Merchant Number: xxxxxxxx
Case Number: xxxxxxxxxx
Date: xx/xx/xxxx

From: Acme Beauty Products

To: Chargeback Processing Department

On xx/xx/xxxx, we received a chargeback request from the customer under the RC 4837 in the amount of $90.00 for Acme Skin Cream through Acme Beauty Products.

According to our records, the customer has purchased our product and was charged $90.00 on xx/xx/xxxx. On xx/xx/xxxx, customer called our customer support and agreed for a partial discount of [50%]. Accordingly the customer was provided a partial refund of $45 on xx/xx/xxxx. However, now the customer has raised the chargeback for the whole transaction amount of $90.00. Since the customer has already accepted a partial refund of $45.00 and has also kept the product (see attached Delivery Confirmation), we are disputing the full chargeback amount $90.00 as the cardholder has now received our product for free and using the dispute process to steal from our company.

Below you will find the original transaction (see attached Transaction Copy) and refund information (see attached Refund Confirmation) to resolve this chargeback.

Sale Transaction:
1. Credit Card Last 4 Digits: xxxx, Transaction ID: xxxxxxxx
2. Transaction Amount: $90.00 and Transaction Date: xx/xx/xxxx
3. Authorization Code: xxxxxx
4. ARN: xxxxxxxxxxxxxx

Refund Transaction:
1. Refund ID: xxxxxxxx
2. Refund Amount: $45.00 Date of Refund: xx/xx/xxxx
3. ARN: xxxxxxxxxxxxxx

Attachment 7 & 8: Delivery Confirmation of previous undisputed order shipment and disputed order shipment matches the billing address which confirms that the transaction is not fraudulent.

1. Previous Undisputed Order: ARN: xxxxxxxxxxx, Transaction Amount: $90.00, Tracking Number – xxxxx, Product Delivered Date – xx/xx/xxxx, Shipped to: xxxxxxxxxxxxxxxxx, Billed to: xxxxxx
2. Disputed Order: ARN: xxxxxxxxxxx, Transaction Amount: $90.00, Tracking Number – xxxxx, Product Delivered Date – xx/xx/xxxx, Shipped to: xxxxxxxxxxxxxxxxx, Billed to: xxxxxxxxx

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The customer is claiming fraud and they did not authorize, however below information shows this is a valid transaction and the cardholder was aware of the product purchased, auto- shipment program and terms of engagement:

1. Credit Card Last 4 Digits: xxxx, Transaction ID: xxxxxxxx, ARN: xxxxxxxxxxxxxxx, Transaction Amount: $90.00 and Transaction Date: xx/xx/xxxx
2. AVS code of (x) – xxxxxxxx and Authorization code: xxxxx
3. This is for a recurring transaction therefore, CVV code not required
4. Attached Transunion profile search proof connects this customer to the following data which is saved in our CRM, provided by the customer at the time of placing the initial order
   1. Address
   2. Phone Number
   3. Email Address
   4. Social Media Records
5. Accurate credit card, email address: xxz@gmail.com and valid billing information was provided at the time of the purchase all of which proves the customer willingly engaged in the terms and conditions of the online contract with Acme Beauty Products for the transaction being disputed
6. GEO IP location was collected at the time of the transaction and was correlated with the cardholder address – xx.xx.xx.xxx, xxxx, xxxx (see attached GEO IP Location Confirmation)
7. Product shipped and delivered to the customer's billing address on MM\DD\YYYY via USPS\FedEx\DHL - xxxxxxxxxxxxxxxxxxx (see attached Delivery Confirmation)
8. The customer has agreed at the time of purchase to all the refund and cancellation policies clearly outlined on the checkout page and in the terms and conditions for recurring payments

Again, based on the fact that we have issued a partial refund in agreement with the customer (see attached Customer Service Record), we believe this issue should be fully resolved. If the chargeback is not reversed then the customer is getting our product for free, which is essentially a theft.

Case Number: 255443311

Please feel free to contact me if you have any questions or need any additional information.

Kind Regards,

Customer Service Manager
Acme Beauty Products

Attachments:

1. Refund Confirmation
2. Transaction Copy
3. Customer Service Record
4. Transunion - Customer Profile Proof
5. Recurring Order Confirmation
6. GEO IP Location Confirmation
7. Delivery Confirmation - Previous Undisputed Order
8. Delivery Confirmation - Disputed Order
9. Website Home Page
10. Checkout Page
11. Customer Agreed to T&C
12. Terms and Conditions