

Response to chargeback - cancelled recurring transaction (Visa 13.2 / MC 4853)

Re: dispute dp_SAMPLE_recurring

The cardholder disputes a recurring charge as cancelled. The cancellation record, an accepted click-to-accept subscription policy, and an advance renewal reminder show the renewal was validly billed under the terms the cardholder agreed to.

KEY FIELDS

Amount: USD 19.00

Transaction date: 2026-06-01

Transaction ID: ch_SAMPLE_rec01

Subscription ID: sub_SAMPLE_9f22

Cancellation date: 2026-05-20

CANCELLATION STATUS - USAGE AFTER CANCELLATION

The USD 19.00 renewal (charge ch_SAMPLE_rec01 on 2026-06-01, subscription sub_SAMPLE_9f22) was billed while the subscription was live. The cardholder gives 2026-05-20 as the cancellation date, but our access logs show the account continued to use the paid service on 2026-05-28 - eight days after that claimed cancellation (Exhibit A).

Continued use of the service after the claimed cancellation is decisive under 3.3: the account was still consuming the subscription it says it had cancelled, so the renewal it was charged for delivered value the cardholder actually used.

POLICY ACCEPTANCE

The cardholder accepted the subscription terms - including the recurring-billing and cancellation policy - via click-to-accept at 2026-01-05T09:12:00Z from IP 203.0.113.9 (Exhibit B). The billing the cardholder now disputes is exactly the billing those accepted terms describe.

RENEWAL REMINDER

An advance renewal reminder was sent before this charge: email msg_SAMPLE_7742 sent 2026-05-25 (Exhibit C). The cardholder had notice of the upcoming renewal and its amount and did not cancel before it billed.

EXHIBITS

A. Subscription / cancellation record

Subscription sub_SAMPLE_9f22 record with the claimed 2026-05-20 cancellation and the 2026-05-28 post-cancellation usage event.

B. Click-to-accept policy log with timestamp and IP

Acceptance log capturing the 2026-01-05T09:12:00Z click-to-accept from IP 203.0.113.9.

C. Advance renewal-reminder email

The 2026-05-25 renewal-reminder email (msg_SAMPLE_7742) sent before the charge.