

From: [Braz, Madison](#)
To: zog@turkestraus.com
Subject: Re: Public Records Request
Date: Tuesday, October 1, 2019 11:22:03 AM
Attachments: [2019-09-30 Braz final ltr to Begolli and files.pdf](#)

Dear Zog Begolli,
Please see the attached file in response to your public records act request dated September 25, 2019.
Sincerely,

Madison Braz
Consumer Advisor

State of Vermont
Office of the Attorney General
Consumer Assistance Program
109 State Street
Montpelier, VT 05609-1001

Email: ago.cap@vermont.gov
Website: <http://www.uvm.edu/consumer>
Phone: (800) 649-2424 (toll free from VT phone)
Fax: (802) 304-1014

THOMAS J. DONOVAN, JR.
ATTORNEY GENERAL

JOSHUA R. DIAMOND
DEPUTY ATTORNEY GENERAL

SARAH E. B. LONDON
CHIEF ASST. ATTORNEY
GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
109 State Street
Montpelier, Vt 05609
website: ago.vermont.gov/cap
e-mail: ago.cap@vermont.gov

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: 1-800-649-2424
FAX: (802) 304-1014

September 30, 2019

Via email to zog@turkestrauss.com.

Zog Begolli
Turke & Strauss LLP
613 Williamson Street, Suite 201
Madison, WI 53717

Re: Public Records Request

Dear Zog Begolli,

I write in response to your Public Records Act request dated September 25, 2019, a copy of which is enclosed for your convenience (PRA-CAP002 – PRA-CAP003).

Attached you will find the documents pertaining to your request.

Some material in the records has been redacted consistent with the obligations of this office under the Access to Public Records Act to protect individual privacy. In particular, we have redacted personal information of third parties to protect personal privacy of persons, particularly vulnerable persons, involved in the process. See *Trombley v. Bellows Falls Union High School Dist. No. 27*, 160 Vt. 101, 110 (1993).

Under 1 V.S.A. § 318(c)(1), you have a right to appeal from any denial of access. Such appeal should be in writing.

Sincerely,

A handwritten signature in black ink, appearing to read 'Madison Braz', written over a horizontal line.

Madison Braz
Consumer Assistance Program
Office of the Attorney General
State of Vermont

From: [Office of the Vermont Attorney General](#)
To: [AGO - Public Records Requests](#)
Subject: Public Records Request Form Form submitted on Office of the Vermont Attorney General
Date: Wednesday, September 25, 2019 5:23:04 PM

Name Zog

Last Name Begolli

Organization Turke & Strauss LLP

Address 613 Williamson Street
Suite 201
Madison, Wisconsin 53717
United States

Email zog@turkestrauss.com

Phone Number (608) 237-1775

Please describe the records you are requesting and provide as much specificity as possible, including applicable date ranges.

Dear Public Records Officer:

I write to request copies of consumer complaints regarding Square Inc. ("Square"), the San Francisco-based payments processing company. Relevant complaints are limited to those received since January 1, 2017. Please restrict the production to just the initial complaint received (e.g., cover page & complaint description).

If possible, please produce the records electronically, via email to zog@turkestrauss.com, on a CD, or on a Flash Drive. We are willing to pay all reasonable costs associated with the production of records; please contact me if the fee to produce the records will exceed \$50.00.

Should you have any questions, please contact me at (608) 237-1775 or zog@turkestrauss.com.

Sincerely,

Zog Begolli
TURKE & STRAUSS LLP

Please take note of the following disclaimer:

1. This public records request, including any associated correspondence, will be considered a public record in its entirety. As such, it will be made available to any member of the public upon request.
 2. Do not include any sensitive information, such as medical information, financial account numbers, or Social Security numbers. The AGO will contact you if additional information is required.
 3. Submission of this form does not constitute receipt of it by the AGO. Your public records request will be considered received on the next business day following its submission.
-

Agreement

I agree that I have read the directions and disclaimers on this form and that the information that I have provided is accurate to the best of my knowledge. Clicking the Declaration below is equivalent to my electronic signature.

