window

Do NOT wait for your next statement.

The dispute window is already running from the charge date.

SECTION 06

How to Stop Future Charges

Cancel subscriptions correctly

Don't just delete the app. Go into your account settings and cancel the plan directly.

Disable auto-renewals

Check Apple ID, Google Play, Amazon, and PayPal separately — they don't share subscription data.

Set a monthly review reminder

10 minutes once a month. Flag anything unfamiliar before the dispute window closes.

Use a virtual card for trials

Many banks offer single-use virtual cards. Use one for free trials so auto-charges can't go through.

STOP THIS CHARGE NOW

If you're not 100% sure what this charge is, you risk being charged again — or losing your dispute entirely.

Stop This Charge Now — \$19

Takes 3–5 minutes · No bank login · No risk

Fix the Situation Properly — \$47

Maximize Recovery — \$97