



Tarpon Springs, FL 34689
(727) 223-3417

TO:
Name: Merchant Services Dispute

Phone # (800) 430-7161

Fax # (402) 933-1525

FROM:
Name: Robert Foster

Phone# (727) 223-3417

Fax# (727) 223-3417

14

of pages Including Cover Letter

Comments:

Dispute for:

CASE# 791293069301

Cardholder is attempting chargeback fraud

Thanks
Robert Foster

This message is confidential, intended only for the named recipient(s) and may contain information that is privileged or exempt from disclosure under applicable law. If you are not the intended recipient(s), you are notified that the dissemination, distribution, or copying of this message is strictly prohibited. If you receive this message in error or are not the named recipient(s), please notify the sender at either the fax address or telephone number above and delete this message. Thank you

DISPUTE RESPONSE - R01E

Merchant #: 313274211884

Case #: 791293069301

Reason Code:53

Amount:288.00

Accept Dispute: By selecting this action, you are accepting **FULL** financial liability for this dispute.

Credit Issued: Credit Date (MM/DD/CCYY): ___/___/___ Credit Amount: _____

Check all conditions that apply to your response and include supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right hand corner of each page.

- Copy of a signed and/or electronically captured sales slip
- Copy of a signed cancellation policy or order form
- Copy of a signed order form
- AVS of Y or M and SIGNED proof of delivery to AVS confirmed address
- Signed rental agreement or Hotel/Motel folio
- Copy of the Recurring billing agreement
- T & E Documentation showing loyalty transactions related to this purchase
- T & E Documentation showing subsequent purchases made throughout the service period
- Proof that the ticket was received for passenger transport
- Proof the name on the flight manifest matches the Cardholder name on purchased itinerary
- Proof of CVC2 in lieu of imprint
- Proof of authorization
- Proof of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
- Other documentation (Please Describe): Terms of service, Registration, Sign-up Receipts, proof of payment, page of cardholder

Typed response on next page.

**FOR FASTER PROCESSING, FAX
YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: PO BOX 6010,
HAGERSTOWN, MD 21741-6010, USA**



CASE# 791293069301

05/21/2019

This is a case of friendly fraud. Cardholder signed up to receive data and contact information to senior communities we host. Cardholder hasn't contacted me to resolve this issue. I ask that you deny card holders request, and that cardholder contact Seniorplicity to resolve the issue.

Robert Foster
President
Seniorplicity

Merchant: Seniorplicity.com

905 E. MLK Jr. Drive #290
Tarpon Springs, FL 34689
US

727-223-3417

Order Information

Description: Test transaction for ValidateCustomerPaymentProfile.
Order Number: P.O. Number: none
Customer ID: none Invoice Number: none

Billing Information

William Hull
Ford Hull - Realtor
400 S. Park Avenue, Suite 210
Winter Park, 32789
USA
Phone: --
Fax: --
email@example.com

Shipping Information

Shipping: 0.00
Tax: 0.00
Total: 0.00

Payment Information

Date/Time: 09-Feb-2018 16:58:20 EST
Transaction ID: 40543266134
Transaction Type: Authorization Only
Transaction Status: Voided
Authorization Code: 04624B
Payment Method: MasterCard XXXX2325

Original
Authorization Receipt

Case # 791293069301

Merchant: Seniorplicity.com

905 E. MLK Jr. Drive #290
Tarpon Springs, FL 34689
US
727-223-3417

Order Information

Description:
Order Number:
Customer ID: 82221
P.O. Number:
Invoice Number: INV-RN-20209

Billing Information

William Hull
Ford Hull - Realtor
400 S. Park Avenue, Suite 210
Winter Park, 32789
USA
Phone: --
Fax: --
william.hull@floridamoves.com

Shipping Information

Item	Description	Qty	Taxable	Unit Price	Item Total
123456-209	name of item sold	1	N	USD 288.00	USD 288.00

Right Now Subscription for Ford Hull - Realtor

Shipping: 0.00
Tax: 0.00
Total: USD 288.00

Payment Information

Date/Time: 01-May-2019 22:50:57 EDT
Transaction ID: 41331373155
Transaction Type: Authorization w/ Auto Capture
Transaction Status: Settled Successfully
Authorization Code: 01743B
Payment Method: MasterCard XXXX2325

Transaction Receipt

Case# 791293069391

Robert Foster

Enclosed Transaction Receipt

Case # 791293069301

From: Auto-Receipt <noreply@mail.authorize.net>
Sent: Wednesday, May 1, 2019 10:51 PM
To: Robert Foster
Subject: Merchant Email Receipt

===== SECURITY STATEMENT =====

It is not recommended that you ship product(s) or otherwise grant services relying solely upon this e-mail receipt.

