

From: [Nathan Counley](mailto:Nathan.Counley)
To: hss@frontlineprocessing.com; ejr@frontlineprocessing.com
Cc: "Bag Addiction"
Subject: RE: BagAddiction: chargeback
Date: Tuesday, August 21, 2007 9:36:00 AM

Thanks much Hans.

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

From: Hans Strickler [<mailto:hss@frontlineprocessing.com>]
Sent: Tuesday, August 21, 2007 10:28 AM
To: 'Nathan Counley'; ejr@frontlineprocessing.com
Cc: 'Bag Addiction'
Subject: RE: BagAddiction: chargeback

TheBagAddiction.com – 8788370010754
Requesting release of \$1,499.45 from Reserve
My math is below...

-Hans

\$534,691.86	YTD Sales
\$26,734.59	5% reserve
\$28,234.05	in reserve
\$1,499.45	'Over' amount in Reserve, released

Hans Strickler - Frontline Processing

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

From: Nathan Counley [<mailto:Nathan@Durango-Direct.com>]
Sent: Tuesday, August 21, 2007 8:31 AM
To: hss@frontlineprocessing.com; ejr@frontlineprocessing.com
Cc: 'Bag Addiction'
Subject: RE: BagAddiction: chargeback

Hans or Elisa,
Can you please confirm receipt of this email yesterday and that partial reserve release for this transaction is in the works?

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

From: Nathan Counley [mailto:Nathan@Durango-Direct.com]
Sent: Monday, August 20, 2007 12:06 PM
To: 'hss@frontlineprocessing.com'; 'ejr@frontlineprocessing.com'
Cc: 'Bag Addiction'
Subject: BagAddiction: chargeback

Hans,
Per below, can we please do a reserve release for this chargeback so the merchant isn't out so much cash on one transaction?

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

From: Nathan Counley [mailto:Nathan@Durango-Direct.com]
Sent: Friday, August 17, 2007 10:39 AM
To: 'ejr@frontlineprocessing.com'
Cc: 'Bag Addiction'
Subject: BagAddiction: chargeback

Elisa,
Per the note below, can we get a partial reserve release approved for Pat so they don't have a \$3k cash-flow loss from this transaction (in addition to the products)?

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

From: Bag Addiction [mailto:admin@thebagaddiction.com]
Sent: Friday, August 17, 2007 10:06 AM
To: Nathan Counley
Subject: chargeback

Can you help explain this to me with this reserve account I have w/frontline.

I got a chargeback for \$1624, they deducted it from my bank account.
I replied to chargeback and had already refunded most of the funds back to the customer due to return.
Balance left of \$376 on the cardholders account.
Apparently I lost the chargeback even though the customer did not return all goods to me, that was the balance.
So when I responded to the chargeback they accepted it and probably put it back in my reserve, I don't know.
But now I again, lost the 2nd round of the chargeback with a balance of \$376

So here is what has happened.

They withdrew \$1624 from my account.

Over multiple transactions I had already refunded customer a total of \$1248 so that obviously was taken out of my bank account.

And now I've lost the final chargeback of \$376 and today they took that out of my bank account.

So I basically have now had \$3340 withdrawn from my bank account for a total actual amount original give to me for \$1624??

This makes NO sense at all?

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<http://www.eset.com>

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<http://www.eset.com>