

DEMO COURSES LTD · DISPUTE RESPONSE · du_demo_00

Why this dispute should be reversed

Fraudulent (Visa reason code 10.4) · \$999.00 USD

WHAT THIS DOCUMENT SHOWS

- The cardholder authenticated the payment with 3D Secure.
- The billing address matched the card issuer's records (AVS).
- The customer's later logins came from the same IP address used for the purchase (198.51.100.20).
- The customer used the product after buying it: 7 recorded events, first at Sep 8, 2026, 11:41 PM UTC.
- The customer kept using it after opening the dispute (2 events).
- The same card paid us 2 times between 120 and 364 days earlier without any dispute.

Customer	Jane Doe
Payment date	Sep 8, 2026, 11:31 PM UTC
Amount disputed	\$999.00 USD
Card	Visa ending 4242
Purchased	Growth Marketing Course (annual)

Summary

Jane Doe bought the Growth Marketing Course (annual) on Sep 8, 2026 for \$999.00, paying with Visa ending 4242. The cardholder authenticated this payment with 3D Secure (authenticated, version 2.2.0), and both the address line and postal code checks matched the issuer's records. The purchase was made from IP address 198.51.100.20, and the recorded logins and other account activity after the purchase came from that same IP address. The account was used after the purchase: our records show 7 events, including a lesson completed on Sep 10, 2026 and a download on Sep 17, 2026. Two of these events, a visit and a completed lesson, took place on Oct 4, 2026, after the dispute was opened on Oct 3, 2026. The same card had also paid us twice earlier, \$499.00 on Jan 31, 2026 and \$499.00 on Apr 11, 2026, and neither payment was disputed. The customer accepted our Terms and Refund Policy at checkout on Sep 8, 2026, and access was delivered instantly after payment by login.

Timeline

Date (UTC)	What happened	See
Jan 31, 2026, 11:31 PM UTC	Earlier undisputed payment, same card: \$499.00, 220 days before	Receipt
Apr 11, 2026, 11:31 PM UTC	Earlier undisputed payment, same card: \$499.00, 150 days before	Receipt
Sep 8, 2026, 11:30 PM UTC	Customer accepted the terms of service at checkout	
Sep 8, 2026, 11:31 PM UTC	Disputed payment made	Receipt
Sep 8, 2026, 11:41 PM UTC	Customer activity: Purchase	Activity log
Sep 9, 2026, 11:41 PM UTC	Customer activity: Login	Activity log
	3 more customer events	Activity log
Oct 3, 2026, 11:31 PM UTC	Dispute opened	
Oct 4, 2026, 12:31 AM UTC	Customer activity: Visit	Activity log
Oct 4, 2026, 12:31 AM UTC	Customer activity: Lesson completed	Activity log

Documents in this response

- **Receipt:** The purchase, the card checks it passed, and earlier undisputed payments.
- **Customer activity log:** The customer's use of the product after paying, from our logs.

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Receipt and payment verification

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WHAT THIS DOCUMENT SHOWS

- What the customer bought, when, for how much and with which card.
- The payment passed 3D Secure and address verification (AVS).
- The same card paid us 2 times before without a dispute.

Customer	Jane Doe
Customer email	jane.doe@example.com (receipt emailed)
Billing address	1 Main St, Austin, TX, 78701, US
Payment date	Sep 8, 2026, 11:31 PM UTC
Amount	\$999.00 USD
Paid with	Visa ending 4242
Purchased	Growth Marketing Course (annual)
Stripe payment reference	ch_demo_0

Payment verification

3D Secure	✓ Authenticated
Street address (AVS)	✓ Passed
Postal code (AVS)	✓ Passed

Earlier undisputed payments on the same card

Payments on the same card, 120 to 364 days before the disputed one, that were never disputed.

Date	Amount	Description	Matches the disputed payment
Apr 11, 2026	\$499.00 USD	Growth Marketing Course (annual)	✓ Card ✓ Email
Jan 31, 2026	\$499.00 USD	Growth Marketing Course (annual)	✓ Card ✓ Email

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Customer activity log

Recorded by our own systems. Times are UTC.

WHAT THIS DOCUMENT SHOWS

- The customer used what they bought: 7 recorded events after the purchase.
- The activity came from the IP address used for the purchase (198.51.100.20).
- 2 of these happened after the dispute was opened.

Customer	jane.doe@example.com
Purchase	Sep 8, 2026, 11:31 PM UTC
Purchase IP address	198.51.100.20
Recorded after purchase	7 events (2 after the dispute was opened)

Events, oldest first

Time (UTC)	Event	IP address	Device
Sep 8, 2026, 11:41 PM UTC	Purchase	198.51.100.20 ✓	device-00a7f3
Sep 9, 2026, 11:41 PM UTC	Login	198.51.100.20 ✓	device-00a7f3
Sep 10, 2026, 11:41 PM UTC	Lesson completed	198.51.100.20 ✓	device-00a7f3
Sep 17, 2026, 11:41 PM UTC	Download	198.51.100.20 ✓	device-00a7f3
Oct 2, 2026, 11:41 PM UTC	Login	198.51.100.20 ✓	device-00a7f3
Oct 4, 2026, 12:31 AM UTC	Visit (after dispute)	198.51.100.20 ✓	
Oct 4, 2026, 12:31 AM UTC	Lesson completed (after dispute)	198.51.100.20 ✓	

✓ marks the IP address the purchase was made from. Recorded by Demo Courses Ltd's own systems.