===== GENERAL INFORMATION =====

Merchant : Seniorplicity.com (621580)
Date/Time : 1-May-2019 22:50:57 EDT

===== ORDER INFORMATION =====

Invoice : INV-RN-20209
Description : Goods or Services
Amount : 288.00 (USD)
Payment Method: MasterCard xxxx2325
Transaction Type: Authorization and Capture

===== Line Items =====

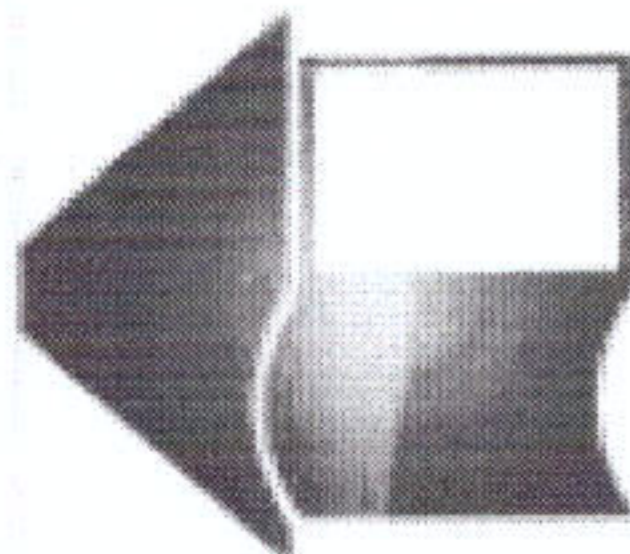
Item: 123456-209
Description: name of item sold
Right Now Subscription for Ford Hull - Realtor
Quantity: 1
Unit Price: \$288.00 (USD)
Item Total: \$288.00 (USD)

===== RESULTS =====

Response : This transaction has been approved.
Auth Code : 01743B
Transaction ID : 41331373155
Address Verification : Street Address: No Match -- First 5 Digits of Zip: No Match

===== CUSTOMER BILLING INFORMATION =====

Customer ID : 82221
First Name : William
Last Name : Hull
Company : Ford Hull - Realtor
Address : 400 S. Park Avenue, Suite 210
City : Winter Park
State/Province :
Zip/Postal Code : 32789
Country : USA
Phone : --
Fax : --
E-Mail : william.hull@floridamoves.com



Seniorplicity

Proof of Membership

Home Search About YourAIE Careers

My Account Logout

Login Home Communities Providers Users Amenities Service Types External Websites Coupons Mail Sponsorships Upload

Login Area > Users

Administrator (Administrator)

Create User

First Name	Last Name	Email	Active	Last Online	User Added
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Ford	Hull	william.hull@floridamoves.com	True	2/24/2018	2/9/2018
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

By using this website, the consumer releases the community(s) its parent company(s) and any employees of the community of any responsibility or liability of the service provider. I understand that the community does not endorse or receive compensation for any service providers listed on the community(s) page(s). Any injury or wrongdoing on the service provider's part is solely the responsibility of the service provider, and not that of the community(s).

