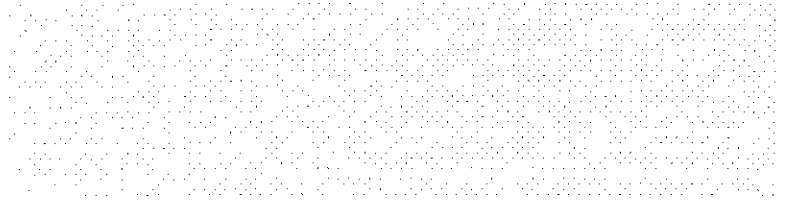


**MERCHANT SERVICES**  
PO BOX 6010  
HAGERSTOWN, MD 21741-6010



0001884

**MONEY LINE**  
4645 VAN NUYS BLVD STE 202  
SHERMAN OAKS, CA 91403-5787





# DISPUTE SUMMARY

Faxed to:

04-04-2020  
(MM/DD/YYYY)

MONEY LINE  
4645 VAN NUYS BLVD STE 202  
SHERMAN OAKS, CA 91403-5787



The following is a summary of the chargebacks  
processed on

04-04-2020  
(MM/DD/YYYY)

If you wish to contest any of these transactions,  
please respond using the corresponding  
Chargeback Response form by designated Due  
Date. Please do not return this summary form  
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
<b>Chargebacks</b>	2	513.83
<b>Reversals</b>		
<b>Total Adjusted Amount*</b>	2	513.83

\*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
<b>Financial Activity</b>					
<b>Chargebacks</b>					
000005453834704003	0302009345289	24638570075117065250627	481582XXXXXX9467	13	307.95
000005453834704003	0302009345320	24638570034017112849167	434256XXXXXX9823	10	205.88



**Issuer Consumer Disputes Questionnaire**  
**Dispute Reason Code 13.1, 13.2, 13.3, 13.4, 13.5, 13.6, 13.7, 13.8, 13.9**

ROL Case Number: 1897336702

**Transaction Information**

Cardholder Account Number: 481582XXXXXX9467  
Transaction Amount: 307.95  
Transaction Currency Code: 840  
TransDate (MM/DD/CCYY): 03/15/2020  
Dispute Reason Code: 13  
MO/TO/ECI Indicator: 7  
Transaction Identifier: 460075390041877  
Jurisdiction: DOMESTIC-US

Tran type: D  
Acquirer Reference Number: 24638570075117065250627  
Merchant Name : MONEY LINE  
Chargeback CPD (MM/DD/CCYY): 04/01/2020  
Dispute Condition Code: 7  
Merchant Category Code: 6051  
Retrieval Ref: 007527117065

**Dispute Information:**

Dispute Amount: 307.95  
Case Status: Consumer Dispute - Received  
Local Tran/Source Amount:  
Cardholder Billing/Destination Amount:  
Explain why credit presented does not apply:  
This dispute is due to:  
 \_x\_Cancelled Merchandise/Services

**Cancelled Merchandise or Service  
Certification/Elaboration**

What was purchased?

\_\_\_Merchandise

\_x\_Services

Types of Service:

\_\_\_Timeshare

\_\_\_Guaranteed Reservation

\_x\_Other

Did the cardholder cancel?            N

Cancellation

Date:

Cancellation

Reason:

Was a cancellation N

policy provided?

Certification of one of the following:

\_\_\_The cardholder properly cancelled the guaranteed reservation

\_\_\_The cardholder attempted to cancel within 24 hours of delivery of the reservation confirmation

\_\_\_The merchant billed a no show transaction for more than one day's accommodation or rental

Date of the timeshare, or the date the contract or related documents were received:

Date of service or expected service:

Date the cardholder received or expected to receive the merchandise:

Certification that the merchant facilities were withdrawn:

Certification that the cardholder is deceased:

\*Does the dispute relate to off-premises or distance selling contract?     \_\_\_Yes     \_\_\_No

\*Is the dispute related to one of the following?             \_\_\_Yes     \_\_\_No

Price is dependent on fluctuations in the financial market

Goods are liable to deteriorate or expire rapidly

Goods are not received in physical form (software download)

The Merchant Outlet is based in Israel, Switzerland, or Turkey

Made to measure goods are supplied

Sealed goods, subject to health and safety provisions, are supplied

The Transaction is a T&E Transaction

**Issuer Consumer Disputes Questionnaire**  
**Dispute Reason Code 13.1, 13.2, 13.3, 13.4, 13.5, 13.6, 13.7, 13.8, 13.9**

\*Contract

Date:

Did the cardholder attempt to resolve the dispute with the merchant?  Yes  No

Explain the attempt to resolve:

Explain why the cardholder did not attempt to resolve:

Is attempt to resolve prohibited by local law or regulations?

