**Proof of Acceptance of Terms of Service**

Please see below where the customer accepted the Google Play Terms of Service:

MASTERCARD-1234

By clicking "Buy", you agree to the Google Play Terms of Service, Privacy Notice, and Terms of Service - Android (US).

Google Play | G Pay

Cancel    Buy

**000795989618.00000000248750.20251015.01.tif**
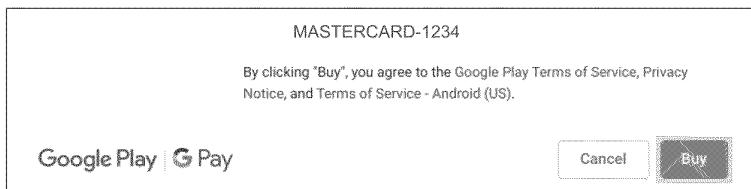
**Google**                    **Dispute Reversal Request**

Google Play:

Google Play is an online store that enables users of the Android mobile operating system to discover and pay for high-quality apps, games, books, and more. Google Play also enables users to track purchases, manage subscriptions, and access customer support services in relation to the service and/or their payments. Google Play users can request a refund following the instructions on this webpage. Google also has this website where users can report unauthorized purchases they believe to be fraudulent, and request a refund.

**The following table contains Compelling Evidence that meets the requirements as laid out in the network rulebook.**

| Dispute Information | |
|---|---|
| Acquirer Reference Number: | |
| Merchant Order Number: | P1f9hmfQ |
| Chargeback Date: | October 13, 2025 |
| Disputed Amount: | $10.80 |

| Compelling Evidence | |
|---|---|
| Description of Merchandise or Services: | Snap Promote Tier 1 (Snapchat: Chat with Friends) |
| IP address (IPV4 or IPV6): | 176.28.255.228 |
| Geo: | Amman, JO |
| Device Model: | 21091116UG |
| Device Fingerprint: | r1i8VFfRjHCthrGlFP6SSIQiy_o4oi4rkplgGhCYuiM= |
| Name: | Abdallah Alzoubi |
| Primary Email Address: | aehalzoubi@gmail.com |
| Secondary Email Address: | |
| Google Account Creation: | November 11, 2019 |
| Payment Instrument Added: | October 10, 2025 |
| Recent Successful Login: | October 10, 2025 |
| Subscription Sign Up Date: | N/A |

| Authorization Information | |
|---|---|
| Authorization Date: | October 10, 2025 |
| Authorization Amount: | $10.80 |
| Authorization Response: | Success |
| Network Token Type: | Cloud Token |
| CVN status: | Not Checked |

## Case Summary

- This purchase was initiated from the cardholder's Google Account using a recognized account, mobile device, and credit card.
- While entering the Google Account password before each in-app purchase is the default purchase authentication method turned on in users' settings for the Google Play app, users can turn authentication for purchases off.
- To use Google Pay, users must accept (1) the Google Terms of Service, (2)these Google Pay/Google Payments Additional Terms of Service. The latter clearly states:*"Regardless of the transaction security features you select, you assume responsibility for all charges made through your Google Account, including unintended or unauthorized purchases made through Google Pay."*
- The Cardholder bought digital content from the Google Play Store (https://play.google.com). Digital content includes mobile games, apps, in-app purchases (e.g. virtual currency), and digital media. The order was delivered electronically.

MasterCard International ICA 3
Representment Document
Sequence#:   795989618

Date Prepared: 2025-10-16 00:00:00.0

Issuing Bank:
Representment Amount:       10.8
Chargeback Amount:          10.8
Chargeback CPD:             2025-10-13 00:00:00.0
Usage Code:                 1
Card Account#:              5155147679638438
Acquirers Reference #:      55432865284202576004953
Alt Payments Tran ID:
Endpoint Case ID:
Issuer Control #:           9327351128
Reason Code:                2700 CHARGEBACK REMEDIED
Doc Indicator:              1
Our Message:                Please see the compelling evidenc e or applicable refund
                            information provided by the merchant.

## CNP MERCHANT FACSIMILE DRAFT/AUTHORIZATION LOG

### Cardholder Information

| | | | |
|---|---|---|---|
| Card Account #: | 5155147679638438 | Card Type: | MasterCard |
| Name: | | Expiration Date: | 1128 |
| Address: | , , | | |

### Merchant Information

Name:                      GOOGLE *Snapchat
Location:                  855-836-3987
Merchandise Description:   Books
Ticket # :

### Transaction Information

| | | | |
|---|---|---|---|
| Transaction Date: | 2025-10-11 00:00:00 | Tran Type: | Sale |
| Transaction Amount: | | Order #: | P1f9hmfQ |
| Settlement Currency Code: | USD 840 | | |

### Shipping Information

Name:
Address:

Tracking #:                                          Carrier:

### Authorization Information:

| | | | |
|---|---|---|---|
| Merchant ID: | 248750 | Authorization Code: | 909894 |
| Authorization Date: | 2025-10-10 00:00:00 | Authorized Through: | MA6T3 |
| Authorization Time: | | AVS Response: | |
| Authorized Amount: | 10.8 | Card Verification Resp (CID): | |
| MCC Code: | 5818 | Presence Indicator: | |
| POS Entry Mode: | 10 | Transaction Type: | MAIL/PHONE ORDER |

**REP1033477035.pdf**