Case # 791293069301

Duration of agreement

File Edit View History Bookmarks Tools Help

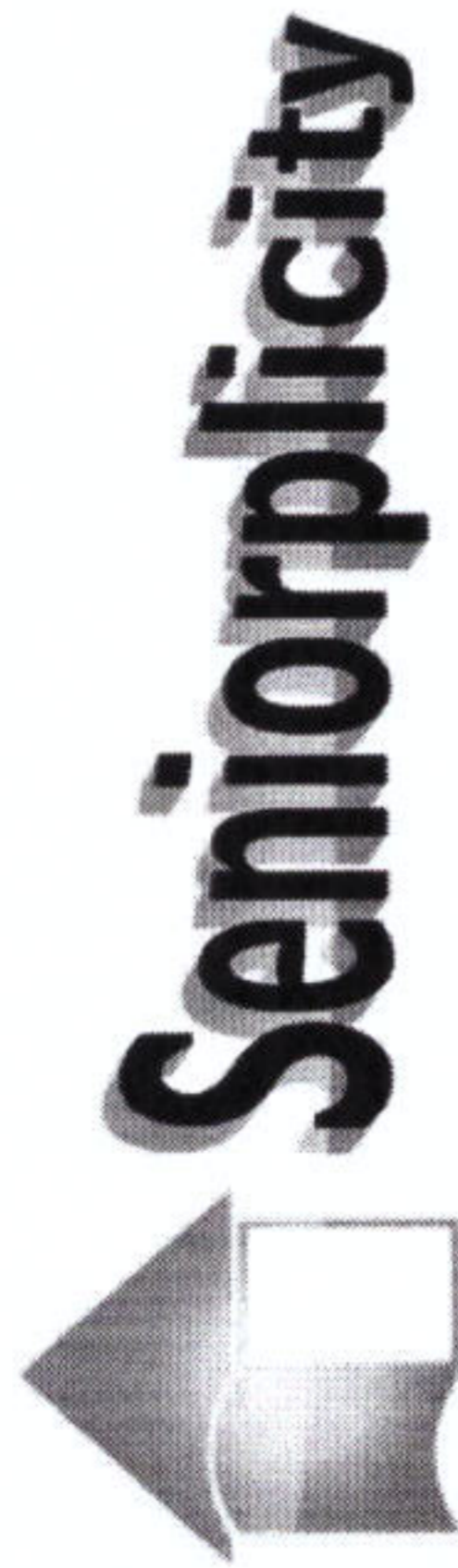
Seniorplicity x +

seniorplicity.com/news/site/?

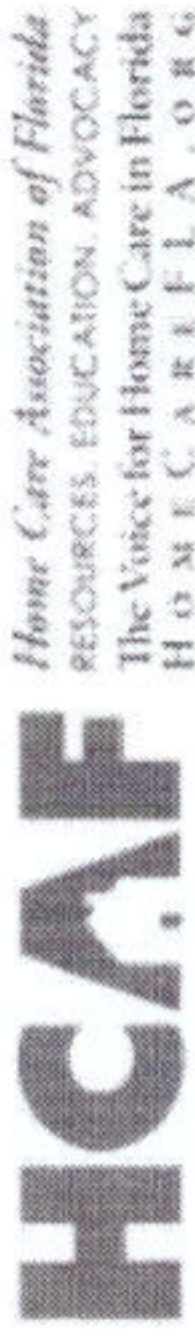
90%

Home Care Association of Florida
RESOURCES. EDUCATION. ADVOCACY
The Voice for Home Care in Florida
H O M E C A R E F L A . O R G

Logged in as Seniorplicity Sponsorships (a) My Account Logout



Duration of Agreement



RIGHT NOW

Who else is using Seniorplicity?
Find nearby communities • Find nearby providers

HOME RECENT EVENTS SEARCH ABOUT SENIORPLICITY WHAT IS RIGHT NOW

INFORMATION

You are requesting to receive updates using Seniorplicity's Right Now Network, and be updated on all communities you select within 10 miles of 34689. If your organization updates its zip code while you are part of the Right Now program, communities that you receive updates from, that now fall outside of your new zip code's 10-mile radius will be disconnected.

The Right Now program has a duration of 12 months. Payment information inserted must not have an expiration date greater than 12-months, unless you are paying the annual rate. The annual payment will net you 3 additional months at no charge and 8% off.

Payments for subscriptions are non-refundable and may take a short amount of time to process. All major credit cards are accepted.



CONFIRM SUBSCRIPTION

- Right Now subscription for 10 mile radius of 34689
- Automated monthly payments using credit card XXXX
- Pay \$24.00 now and each month thereafter
- Subscription lasts a minimum of one year from this date and will automatically renew if not cancelled in advance.

Duration of Agreement

Back Confirm

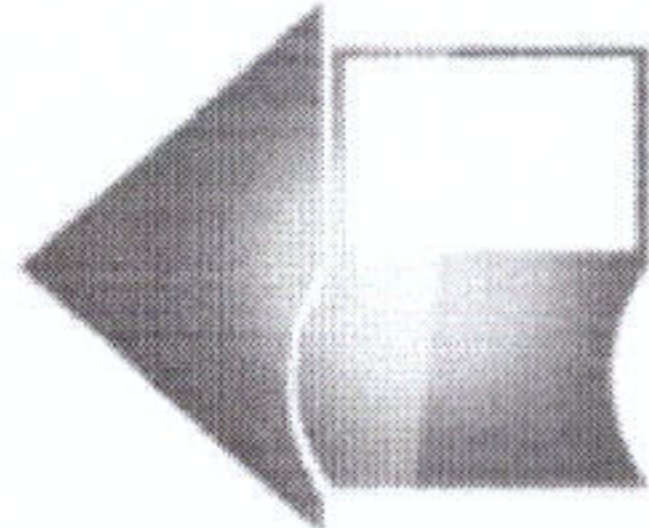
Step 4 of 4

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New server- Page generated on 03/30/18 17:01:57 in 3.2858 1st= 0.07904 seconds. 2nd = 0.32793 seconds. 3rd = 1.77742 seconds. 4th= 1.10141 seconds. auth2= seconds. auth3= seconds.

