

Chargeback Questionnaire: ROL Case Number - 1347778676

Transaction Information

Card/Acct #:	4339-9318-6996-2191	Tran Type:	Sale	Issuer:	BANK OF AMERICA -
Network:	VISA	Tran Date:	11/23/14		COMMERCIAL CREDIT
Tran ID:	004326691617453-01	Processing Date:	11/24/14	CH Name:	XX
ARN:	7-472867-4328-03281906071-2	Tran Amount:	126.50 USD	Acquirer:	POWSZECHNA KASA
Retrieval Ref. #:	432872032819	Jurisdiction:	INTERREGIONAL- US,VE		OSZCZEDNOSCI BANK POLSKI SA (PKO BANK POLSKI SA)
				Merchant:	PLN EUROLOT CC
				Location:	Warszawa
Acqr BID:	00000000	Spec Cond:		MCC:	4511
Reimb Attr:	7	MOTO/ECI:	7	Network ID:	VISA
Action: Chargeback					

Dispute Information

Dispute Group	2 - Fraud		
Dispute Reason	83 - Fraud - Card Absent Environment		
Dispute Amount	126.50 USD	Cardholder	<input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☒ Providing copy of cardholder letter

☐ Providing copies of Transaction Receipts (if received)

☐ No such card and no authorization was obtained

☐ Providing required data for batched Magnetic-Stripe Reading Telephone Transactions

☐ Account number used was fictitious and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 12/02/14 mmddyy

Date of listing on Exception File: 01/16/15 mmddyy

What was the status of the card at the time of transaction? ☒ Other FRAUD TYPE 6- FRAUDULENT USE OF ACCOUNT NUMBER

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

☐ Issuer certifies that an electronic signature was obtained from this cardholder via a secure authenticated online banking session

Questionnaire Notes and Documents

Comments

Documents

Other

B/W

Chargeback Reference Number

000012

Cardholder Contact Information

Name XX

Cardholder did not release contact information.

FRAUD STATEMENT

Account number: XXXX-XXXX-XXXX-2191

Case ID: 2108673

In black ink, please complete all sections. Do not modify the wording of the statement because the specific wording is necessary to support your dispute. If you would like to provide any additional details, you may do so on a separate piece of paper. A separate form should be submitted for each disputed charge.

Section 1: In black ink, please select only one reason that best describes your situation.

- ☒ The credit card was in my and anyone authorized to use my account's possession on the date that the fraudulent transaction(s) occurred.
☐ The credit card was never received.
☐ The credit card was lost or stolen at the time of the transaction. The first fraudulent transaction occurred on _____ (mm/dd/yyyy).

If you reported the incident to law enforcement or the Postal Inspector, please provide the following information:

Report date: _____

Agency name: Asheville Police Department

Contact name: _____

Phone number: ()

Report number: _____

Section 2: In black ink, please select only one reason that best describes your situation.

- ☐ I and anyone authorized to use my account have no knowledge of the identity or whereabouts of the person(s) using the account fraudulently.

- ☒ I and anyone authorized to use my account identified the suspect(s) as:

Suspect name(s): Lindsey Slife - Rone Phone number: (828) 771-2390 (new work #)Address: Property Manager for Asheville Phoenix Properties

If applicable, please give a detailed explanation why the suspect(s) was not reported to the authorities:

The transaction(s) listed below posted to the account after the first fraudulent transaction. Please draw a line through any transactions that were authorized by you, in black ink. Any charges that are not crossed off will be treated as a fraudulent charge.

Transaction Date(s) Transaction Amount(s) Transaction Description(s)

11/17/2014	\$484.26	HCL*HOTELCLUB.COM 800-893-8070
11/17/2014	\$484.26	HCL*HOTELCLUB.COM 800-893-8070
11/22/2014	\$301.47	THY 2357554518351Istanbul NY
11/22/2014	\$301.47	THY 2357554518350Istanbul NY
11/23/2014	\$25.00	GTL*INMATE PHONE SVC 877-650-4249 AL
11/23/2014	\$126.50	PLN EUROLOT CC Warszawa
11/23/2014	\$126.50	PLN EUROLOT CC Warszawa
11/24/2014	\$125.13	FRG*TEAMFANSHOP 877-833-7397 FL

If there are additional fraudulent transaction(s) that were not listed on this form, on a separate piece of paper, please state the transaction date, amount and the description.

