

Response to chargeback - credit not processed (Visa 13.6 / MC 4853)

Re: dispute dp\_SAMPLE\_creditissued

The cardholder claims a credit was not processed. Processor settlement records show the refund was issued in full, defeating this Visa 13.6 / MC 4853 claim.

#### KEY FIELDS

Amount: USD 60.00

Transaction date: 2026-02-11

Transaction ID: ch\_SAMPLE\_cnp01

Refund amount: USD 60.00

Refund date: 2026-02-20

#### CREDIT ISSUED

A credit of USD 60.00 - the full amount of the original USD 60.00 charge (ch\_SAMPLE\_cnp01 on 2026-02-11) - was issued on 2026-02-20 under processor transaction re\_SAMPLE\_cnp01refund (Exhibit A). The refund has settled and the cardholder has already been made whole.

Because the credit the cardholder says was not processed has in fact cleared to the same card, the dispute recovers money that has already been returned; the settlement record is the strongest possible proof of the refund.

#### EXHIBITS

A. Processor batch / settlement record showing the refund

Settlement record for re\_SAMPLE\_cnp01refund confirming the USD 60.00 credit cleared on 2026-02-20.

B. Refund confirmation to the cardholder

The refund confirmation sent to the cardholder for the USD 60.00 credit.

C. Cardholder communications

Correspondence for the order showing the refund was requested and granted.