

Response to chargeback - cancelled merchandise (Visa 13.7 / Amex C05)

Re: dispute dp_SAMPLE_cancelledmerch

The cardholder disputes this charge as an unprocessed credit or cancelled merchandise. A refund is barred by a policy the cardholder accepted via click-to-accept on the checkout screen, defeating this Visa 13.7 / Amex C05 claim.

KEY FIELDS

Amount: USD 220.00

Transaction date: 2026-02-11

Transaction ID: ch_SAMPLE_cm01

Policy version: final-sale-policy v2 (2025-11-15)

Acceptance timestamp: 2026-02-11T18:03:44Z

DISCLOSED NO-REFUND POLICY (CLICK-TO-ACCEPT AT CHECKOUT)

This USD 220.00 final-sale order (charge ch_SAMPLE_cm01 on 2026-02-11) was governed by final-sale-policy v2 (2025-11-15). The cardholder accepted that policy via click-to-accept at 2026-02-11T18:03:44Z from IP 198.51.100.78 (Exhibit A).

The acknowledgement was not buried in a footer link: it was a final-sale acknowledgement checkbox on the checkout screen beside the submit button (Exhibit B). Under Visa's 3.6 disclosure standard a policy shown on the checkout screen view, next to the submit control, is properly disclosed and bars the refund the cardholder now seeks.

EXHIBITS

A. Click-to-accept policy acceptance log (version, timestamp, IP)

Acceptance log recording final-sale-policy v2 (2025-11-15) accepted at 2026-02-11T18:03:44Z from IP 198.51.100.78.

B. Checkout-screen capture showing the acknowledgement near the submit button

Checkout-screen capture showing the final-sale acknowledgement checkbox beside the submit button (not a footer link).

C. Cardholder communications

Order correspondence showing the final-sale terms were disclosed and accepted.