Declaration (Required)

Declaration (Required)

Date Submitted

September 25, 2019

From: [Fred Johnson](#)
To: [AGO - CAP](#)
Subject: Fwd: Lack of response to Square's emails
Date: Tuesday, February 20, 2018 3:18:01 PM

From Frederick Johnson

----- Forwarded message -----

From: **Square Recovery** <payment_plans@squareup.com>
Date: Tue, Feb 20, 2018 at 12:02 PM
Subject: Lack of response to Square's emails
To: [REDACTED]



Fred,

Square's Recovery team has reached out to you several times to assist in resolving the negative account balance of **(\$11,563.41)** without success.

We now request immediate response regarding **Vermont Cedar Chair Company's** negative balance of **(\$11,563.41)**.

Contact us immediately using one of the following methods:

- Call us at [1-415-653-1726](tel:1-415-653-1726)
- Respond directly to this email
- Email us at payment_plans@squareup.com
- Send payment directly via check or money order to:

Square, Inc.
Attention: Square Recovery
[1455 Market Street](#)
[San Francisco, CA 94103](#)

Failure to respond within 5 days may result in negative consequences such as sending your account to a 3rd party debt collector, reporting negative information to credit bureaus or the initiation of legal action.

Regards,

Square Recovery

© 2018 SQUARE, INC.
[1455 MARKET STREET, SUITE 600, SAN FRANCISCO, CA 94103](#)



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Confidentiality Notice: All information contained in or attached hereto is confidential and intended only for the addressee. Any unauthorized use, distribution or copying of this message (or any attachment) is prohibited. If you are not the addressee or a person authorized to receive messages for the addressee, you have received this message in error. In that case, please delete this message and call us at [203.291.9547](tel:203.291.9547).

010417 Houle's Tree Farm.txt

From: houlestreefarm@hotmail.com
Sent: Tuesday, January 03, 2017 2:01 PM
To: Consumer
Cc: houlestreefarm@hotmail.com
Subject: Consumer Complaint Form - THIS IS A PUBLIC RECORD

Below is the result of your feedback form. It was submitted by
(houlestreefarm@hotmail.com) on Tuesday, January 3, 2017 at 14:00:59

email: houlestreefarm@hotmail.com

Intake Number: AG17-00026

Name: Melody Houle

Consumer Business Name: Houle's Tree Farm

Street: 1382 Hudson Road

City: Canaan

State: VT

ZIP: 05903

Phone: 802-461-7496

Age: ■

Senior: Yes

Consumer is Business: Yes

Veteran or Service Member: No

Business Name: Victor Resigno

Business Street: ■

Business City: Philadelphia

Business State: Penn

Business ZIP: 19147

Business Phone: ■

Business E-mail: ■

Complaint: Victor and David Resigno came in LATE November to order live cut
Christmas trees.

Originally they wanted 1500 trees, 3 truck loads with a deposit on 1 truck and if

they liked them they would pay for all 3. When we told them everything needed to be paid for before they were loaded on the trucks they dropped to 1 truck for 750 trees, worth \$5975.00 They wanted to use a credit card so we opened an account with SQUARE. They then wanted that invoice split. I split it so they could pay using different credit cards. We had already begun to cut trees and had 1036 of their trees cut. When we told them the 750 trees would not fit on 1 truck they agreed truck loads but would need more trees to add to make it worth the second truck. So we added an additional 150 trees of our own cut trees. Now making it 1186 tree for 2 trucks. We had also given them a HUGE price break on the trees. Our regular 6-9' trees are \$20 ea we gave them \$15 ea except the ones we cut for us they were at \$17. Our reg. price for 6-9' #1 is \$15 we gave them \$8 our price for 6-9' #2 are \$10 we gave them \$5 we do not list #3 but they wanted them so we gave them a price of \$4. Invoicing them through SQUARE the invoices were: \$2040, \$2003, \$564,\$500, \$500 and \$4248. They had paid all but the \$4248 and were overdue when they started back charging invoices of \$2040 and \$564. They sent their own trucks to pick up trees and kept in touch until the last invoice was due. Since then they won't answer the phone or text messages. We also had a reporter and a photographer from Yankee Magazine here doing a story on us who are witnesses as well as 4 others besides ourselves on 11/22/16 loading his trucks.