BOA Credit Card ending in 2191 Disputes

<u>Statement Dates:</u>				<u>Oct 10, 2014 - Nov 9, 2014</u>			
<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>	<u>Comments</u>	<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>	<u>Comments</u>
11/14/2014	Southwest Airlines	\$326.20	Allison Seymour - passenger	11/14/2014	Southwest Airlines	\$326.20	Previous - Termed Employee - Lindsey Slifer-Rone
11/14/2014	US Airways	\$179.10	Eric Southwell - passenger	11/14/2014	US Airways	\$179.10	Previous - Termed Employee - Lindsey Slifer-Rone
11/15/2014	The Mountaineer Inn	\$127.65	Asheville NC	11/15/2014	The Mountaineer Inn	\$127.65	
11/18/2014	International Trans Fee	\$14.53		11/18/2014	International Trans Fee	\$14.53	
11/18/2014	International Trans Fee	\$14.53		11/18/2014	International Trans Fee	\$14.53	
11/21/2014	US Airways	\$349.10	Kennith Slifer - passenger	11/21/2014	US Airways	\$349.10	Previous - Termed Employee - Lindsey Slifer-Rone
11/21/2014	US Airways	\$470.10	Kennith Slifer - passenger	11/21/2014	US Airways	\$470.10	Previous - Termed Employee - Lindsey Slifer-Rone
11/23/2014	PLN EUROLOT CC	\$126.50		11/23/2014	PLN EUROLOT CC	\$126.50	
11/23/2014	GTL*Inmate Phone Svc	\$25.00		11/23/2014	GTL*Inmate Phone Svc	\$25.00	
11/23/2014	PLN EUROLOT CC	\$126.50		11/23/2014	PLN EUROLOT CC	\$126.50	
11/24/2014	International Trans Fee	\$3.80		11/24/2014	International Trans Fee	\$3.80	
11/24/2014	International Trans Fee	\$3.80		11/24/2014	International Trans Fee	\$3.80	
11/22/2014	ADRIA US	\$274.83		11/22/2014	ADRIA US	\$274.83	
11/22/2014	ADRIA US	\$274.83		11/22/2014	ADRIA US	\$274.83	
11/24/2014	FRG*TeamFanShop	\$125.13		11/24/2014	FRG*TeamFanShop	\$125.13	
11/22/2014	THY - Istanbul	\$301.47		11/22/2014	THY - Istanbul	\$301.47	
11/22/2014	THY - Istanbul	\$301.47		11/22/2014	THY - Istanbul	\$301.47	
11/26/2014	Whispering Pines Motel	\$61.50	Asheville NC	11/26/2014	Whispering Pines Motel	\$61.50	Processing - Previously reported 11/26/14
11/24/2014	EBI*EBAGS.COM	\$79.98		11/24/2014	EBI*EBAGS.COM	\$79.98	Processing - Previously reported 11/26/14
11/24/2014	HotTopic.com	\$158.75		11/24/2014	HotTopic.com	\$158.75	Processing - Previously reported 11/26/14
11/24/2014	Milburn Hotel	\$2.76		11/24/2014	Milburn Hotel	\$2.76	Processing - Previously reported 11/26/14
11/24/2014	Milburn Hotel	\$2.76		11/24/2014	Milburn Hotel	\$2.76	Processing - Previously reported 11/26/14
11/24/2014	Adorama, Inc. MOTO	\$696.49		11/24/2014	Adorama, Inc. MOTO	\$696.49	Processing - Previously reported 11/26/14
11/24/2014	Adorama, Inc Ecommerce	\$696.49		11/24/2014	Adorama, Inc Ecommerce	\$696.49	Processing - Previously reported 11/26/14
11/24/2014	FRG*TeamFanShop	\$125.13		11/24/2014	FRG*TeamFanShop	\$125.13	Processing - Previously reported 11/26/14
11/24/2014	SXY*TigerDirect.com	\$438.50		11/24/2014	SXY*TigerDirect.com	\$438.50	Processing - Previously reported 11/26/14
11/24/2014	Overstock.com	\$460.99		11/24/2014	Overstock.com	\$460.99	Processing - Previously reported 11/26/14
<u>Statement Dates:</u>				<u>Oct 10, 2014 - Nov 9, 2014</u>			
<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>	<u>Comments</u>	<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>	<u>Comments</u>
10/10/2014	EDREAMS Limited	\$354.46		10/10/2014	EDREAMS Limited	\$354.46	

Date Charged	Paid To	Amount	Comments	Previous - Termed Employee - Lindsey Slifer-Rone
10/17/2014	IN *VYTIM LLC	\$490.00		Previous - Termed Employee - Lindsey Slifer-Rone
10/19/2014	VAYAMA.COM	\$25.00		Previous - Termed Employee - Lindsey Slifer-Rone
10/19/2014	VAYAMA.COM	\$25.00		Previous - Termed Employee - Lindsey Slifer-Rone
10/19/2014	Virgin America	\$134.10		Previous - Termed Employee - Lindsey Slifer-Rone
10/18/2014	US Airways	\$296.10		
10/20/2014	US Airways	\$539.10		
10/24/2014	TLF The Little Shop of FL	\$55.61		
10/24/2014	US Airways	\$615.10		
10/26/2014	US Airways	\$30.00		
10/26/2014	US Airways	\$25.00		
10/30/2014	Southwest Airlines	\$453.20		
11/1/2014	Vesta *Virgin Mobile	\$53.75		
11/4/2014	Straight Talk*Airtime	\$46.52		

