

Chargeback Dispute for {{Dealership Name}}

{{Dealership Address}}

Re: Chargeback Reference: {{Chargeback Number}}

Merchant Account/Gateway ID: {{Merchant ID}}

Chargeback Amount: {{Dollar Amount}}

Chronology of transaction including evidence of services provided and fraudulent card usage

This chargeback relates to automobile service performed by {{Dealership Name}} for {{Customer Name}}. Service was completed for {{Customer Name}} and their car was returned to them after payment was received through our myKaarma online payment software and our merchant card processor {{Processor Name}}. Based on an investigation of this matter and consultation with our payment service providers myKaarma and Internet Payment Gateway {{Gateway Name}}, we believe that the customer has made a fraudulent payment card transaction. Supporting evidence of the transaction, services performed, and suspected fraudulent payment is provided.

Our payment software provider myKaarma and {{Gateway Name}}, has assisted in assembling evidence related to this chargeback and fraud. The myKaarma software system records a history of communication with the customer. The history of communications between {{Customer Name}} and our service advisor is presented in the attached document, listed in order from the latest to the oldest communication. Also included is a copy of the repair invoice, and summary of charge efforts from {{Gateway Name}} showing each individual charge effort and decline response attempted by {{Customer Name}}. Below is a copy of the terms and conditions for use of the myKaarma online payment system.

<https://mykaarma.com/terms-and-conditions/>

On {{Date of Welcome Text}}, {{Customer Name}} brought their {{Vehicle}} in for service and was assisted by our service advisor {{Service Advisor Name}}. After {{Service Advisor Name}} input {{Customer Name}}'s vehicle and contact information, the myKaarma system sent them a "Welcome" text message.

On {{Date of Estimate Provided}} our service advisor contacted {{Customer Name}} to update them on the service needed for the vehicle. Later that day, {{Customer Name}} called back to discuss the service, which they approved. These were the operable terms and conditions when the {{Card Brand}} transaction was made by {{Customer Name}}.

Service on the vehicle was completed on {{Service Completion Date}}. {{Customer Name}} was informed that service was complete by text message, phone call, and/or email.

The myKaarma payment software allows for secure online payments to be made through its online customer interface using a secure Industry standard Internet Payment Gateway {{Gateway Name}}. Each payment request utilizes a unique secure random URL for the customer to make payments by entering payment card information. Only the customer and payment processor/bank can see this information. By utilizing a secure random URL sent to the contact information provided by {{Customer Name}}, only {{Customer Name}} could have been the party making (or attempting to make) payment. Prior to utilizing the payment interface, customers agree to the terms and conditions for making online

payments, including the promise to abide by cardholder agreements when making payments and to get authorization of any third parties to which the payment request is forwarded.

According to records from {{Gateway Name}}, {{Customer Name}} attempted to pay {{Number of Payment Attempts}} time(s) between {{First Transaction Date and Time}} and {{Last Transaction Date and Time}} using {{Number of Credit Cards Used}} cards with a decline response of {{Decline Responses}}. When attempting to make the transaction, {{Customer Name}} used {{Number of ZIP Code Used}} different ZIP Code(s): {{List of ZIP Codes}}. {{Customer Name}} identified themselves as the cardholder for each attempt. Based on records provided by the payment processor, {{Customer Name}} misrepresented themselves as the cardholder, or that they had authorization from the cardholder to make payment with the card used.

After {{Number of Failed Payment Attempts}} failed attempt(s), the transaction was accepted. The service advisor sent payment confirmation to {{Customer Name}} and they picked up their car later that day. Note that according to the information provided to {{Dealership Name}} by {{Customer Name}} when they dropped the vehicle off, they live in ZIP Code {{Customer's ZIP Code}}, which matches none of the ZIP Codes used in their various attempted transactions.

At no time did {{Customer Name}} complain about the service performed or parts installed on their vehicle by {{Dealership Name}}.

Based on the presented evidence, it appears {{Customer Name}} was making a fraudulent charge, and this chargeback should be reversed.

We will continue to investigate and will cooperate with the card brands and law enforcement to provide any assistance needed.

Regards,
{{Dealership Name}}