

EXHIBIT A

From: "Nathan Counley" <Nathan@Durango-Direct.com>
To: <hss@frontlineprocessing.com>; "Bag Addiction" <admin@thebagaddiction.com>
Cc: <ejr@frontlineprocessing.com>
Sent: Monday, February 25, 2008 4:20 PM
Attach: eFax from 14065857576 - 5 page(s), Caller-ID_ 406-624-0260.eml
Subject: RE: fax000000417.pdf - Adobe Acrobat Standard

Jen,

Hans is referring to the attached fax, please see where he's made notes on the .pdf, where it would be best to add in a truncated T&C's to help avoid these types of chargebacks.

Thank you,
Nathan Counley
National Bankcard Systems of Durango
(p) 608.467.6672
(f) 413.431.2720
www.Durango-Direct.com

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-----Original Message-----

From: Hans Strickler [mailto:hss@frontlineprocessing.com]
Sent: Monday, February 25, 2008 6:03 PM
To: 'Bag Addiction'; 'Nathan Counley'
Cc: ejr@frontlineprocessing.com
Subject: RE: fax000000417.pdf - Adobe Acrobat Standard

Shopping Addiction - 8788370010754
Case # 2802610081

Was this shown clearly in the CB rebuttal documents? Doesn't look like we have a screen-shot of the check-out page identifying this check-box and I did not see the (separate) Terms and conditions (unless it was the up-side down pages).

This is why I suggest having truncated T's & C's. Even a Check-Box can be argues as insufficient disclosure.
Merchant should move the 'Disclosure Check Boxes' to be between the Card info screen and 'Place Order', with a link, at the absolute least.
This way, we'd have a

Merchant should (for all rebuttals that apply) include 'Generic' shots for the rebuttals. Check your faxes... How well did the text come through? Should ink color be Black to show on Faxes better?

-Hans

Merchant needs to lay out their rebuttals

Hans Strickler - Frontline Processing

866*651*3068 (voice) 406*585*7576 (fax)

-----Original Message-----

From: Bag Addiction [mailto:admin@thebagaddiction.com]
Sent: Monday, February 25, 2008 4:12 PM
To: Nathan Counley
Cc: hss@frontlineprocessing.com; ejr@frontlineprocessing.com
Subject: Re: fax000000417.pdf - Adobe Acrobat Standard

Cardholder MUST click check mark IN Box at checkout or it will not allow you to check out that you agree to terms and agreement of site?

----- Original Message -----

From: "Nathan Counley" <Nathan@Durango-Direct.com>
To: "Bag Addiction" <admin@thebagaddiction.com>
Cc: <hss@frontlineprocessing.com>; <ejr@frontlineprocessing.com>
Sent: Monday, February 25, 2008 2:45 PM
Subject: FW: fax000000417.pdf - Adobe Acrobat Standard

Hans or Elisa,
What's the deal on this chargeback? Global says "Denied unless you can prove customer has to click TOS" , which the merchant DOES require? So doesn't this mean she should win the chargeback?

Thank you,
Nathan Counley
National Bankcard Systems of Durango
(p) 608.467.6672
(f) 413.431.2720
www.Durango-Direct.com

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-----Original Message-----

From: Bag Addiction [mailto:admin@thebagaddiction.com]
Sent: Monday, February 25, 2008 10:02 AM
To: Nathan Counley
Subject: Fw: fax000000417.pdf - Adobe Acrobat Standard

Hi Nathan,

I was denied this chargeback and not sure why?

Says cardholder must accept terms and agreement, which they have to check the box at checkout before submitting their order.

What can I do about this?

Thanks

Jennifer

----- Original Message -----

From: "fax_frontline" <frontline_fax@frontlineprocessing.com>
To: "Shopping_Addiction" <admin@thebagaddiction.com>
Sent: Monday, February 25, 2008 7:24 AM
Subject: fax000000417.pdf - Adobe Acrobat Standard

_____ NOD32 2901 (20080225) Information _____

This message was checked by NOD32 antivirus system.