Case # 791293069301



Seniorplicity

Recurring Billing Agreement



INFORMATION

You are requesting to receive updates using Seniorplicity's Right Now Network, and be updated on all communities you select within 10 miles of 34689. If your organization updates its zip code while you are part of the Right Now program, communities that you receive updates from, that now fall outside of your new zip code's 10-mile radius will be disconnected.

The Right Now program has a duration of 12 months. Payment information inserted must not have an expiration date greater than 12-months, unless you are paying the annual rate. The annual payment will net you 3 additional months at no charge and 8% off.

Payments for subscriptions are non-refundable and may take a short amount of time to process. All major credit cards are accepted.



CREDIT CARDS ON FILE

You have no credit cards associated with this account.

ADD NEW CREDIT CARD

First Name*

Last Name*

Credit Card*

Expiration Date*

Add Card

Seniorplicity

Sponsorships

Month

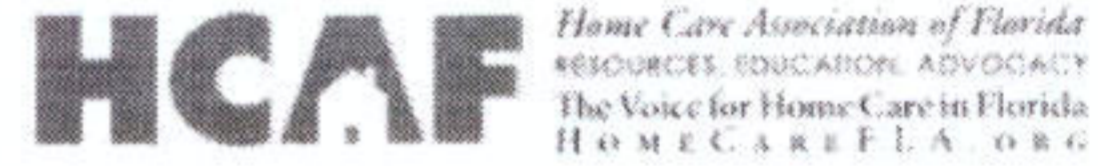
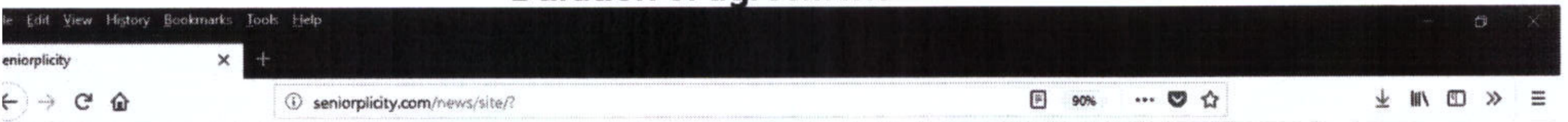
Year

Expiry Date (ie. 01/2020)

Case # 791293069301

CASE# 791293069301

Duration of agreement



Duration of Agreement

Logged in as Seniorplicity Sponsorships (a)

My Account Logout

HOME RECENT EVENTS SEARCH ABOUT SENIORPLICITY WHAT IS RIGHT NOW

RIGHT NOW

Who else is using Seniorplicity?

Find nearby communities • Find nearby providers

Step 4 of 4

INFORMATION

You are requesting to receive updates using Seniorplicity's Right Now Network, and be updated on all communities you select within 10 miles of 34689. If your organization updates its zip code while you are part of the Right Now program, communities that you receive updates from, that now fall outside of your new zip code's 10-mile radius will be disconnected.

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- Right Now subscription for 10 mile radius of 34689
- Automated monthly payments using credit card XXXX
- Pay \$24.00 now and each month thereafter
- Subscription lasts a minimum of one year from this date and will automatically renew if not cancelled in advance.

Duration of Agreement

Back Confirm



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New server- Page generated on 05/30/18 17:01:57 in 3.2858 1st= 0.07904 seconds. 2nd = 0.32793 seconds. 3rd = 1.77742 seconds. 4th= 1.10141 seconds. auth= seconds. auth2= seconds. auth3= seconds.

Case# 791293069301

The screenshot shows the Seniorplicity website interface. At the top, there is a navigation bar with the Seniorplicity logo and a 'RIGHT NOW' section. The main content area is divided into two columns. The left column, titled 'INFORMATION', contains subscription details such as 'Billing Plan: \$288 per month', 'CC Expiration: 9/30/21', and 'Next Automatic Payment: August 9, 2020'. A 'Cancel Subscription' button is located at the bottom of this section, with a handwritten arrow pointing to it. The right column, titled 'CREDIT CARDS ON FILE', shows a card ending in '3000 2327' with a balance of '\$2,900'. Below this is an 'ADD NEW CREDIT CARD' form with fields for 'First Name', 'Last Name', 'Credit Card', and 'Expiration Date'. A handwritten note 'Customer CC Input' with an arrow points to the 'Credit Card' field. At the bottom of the page, there is a footer with copyright information and a 'Powered by' logo.