Statement Dates: Sept 10, 2014 - Oct 9, 2014

Date Charged	Paid To	Amount	Comments	Previous - Termed Employee - Lindsey Slifer-Rone
9/24/2014	US Airways	\$683.20	Charlyee Hulseberg - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
10/2/2014	United Airlines	\$535.20	Kenneth Slifer - passenger	Previous - Termed Employee - Lindsey Slifer-Rone

Statement Dates: Aug 10, 2014 - Sept 9, 2014

Date Charged	Paid To	Amount	Comments	Previous - Termed Employee - Lindsey Slifer-Rone
8/25/2014	Delta Airlines	\$333.70	Kenneth Slifer - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
8/30/2014	Rock Haven Terrace Hotel	\$106.54		

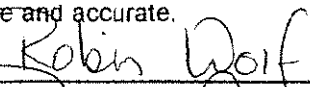
Statement Dates: July 10, 2014 - Aug 9, 2014

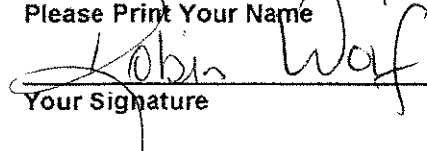
Date Charged	Paid To	Amount	Comments	Possible link to Lindsey Slifer-Rone
7/17/2014	Delta Airlines	\$336.50	Scott Butler - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
7/30/2014	Air China	\$1,378.20	Beth Sitachitta - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
7/30/2014	Air China	\$1,378.20	Kelley Minor - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
7/30/2014	Air China	\$1,378.20	Debra Sitachitta - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
7/30/2014	Air China	\$1,378.20	Ches? Sitachitta - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
7/31/2014	United Airlines	\$330.20	Zachary Holesberg - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
8/2/2014	Southwest Airlines	\$141.60	Zachary Holesberg - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
8/2/2014	US Airways	\$186.10	Zachary Holesberg - passenger	Previous - Termed Employee - Lindsey Slifer-Rone

<u>June 10, 2014 - July 9, 2014</u>			
<u>Statement Dates:</u>	<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>
	6/11/2014	Delta Airlines	\$397.00
	6/13/2014	Whispering Pines Motel	\$148.50
	6/18/2014	United Airlines	\$598.00
	7/7/2014	Delta Airlines	\$361.00
	7/7/2014	Delta Airlines	\$354.50
	7/7/2014	United Airlines	\$847.00
		<u>Comments</u>	
		Zachary Holesberg - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
		Asheville, NC	
		Scott Butler - passenger	Possible link to Lindsey Slifer-Rone
		Scott Butler - passenger	Possible link to Lindsey Slifer-Rone
		Scott Butler - passenger	Possible link to Lindsey Slifer-Rone
		Kenneth Slifer - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
<u>May 10, 2014 - June 9, 2014</u>			
<u>Statement Dates:</u>	<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>
	5/21/2014	Easy Jet	\$405.86
	5/29/2014	Delta Airlines	\$189.00
	5/29/2014	US Airways	\$82.50
		<u>Comments</u>	
		Zachary Holesberg - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
		Kenneth Slifer - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
		Kenneth Slifer - passenger	Previous - Termed Employee - Lindsey Slifer-Rone
<u>March 10, 2014 - April 9, 2014</u>			
<u>Statement Dates:</u>	<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>
	3/21/2014	Hotelspro.com - Istanbul	\$233.00
		<u>Comments</u>	
<u>Jan 10, 2014 - Feb 9, 2014</u>			
<u>Statement Dates:</u>	<u>Date Charged</u>	<u>Paid To</u>	<u>Amount</u>
	1/29/2014	Hotelspro.com - Istanbul	\$284.00
	2/3/2014	Radisson VAD - A7ARUE	\$221.01
		<u>Comments</u>	
Total Fraudulent Charges			\$21,198.04
Total Related to Lindsey			\$14,096.16

Account number: XXXX-XXXX-XXXX-2191
Case ID: 2108673

I agree to assist Bank of America in its efforts to investigate the fraudulent allegations that are identified on this form. This could include, but is not limited to, providing sworn testimony regarding the facts of this matter. My signature indicates that, to the best of my knowledge, the statements in this Fraud Statement are true and accurate.


Please Print Your Name


Your Signature

12/30/14
Date