

6101 Esquire Frontline

4550 Kennedy Drive Suite 1 East Moline, IL 61244

Contact Phone # Contact Fax #

Date: 16/03/2017

Dollar Amount: \$24.97

Benefits center,
3101 n federal hwy suite 602,
Fort lauderdale, FL
33306

Your account has been debited due to a chargeback initiated by the cardholder's bank.

If you disagree with this debit and would like to dispute this chargeback, please mail/fax all LEGIBLE copies of the item(s) below, along with this letter, to the contact information above.

- Written rebuttal that specifically addresses the cardholder complaint.
- Copies of a signed sales draft.
- Copies of signed contract, invoice, guest folio, email, order form, rental agreement, delivery tracking log, etc, which will help document your rebuttal.

Note for Visa Chargebacks: If documents are submitted which do not remedy the chargeback the card issuing center can, and will, file arbitration directly against you, the merchant. This action forces you, the merchant, to accept the arbitration filing (withdraw) at a cost or to proceed with the arbitration case filing, which carries a higher cost than withdrawal. However, for small chargeback amounts you may choose to accept the chargeback rather than attempt a representment and incur additional fees. (No response is necessary to accept the chargeback). Merchants DO NOT have to represent chargebacks and may pursue outside collections against the cardholder.

Please respond no later than **seven (7) days** from the date of this letter. Failure to respond within the required time frame may forfeit your chargeback rights. The MC/Visa Chargeback Handling fee shown below may be in addition to any Chargeback fee assessed by your bank or agent.

Chargeback Dollar Amount	\$24.97
Amex Chargeback Handling Fee	+ \$0.00
TOTAL AMOUNT DEBITED TO YOUR ACCOUNT	\$24.97

Reason Code: 15
Message: NO CARDHOLDER AUTHORIZATION
Additional Comments:

Original Transaction Information

Transaction Date: 75225697067007235453528
Cardholder Account Number: 542418xxxxx7748
Original Transaction Amount: \$24.97
Acquirer's Reference Number: FRAUD TRANS. NO CARDHOLDER AUTH 0
Pos Entry Mode: Original Tran Code: 00723545352
Record Code: 15 Second Chargeback Doc Ind:
IC: 6/15/2016 Amex