When did the negotiations begin?

Explain the previous ongoing negotiations between the cardholder and merchant:

Date the cardholder first notified the issuer of the dispute?

Did the cardholder return the merchandise?  Yes  No

Date merchant received returned merchandise:

Return Method

Face to Face

Fed Ex

DHL

UPS

Postal Service

Other

Explain how the merchandise was returned:

Tracking Number:

Did the cardholder attempt to return the merchandise?  Yes  No

Date of attempted return:

Provide a detailed description of how the cardholder attempted to return and the disposition of the merchandise:

**Provide certification of one of the following:**

Merchant refused to provide return authorization

Merchant refused to accept returned merchandise

Merchant informed cardholder not to return the merchandise

**Recurring Transaction**

\*What was purchased?

Merchandise

Services

Cancellation

Date:

Date issuer informed merchant of account

closure:

Types of Service:

Timeshare

Guaranteed Reservation

Other

Certification that the merchant facilities were withdrawn:

Certification that the cardholder is deceased:

Certification of one of the following:

The cardholder properly cancelled the guaranteed reservation

The cardholder attempted to cancel within 24 hours of delivery of the reservation confirmation

The merchant billed a no show transaction for more than one day's accommodation or rental

**Issuer Consumer Disputes Questionnaire**  
**Dispute Reason Code 13.1, 13.2, 13.3, 13.4, 13.5, 13.6, 13.7, 13.8, 13.9**

Date of the timeshare, or the date the contract or related documents were received:

(MM/DD/CCYY)

Date of service or expected  
service:

Was a cancellation policy  Yes  No

provided?

What was the policy?

Cancellation Reason:



MERCHANT SERVICES  
PO BOX 6010  
HAGERSTOWN, MD 21741-6010  
USA

# DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

04/04/2020 (mm/dd/yyyy)

**A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: 04/19/2020 (mm/dd/yyyy)**

MONEY LINE  
202  
4645 VAN NUYS BLVD  
SHERMAN OAKS CA 91403-5787  
US

Issuer: Wells Fargo Bank, N.A.  
Case Number: 0302009345320  
Adjustment Amount: 205.88  
Reason: 1040 / Other fraud - Card Absent Environment

### Original Transaction Detail Information

Merchant Number:	00000545383470400391	Credit Card Number:	434256XXXXXX9823
Card Product Type:	Visa Classic	Transaction Amount:	205.88
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	02/03/2020
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	24638570034017112849167	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	6051
Custom Data:	SYS/PRIN: 8776/4700		

**DO NOT ISSUE CREDIT!** The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

**When responding to this dispute, follow all instructions on the back of the form.**

**Comment:** Our records indicate Visa 3D Secure was not utilized for this transaction. To refute this chargeback, please provide copies of all transaction documentation available to assist the cardholder in recognizing this transaction or proof that a valid Visa 3D Secure response was received.

**Dispute Alert:** Due to the Coronavirus outbreak, merchants may experience high volumes of disputes. Fiserv strongly encourages clients to migrate to an electronic solution to work their disputes to meet Network timeframes. Dispute Manager is a secure web-enabled interface to help clients and merchants manage their disputes and alleviate facsimile and postal mail. Enroll for Dispute Manager at [WWW.BUSINESSTRACK.COM](http://WWW.BUSINESSTRACK.COM)

### Questions?

Call Merchant Services at:  
**800-672-5008**

**Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.**

The information in this message may be proprietary and/or confidential, and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify First Data immediately by replying to this message and (deleting it from your computer).

DISPUTE RESPONSE - C01E

Merchant #: 00000545383470400391 Case #: 0302009345320 Reason Code: 1040 Amount:205.88

\_\_\_ Accept Dispute: By selecting this action, you are accepting FULL financial liability for this dispute.
\_\_\_ Credit Issued: Credit Date (MM/DD/CCYY): \_\_\_/\_\_\_/\_\_\_ Credit Amount: \_\_\_\_\_

Select all conditions that apply to your response and include supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right hand corner of each page.

