Compelling evidence

(Date)

Dear Sirs,

We received achargeback from one Buyer with **Reason Code 10.4 (***Fraud: card not present*). We checked all info on this Buyer (example@gmail.com**,** Card number - **424242XXXXXX4242).**

The services we provide are clearly described in our Billing Policy that you can check here: <https://example.com/billing-policy>.

It is impossible to create an account and make a payment without accepting our Terms of Use, Privacy Policy, Refund Policy and Risks Notice. As the Buyer paid, we consider that they checked them, read them and were fine with them.

We want to dispute the chargeback (received date 01-01-2021) as we have compelling evidence of providing the service ordered. Please address the appropriate department with the proofs in attachments & explanations below.

**I. The Buyer is a real person:**

1. … (pages 3-5)

2. … (page 6)

3. … (pages 7-11)

**II. The Buyer has been actively using website**

1. …. (pages 12-13)

2. … (pages 14-15)

**III. Payment account setting:**

1.the Buyer had the full history of payments clear visible in their account on the website. There is a visible button to ask to refund but **we have never received any refund requests from the Buyer** – you may check the evidence of the Payment history, Proof that user agreed with our Policies and terms of Use (page 16-17)

According to VISA and MasterCard rules, the Buyer must contact the Seller for the refund before making a chargeback, but this Buyer didn’t do that: neither via Live Support nor via Website functionality. The Buyer understood for which services they had paid money and used them in full size. Instead of asking for our help or refund, they contacted the bank directly.

Moreover, the Buyer states that the reason for a chargeback is **10.4 (***Fraud – card not present*). As you can see from the evidence presented, it is not true, the Buyer (who is also a Cardholder) was well aware of the nature of this payment, **they read (or should have read) all the Policies about the payments, hence they have no rights to dispute this transaction as unauthorized.**

Kindly find the screenshot of the Policy below:

 Please, see this Policy for details: <https://example.com/billing-policy>.

We must dispute the chargeback of this Buyer and we are asking for your help in resolving this case within merchant’s rights protection.

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Kind regards,

Risk Management Department, Online payments & processing

Email: gw@gen.tech

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