Loss: Currently \$6288

Relief Requested: Every penny they owe and any extra you figure due us for emptying our bank account, plus any bounce fees we incur, as well as stress and my husbands blood pressure is so out of control now, even with his meds I am very worried. What they haven't paid and what they have charged back is pretty much all we have to live on for the coming year. Not looking good for us right now!

Found By: Attorney Generals office

From: AGO CAP <ago.cap@vermont.gov>
Sent: Tuesday, February 20, 2018 3:17 PM
To: AGO - CAP
Subject: CAP Complaint

The following CAP complaint was submitted:

Your First Name	Frederick
Your Last Name	Johnson
Confirmation Number	WB18-00183
Your E-Mail Address	[REDACTED]
Your Daytime Phone	[REDACTED]
Daytime Phone Type	Mobile
Your Mailing Address	[REDACTED]
Your City	Calais
Your State	VT
Your Zip Code	05648
Is your complaint about:	A bank, credit card or finance company
Business Name or Person's First Name	Square
Business Phone (1)	(415)653-1726
Phone (1) Type	Office
Business E-Mail Address	payment_plans@squareup.com
Business	1455 Market Street

Address	
Business City	San Francisco, CA
Business State	CA
Business Zip Code	94103
Business Website/URL	squareup.com
Description	I worked for Vermont Cedar Chair Company, LLC as an employee and I administered the credit card processing in the office. The company has been dissolved and since last January of 2017 Square has been sending me emails saying that I owed them the money. I told them that I was just an employee and as such I was not responsible for the account. Their latest email is threatening legal action against me. I will forward a copy to your email address above AGO.CAP@vermont.gov
Amount of loss:	11,563.41
How would you like this matter to be resolved?	for square to stop harassing me for something I don't owe

From: AGO - CAP
To: Matthews, Deborah
Subject: RE: Contact Form submitted on Office of the Vermont Attorney General

From: Office of the Vermont Attorney General <ago.helpdesk@vermont.gov>
Sent: Monday, March 4, 2019 8:14 AM
To: AGO - Info <AGO.Info@vermont.gov>
Subject: Contact Form submitted on Office of the Vermont Attorney General

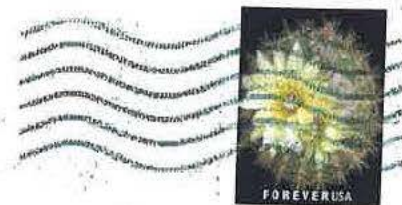
Name	Linda Lyon
Last	Lyon
Email	[REDACTED]
Call Back Number	[REDACTED]
Subject	scammed

Message Not sure there is anything you can do....my own stupidity, but yesterday I attempted to purchase some tickets for the Jim Gaffigan show at the Flynn. "Lauren Ackroyd" posted that she had 3 tickets and to pm her for info. I did and after several hours of messaging, she told to me to get the cash.app and send her the money that way then she would forward the tickets electronically. I have NEVER done anything like this before. I have no cash apps....but really wanted to go to this show. I got the app,sent her the money, she promised to send the tickets upon confirmation of the receipt of the money. She confirmed receipt and then disappeared online. I could no longer send her messages and she removed her post from the Flynn discussion page. The name I sent the money to was "Myra Johnson." I immediately contacted the cash app people and "Yaz" from customer service said there was nothing else I could do. If you think there is something I can do I would greatly appreciate it. Thanks for your time.

Garret Keizer

[REDACTED]
Sutton, Vermont 05867

WHITE RIVER JUNCTION
VT 050 1 T
29 JUN 2019 PM



Consumer Assistance Program
109 State Street
Montpelier, Vermont 05609



Garret Keizer

Sutton, Vermont 05867

RECEIVED

JUL - 2 2019

29 June 2019

Consumer Assistance Program
109 State Street
Montpelier, Vermont 05609

State of Vermont
Office of the Attorney General

To whom it may concern:

Enclosed please find a completed consumer complaint form and a two-page statement detailing my complaint against Square, Inc., reference number AG19-04934.

Thank you for processing this complaint, and please know that I am grateful to live in a state where I can phone an agency like yours, talk to a human being, file a paper grievance, and have a reasonable expectation that my concerns will be taken seriously. It is partly out of my desire to preserve this "way of life" that I am filing this complaint.

