

6101 Esquire Frontline

4550 Kennedy Drive Suite 1 East Moline, IL 61244

Contact Phone # 1-866-651-3068 Contact Fax # 1-888-2512453

Date: 25-05-2017

Dollar Amount: \$46.93

America's health group
1600 s federal hwy suite 300
Pompano beach, FL
33062

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 fourteen (14) 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		\$46.93
MC/Visa Chargeback Handling Fee	+	\$0.00
TOTAL AMOUNT DEBITED TO YOUR ACCOUNT		<u>\$46.93</u>

Reason Code: 15
Message: Fraudulent Transaction-Card Absent Enviroment
Additional Comments: CAVV AND AUTHENTICATION IDENTIFIER MISSING IN AUTH

Original Transaction Information

Transaction Date: 2017-05-15
Cardholder Account Number: 415758xxxxxx8784
Original Transaction Amount: \$46.93
Acquirer's Reference Number: 24222157136007425971654
Pos Entry Mode: 1 Original Tran Code: 24222157136007425971654
Record Code: 15 Second Chargeback Doc Ind:
IC: 6/15/2016 Visa