<http://www.eset.com>

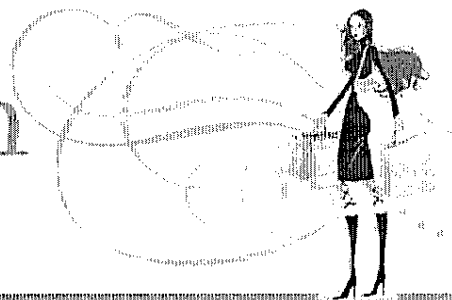
Nathay

413-431-2720

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The Bag Addiction

the things you've been wanting



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(Your shopping cart contains 1 item priced at \$270.00) [View My Cart](#)

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YOUR CART 1 PAGE CHECKOUT RECEIPT



Please be aware that we monitor all IP addresses.

Any fraudulent activity and purchases will be reported to the proper authorities and prosecuted to the fullest extent of the law.

Please note:

You MUST use the correct billing address, the system will automatically decline if the correct billing address is not used. AND You must enter in the 3 digit security code off the back of your card, or the transaction will decline.

Please note as stated on our site all of our items are replicas.

By purchasing you are acknowledging the fact they are replicas and not to be presented as originals. You also agree to all terms and conditions on our site by submitting your order.



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SUPER SALE!

Alexander McQueen

Anna Corinna

Anya Hindmarch

Balenciaga

Belts & Accessories

Bottega Veneta

Cartier

Chloe

Dior

Doyle & Gabbana

Fendi

Gift Certificates

Givenchy

Goyard

billing information

First Name*:

Last Name*:

Company:

Address*:

City*:

Country*:

State/Province*:

Zip/Postal Code*:

Phone*:

Fax:

Email Address*:

shipping information

Ship To:

I wish to receive occasional newsletter emails from Volusion, Inc..

V/S

- Gucci
- Gustto
- Hermes
- Jean Paul Gaultier
- JPG
- Jewelry
- Jimmy Choo
- Kooba
- Lancel
- Marni
- Men's Collections
- Miu Miu
- Mulberry
- Other
- Prada
- Sunglasses
- Thomas Wylde
- Tods
- Valentino
- Versace
- YSL Yves Saint Laurent
- Zac Posen
- Wallets
- Watches

registration

Email Address:

Create a new password*:

Type it again*:

- Benefits of Registering:
- Quick checkout on future orders
 - Easy Order Tracking
 - Special Offers

additional info

How did you find us:

I agree to the Terms & Conditions of this site

I understand these items being purchased are replicas, not originals

*orders can NOT
Be Submitted w/o
checking this box*

choose your shipping method

[show me shipping choices](#)

Subtotal: \$270.00
 Shipping & Handling: \$0.00
 Tax: \$0.00
 Total: \$270.00

payment information

Payment Method*:

Credit Card Type:

Credit Card #:

Person's Name on Card:

Expiration Date: /

CVV2 Number: (Required for Visa, MasterCard, AMEX & Discover)

[Click here for help](#)

Keep my payment method on file for easy checkout on future orders.

fruncated to here



My Shopping Cart

Code	Name	Price	Qty	Total
GIV100A	Givenchy Medium Metallic Nightingale In Gold & Bronze-	\$270.00	1	\$270.00

- Need to make changes to this order?
- Edit items in cart
 - Apply a coupon
 - Apply a Gift Certificate
 - Sign Out

*Include
Full t's & C's
As well.*

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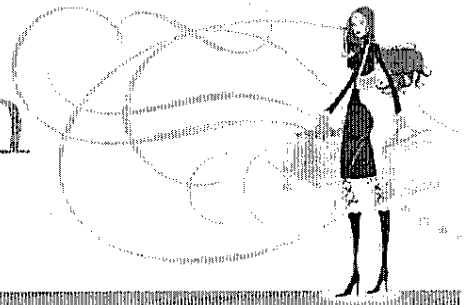
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The Bag Addiction



100% Authentic Designer Handbags & Accessories

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(Your shopping cart contains 1 item priced at \$270.00) [View My Cart](#)

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Returns & Exchanges

7 Day Exchange Only Policy:

We are absolutely confident that you will be happy with your purchase from us because each piece is inspected by hand for quality. We are flexible, understand that every client's needs are unique and wish to meet your particular needs. Client satisfaction in our products and services is our top priority. If for any reason, you are not content with your purchase please contact us immediately. We will then provide instruction on where to return your bag(s).