Sincerely,

Garret Keizer

**Statement of Complaint against Square, Inc. to VT Consumer Assistance Program
Garret Keizer, reference number AG19-04934**

This past February I traveled to Fort Lauderdale, Florida, on business and made use of two cabs going to and from the airport. When I asked for a receipt, which I needed for my travel reimbursement, I was told that the only way I could receive one was by giving the driver my email address.

This is something I hardly ever do, and I expressed reluctance about getting my address on any "lists," but I was assured that the only way my email would be used was to send me a receipt. On my return home, I found both receipts in my email inbox. They had been provided through a system called "Square." This was my first acquaintance with the name.

Several months later I received an emailed advertisement from a local coffee shop where I'd used my credit card for a purchase. When I called the store to inquire what was up, I was informed that this was a consequence of my having given out my email address to another business that also uses a Square credit card reader.

I also received two more receipts via email, both from local businesses, one a restaurant and the other a wine shop. The explanations offered when I called to inquire all came down to the same fact: the businesses had recently adopted the Square system.

It soon became apparent that the businesses themselves were not fully aware of how the system operated. One manager seemed to assume that I would only have received an emailed receipt had I provided my email address directly to her business along with a verbal request to have my receipt emailed to me. It seems reasonable to assume that the cab drivers in Florida believed that the email address I provided was solely for the receipts relating to the rides they had provided. What possible motive could they have had for wanting to mislead me?

It is my contention that Square, Inc., is promoting a technology without clear instructions to its clients and without due respect for the privacy of those who use their credit cards to make transactions. It is my strong hunch that there is also some undisclosed data gathering and sharing accompanying the use of this system.

Of course, Square will tell you that a person can always go online and "opt out" of receiving further receipts. This is like coming home and finding a stranger sitting on your living room couch who tells you, "Don't worry. If you'd like me to leave, all you need to do is turn on your computer, scroll through a series of screens, and click as directed."

What I'd like is for the stranger not to have come through my door in the first place. And how do I know that "opting out" of seeing this particular stranger on my couch protects me from similar intrusions from other strangers in the future?

I blame myself for giving out my email address in the first place. But I blame Square for taking advantage of my trust and for promoting its system to merchants who may not—and apparently *do not*—know how this technology is going to be used and how it may affect their businesses in the future.

For example, as a result of my experiences with Square, I will no longer use my credit card at any business that's adopted Square. I am also starting to ask the other businesses where I trade if they have the Square system in use. If they do, then they can count on my business only when I have cash in hand.

What is more, their claim on my loyalty has become more tenuous through their adoption of this system. I buy almost nothing online, and I trade locally as much as I can. But, as I have told the merchants involved, the difference between doing business with Amazon and doing business with a neighbor starts to grow fuzzy when an entity like Square becomes an intrusive part of the transaction.

Square, Inc. needs to educate its clients on the implications of its technology, and its clients (with help from the Consumer Assistance Program) in turn need to inform their customers. Square also needs to allow unsuspecting consumers who have been lured into their web to opt out FULLY from their data banks. Finally, Square, Inc. owes me an apology for wasting my time, violating my privacy, abusing my trust, and causing unnecessary tension between me and the good people I trade with.

From: AGO CAP <ago.cap@vermont.gov>
Sent: Monday, September 11, 2017 11:18 AM
To: AGO - CAP
Subject: CAP Complaint

The following CAP complaint was submitted:

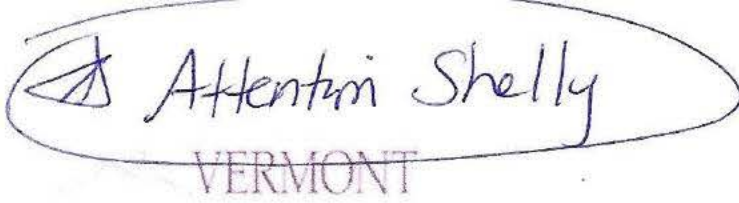
Your First Name	Ebony
Your Last Name	Nyoni
Confirmation Number	WB17-00838
Your E-Mail Address	[REDACTED]
Your Daytime Phone	[REDACTED]
Daytime Phone Type	Mobile
I am a...	Business
What is the name of your business?	Black Lives Matter VT - Shop 4 Change
Your Mailing Address	325 Manin Street, Suite #4
Your City	Winooski
Your State	VT
Your Zip Code	05404
Is your complaint about:	Some other type of business
Business Name or Person's First Name	Black Lives Matter VT
Person's Last Name	Nyoni
Business Phone (1)	802-855-1886
Phone (1) Type	Mobile
Business Phone (2)	802-8551886
Business Address	325 Main Street, Suite #4
Business City	Winooski
Business State	VT
Business Zip Code	05404
Business Website/URL	blacklivesmattervermont.com