User ends
Recurring Payment

Case# 791293069301

The screenshot shows a web browser window displaying the profile of Ford Hull on the Seniorplicity website. The browser's address bar shows the URL <https://seniorplicity.com/news/row/void=2751>. The website header includes the Seniorplicity logo and navigation links such as HOME, RECENT EVENTS, SEARCH, ABOUT SENIORPLICITY, and WHAT IS RIGHT NOW. A 'RIGHT NOW' banner is visible in the top right. The profile for Ford Hull is the main content, featuring a 'SOLD' sign with the Coldwell Banker logo, contact information, and a map of the area. The contact information includes: 400 S. Park Avenue, Suite 210, Winter Park, Florida 32789, phone numbers (407) 547-1211 (primary) and (407) 505-7534 (cell), and a request to follow the business. The license information is License # 35566134, County: Orange, and Primary Service: Housing/Realtor - Realtor. A map shows the location in Winter Park, Florida, near Polk & Sculpture Garden and Rollins College. The page footer contains the copyright notice: © 2018 Seniorplicity.com. All rights reserved.

card-holder's page
05/21/2019

Agreement to terms is required at initial sign-up and viewable on every page

SENIORPLICITY TERMS OF SERVICE

Introduction: This agreement is between Seniorplicity.com Inc. and the user, who agrees to display with Seniorplicity.com Inc.

Terms and Definitions:

- Seniorplicity.com is a corporation located in Florida
- Seniorplicity.com is a web medium created by Seniorplicity.com Inc.
- Community is a location housing individual/s
- Service Providers offer individual services outside of communities such as Dr. Dentist Pharmacist etc.

- Truth in Advertising/Indemnification for liability: The community is solely responsible for any liability arising out of or relating to their pages. The Community represents and warrants any information found on their pages. The community agrees to not violate any criminal laws or any right of any third parties, including but not limited to, such violations as infringement or misappropriation of any copyright, patent, trademark, trade secret, image, or other proprietary or confidential information or property right, false advertising unfair competition, defamation, invasion of privacy or rights of celebrity, violation of any antidiscrimination law or regulation, or any other person or entity.
- Community agrees to indemnify Seniorplicity.com Inc. and to hold Seniorplicity.com Inc. and its officers, directors, employees, and agents harmless from any and all liability, loss, cost, damage, claims, or causes of action of any kind, including but not limited to legal fees and expenses that may be incurred by Seniorplicity.com Inc. arising out of or relating to the community's breach of any of the foregoing representations and warranties.
- Governing Law: This agreement, and the resolution of any dispute related to this agreement, shall be governed by the laws of the state of Florida without giving effect to any principles of conflicts of law. Failure by Seniorplicity.com Inc. or its affiliates to insist upon strict enforcement of any provision of this agreement shall not be construed as a waiver of any provision or right.
- Community: at no-time will bear any costs associated with Seniorplicity.com Inc. or its affiliates.

Service Provider Fees and Regulations:

- Duration of Agreement: This agreement will be for 12 months if paid monthly, and 15 months when paid annually. After 15 months, this contract will be automatically renewed, unless cancelled by the cardholder. The sponsored living community reserves the right to cancel sponsorship at any time. In the case of cancellation, it will be you/your company's responsibility to transfer your sponsorship to another living community. Billing will continue for the 12 months and renewed regardless of cancellation by the sponsored living communities.
- **Service Provider Cancellation: In the event a service provider sponsoring a community**

SENIORPLICITY TERMS OF SERVICE cont.

wishes to cancel his/her sponsorship of any community they may do so by contacting Seniorplicity.com by email at info@seniorplicity.com to be removed from the community page and given the ability to sponsor a community of their choosing. In extreme cases such as an individual or company no longer operational, (i.e.

filed bankruptcy dissolved) the contract with Seniorplicity.com will become null and void.

• Fees and Initial: All fees are payable in advance of the commencement of the display on Seniorplicity.com. All advertisement fees are non-refundable.

• Fees and Penalties: Payment for the sponsorship of each individual community sponsored monthly on the date registered by the service Provider. Any fees resulting from decline of payment will be the sole responsibility of the payee and will incur a \$25.00 fee per transaction.

• Expiration of Credit Card: If the Credit Card used, expires before the end of the 12-month contract, The Credit Card on file will be charged the remaining amount the month of the expiration

• Liability: The community(s) and its parent company(s) by allowing a service provider to endorse their community(s) in no way endorses the service provider's products, services or other business activities. The service provider is solely responsibility for their products and services and will not hold the community(s) or Seniorplicity.com to any standards.