All of our items come with a 7-day EXCHANGE ONLY guarantee, from date of receipt. If for any reason you are unhappy with your item you may return the item for an exchange towards something else of equal value, more value or a lesser value.

In the event that your item arrives to you defective or damaged during shipment to you we can ONLY exchange your item for the EXACT same item you received, no exceptions!

ALL SALES ARE FINAL ON LUGGAGE, WALLETS, SUNGLASSES AND KEEPALLS, NO EXCEPTIONS!

Overstock item are marked "all sales final"

We do not charge a restocking fee but in such cases, we have lost the cost of the initial shipping and so cannot pay for shipping both ways.

All exchanges are shipped at the expense of the customer. Any



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SUPER SALE!

Alexander McQueen

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 Gustto
 Hermes
 Jean Paul Gaultier
 JPG
 Jewelry
 Jimmy Choo
 Kooba
 Lancel
 Marni
 Men's Collections
 Miu Miu
 Mulberry
 Other
 Prada
 Sunglasses
 Thomas Wylde
 Tods
 Valentino
 Versace
 YSL Yves Saint
 Laurent
 Zac Posen
 Wallets
 Watches



exchange received without proper payment or authorization will be marked Refused / Return to Sender.

Exchanged items must be new and unused, and in unworn condition. "New and Unused" means that there are no scratches, marks or blemishes on the item, lost or stolen parts (screws, clasps, stems), damage due to personal use, misuse or negligence.

We do not accept exchanges after 7 days from the official delivery confirmation date. We do not accept exchanges of any item with any indication that it has been used or damaged (No Exceptions). THEY WILL BE MARKED RETURN TO SENDER.

It is very important that you follow the return instruction email to ensure proper credit to your account and this will speed up the process!

HOW TO EXCHANGE PRODUCTS

For your convenience, we will exchange your item for any item on our website at its current sales price. No promotions apply. Please complete EXCHANGE form below and we will reply with an email with further instructions during normal business hours posted on our site.

Due to limited stock, we are unable to offer exchanges, you must return the item and reorder.

All product is subject to final inspection before your exchange is processed. Allow 1-2 week for the exchange to be processed or store credits to be submitted after your package arrives. The merchandise must be in its original unused condition with appropriate accessories. If cards or parts are missing, we will deduct 25% for each missing item. Used/handled merchandise, items with intentional damages or items not purchases from us, will be RETURNED TO SENDER without further claims. **Customers shipping fees are not refundable**

DEFECTIVE OR WRONG ITEM RECEIVED

In the unlikely event of receiving a wrong order or defect, please notify us upon receipt of item using the form below. We will replace the item with the exact item only. Item must be shipped back and the identical item will be shipped upon receipt of wrong or incorrect item.

REFUNDS NOT OFFERED

We offer no refunds for refused delivery, unable to deliver, moved, incorrect addresses, Post Office delivery errors, shipment picked up by an unauthorized party or order shipped back to an unauthorized address. If we receive a return item thru your fault of your own, we will

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refund less shipping and a 25% handling fee, no exceptions.

NOTICE

Customer may not return an item without our Return Merchandise Number (RMA) or to an unauthorized address.

By ordering from our website, you agree you have read and understand all of our terms & policies, which may not be disputed at a later date, if you do not agree to any term or policy, please do not use our website to order.

By purchasing an item from www.thebagaddiction.com you are legally agreeing to, and shall abide by, the terms set forth in this return & exchange policy above.

**To process a return please fill out form below.
All information must be filled out in full or no authorization number will be given for a return!**

We do NOT accept return requests after 7 days from date you received your order by delivery!

Your Name
Order Number:
Order Date:
Item Number:
Date Received:
Email Address :

Please describe the problem with the product/item:

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