

# Compelling evidence

(Date)

Dear [RECIPIENT],

We received a chargeback from one Buyer with **Reason Code 10.4 (Fraud: card not present)**. We checked all the info on this Buyer (**example@gmail.com, Card number - 424242XXXXXX4242**).

Our billing policy clearly describes our services, which you can check here:  
<https://example.com/billing-policy>

Creating an account and paying without accepting our Terms of Use, Privacy Policy, Refund Policy, and Risks Notice is impossible. As the Buyer paid, we consider that they checked, read, and were OK with them.

We want to dispute the chargeback (received date **01-01-2024**) as we have compelling evidence of providing the service ordered. Please address the appropriate department with the proofs in the attachments & explanations below.

## I. The Buyer is a real person:

1. ... (pages **3-5**)
2. ... (page **6**)
3. ... (pages **7-11**)

## II. The Buyer has been actively using website

1. ... (pages **12-13**)
2. ... (pages **14-15**)

## III. Payment account setting:

1. The buyer had the complete history of payments visible in their account on the website. There is a visible button to ask for a refund, but **we have never received any refund requests from the Buyer** – you may check the evidence of the Payment history and proof that the user agreed with our Policies and terms of Use (pages 16-17)

According to Visa and MasterCard rules, the Buyer must contact the Seller for a refund before making a chargeback, but this Buyer didn't do that, neither via Live Support nor via Website functionality. The Buyer understood which services they had paid for and used them in full size. They contacted the bank directly instead of asking for our help or a refund.

Moreover, the Buyer states that the reason for a chargeback is **10.4 (Fraud-card not present)**.

As you can see from the evidence presented, this is not true. The Buyer (who is also a Cardholder) was well aware of the nature of this payment. **They read (or should have read) all the Policies about the payments hence they have no right to dispute this transaction as unauthorized.**

Kindly find the screenshot of the Policy below:

Please see this Policy for details:

<https://example.com/billing-policy>

We must dispute this Buyer's chargeback and are asking for your help in resolving this case within the merchant's rights protection.

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Kind regards,

Risk Management Department, Online payments & processing

Email: [support@solidgate.com](mailto:support@solidgate.com)