- \_\_\_ 01 - Documentation to prove the cardholder is in possession of and/or using the merchandise
\_\_\_ 02 - Signed Delivery form, copy of cardholder identification as proof goods were picked up at merchant location
\_\_\_ 03 - Address Verification Method, or AVS of Y or M and proof of delivery
\_\_\_ 04 - Digital goods download, Download Date\* (MM/DD/CCYY): \_\_\_/\_\_\_/\_\_\_ Time\* (HH:MM): \_\_\_\_\_

Select at least TWO of the following and provide data:

\_\_\_ Purchaser IP Address: \_\_\_\_\_ and Device Geographic Location: \_\_\_\_\_
\_\_\_ Device ID: \_\_\_\_\_ and Device Name: \_\_\_\_\_
\_\_\_ Purchaser Name: \_\_\_\_\_ and Purchaser Email: \_\_\_\_\_

\_\_\_ Proof of Profile Setup or Application Access Supplied
\_\_\_ Proof of Merchant Website or Application Access Supplied
\_\_\_ Same Device and Previous Transaction on Same Card Not Disputed
ARN\*: \_\_\_\_\_ Transaction Date\* (MM/DD/CCYY): \_\_\_/\_\_\_/\_\_\_

- \_\_\_ 05 - Delivery to cardholder at place of employment
\_\_\_ 06 - T & E Loyalty transactions related to purchase
\_\_\_ 07 - T & E Subsequent purchases made throughout service period
\_\_\_ 08 - Passenger Transport proof ticket received, scanned at gate or other information (e.g. frequent flyer miles)
\_\_\_ 09 - Evidence of one or more non disputed payments for same merchandise or service
ARN\*: \_\_\_\_\_ Transaction Date\* (MM/DD/CCYY): \_\_\_/\_\_\_/\_\_\_

Enter at least ONE of the following:

\_\_\_ IP Address: \_\_\_\_\_ Email Address: \_\_\_\_\_
\_\_\_ Physical Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

- \_\_\_ 11 - Signed Mail Order/Phone Order form
\_\_\_ 12 - Legitimate spend across multiple payment types for same merchandise
\_\_\_ 13 - Recurring contract or prior undisputed recurring transaction and proof cardholder using merchandise or service
ARN\*: \_\_\_\_\_ Transaction Date\* (MM/DD/CCYY): \_\_\_/\_\_\_/\_\_\_
\_\_\_ 14 - Signer is member of cardholder's household
\_\_\_ 15 - Flight Manifest with corresponding purchase itinerary record
\_\_\_ Proof of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy

\*- Input data required if corresponding option is selected (checked off).

FOR FAST PROCESSING SIGN INTO DISPUTE
MANAGER @ WWW.BUSINESSTRACK.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

**Issuer Fraud Dispute Questionnaire**  
**Dispute Reason Code 10.1, 10.2, 10.3, 10.4, 10.5**

**ROL Case Number:** 1902556305

**Transaction Information**

Cardholder Account Number: 434256XXXXXX9823  
Transaction Amount: 205.88  
Transaction Currency Code: 840  
TransDate (MM/DD/CCYY): 02/03/2020  
Dispute Reason Code: 10  
MO/TO/ECI Indicator: 7  
Transaction Identifier: 460034426146996  
Jurisdiction: DOMESTIC-US

Tran type: D  
Acquirer Reference Number: 24638570034017112849167  
Merchant Name : LS FINANCING INC.  
Chargeback CPD (MM/DD/CCYY): 04/01/2020  
Dispute Condition Code: 4  
Merchant Category Code: 6051  
Retrieval Ref: 003427017112

**Dispute Information**

Dispute Amount: 205.88  
Case Status: Fraud Dispute - Received  
Local Tran/Source Amount:  
Cardholder Billing/Destination Amount:  
Explain why credit presented does not apply:

**Certification/Elaboration:**

Explanation:

Certification that the cardholder denies authorizing or participating in the disputed transaction:  Yes  No

**Fraud Report**

- Lost
- Stolen
- Card not Received as Issued NRI
- Fraudulent application
- Issuer reported counterfeit
- Miscellaneous/Account takeover
- Fraudulent use of account number

**Exception File Information**

Exception File Listing Date:

**VE Participating Only**

- True
- False

**Selection one of the following**

Certification that the cardholder denies authorizing or participating in the disputed transaction