Description	<p>The organization uses Square, and Square is depositing our money into an account not connected to us. So far its been at least \$3000 that has been transferred into the account that does not belong to us.</p> <p>We even tried to update our option to deposit directly into our bank account. Square sent \$1 to the account number we gave them but continued to deposits to the foreign account.</p> <p>This is preventing us from paying our bills. please help promptly.</p>
Amount of loss:	\$3000
How would you like this matter to be resolved?	get back our money mis-deposited
Incident Date	8/1/2017 12:00:00 AM

From: AGO - CAP
Subject: FW: Attention Shelly
Attachments: Scan_0035.pdf

From: Lisa Tyler <[REDACTED]>
Sent: Tuesday, November 13, 2018 10:31 PM
To: DFR - BNK Consumer <DFR.BNKConsumer@vermont.gov>
Subject: Attention Shelly

Hello this is Lisa Tyler. We spoke the other day about my bank not refunding me money that was fraudulently taken from me. The manager Donna at the bank told me it was over 2,000 dollars and that I used PayPal and Square to pay for the purchase that it became complicated because I gave permission for them to take the money out of the account. I have to believe that if fraud happens the banking institution should protect the customer. This is what I believe fraud protection should be about (protecting the customer.) I truly do hope that I can get my money back. PayPal told me to go to my bank to get refunded since they state that it was a friends and family link and they say that aren't responsible for lost money. I was never told that it was a friends and family link and that I wouldn't get my money back if I never received the item. I also tried to call Square another link that I was given to pay and its just a recording and no one at the other end of the line. I was told to contact my area police who told me to call states attorneys office who told me to contact an attorney. The court in my areas said without a physical address to serve papers to the seller we couldn't go to court. Even if I found a physical address my attorney (for advice) told me it would be impossible to ever get that money back from the seller. I have no options. I've contacted the Better Business Bureau and IC3.gov and the IRS and FBI complaints email and no one has gotten back to me. My bank won't help me at all. I'm at a loss. I am not contacting the Attorneys Generals Offices in 3 different states that she has said to be selling horses in with her FaceBook account One Ton Dream Drafts. Facebook doesn't do anything to help me since the seller has blocked me from her account and there isn't anyone to contact at Facebook to tell them that this Kaylynn of One Ton Dream Drafts is a fraud. I just want my 4,400 back. It was a lot of money to just give away to Kaylynn and it's quite clear she isn't going to get me a horse now or ever and with the condition of her horse she originally was going to sell me (I don't trust her to sell me anything.) Please help me as no one else can. Not even an attorney can help me. Sincerely, Lisa Tyler [REDACTED]



Vermont Banking Division Consumer Complaint Form

Please Note:

- We cannot offer legal advice.
- We cannot become involved in complaints where you are represented by an attorney, are in litigation, or have been litigated.
- If your dispute involves contract interpretation, questions of fact, or other legal issues that fall under the jurisdiction of the courts, you will be advised to seek legal counsel.

The Vermont Banking Division does not regulate all financial institutions in Vermont. If your complaint involves an entity that is not regulated by the Vermont Banking Division, then the matter will be forwarded to the appropriate governmental regulatory agency.

Your Information

Salutation: Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input checked="" type="checkbox"/> Other: _____			
First Name: <i>Lisa</i>	Middle Initial: <i>A</i>	Last name: <i>Tyler</i>	
Street Address/P.O. Box: _____			
City: <i>Vernon</i>	State: <i>VT</i>	Zip: <i>05354</i>	
Home Phone: _____	Work Phone: <i>N/A</i>		
Email: _____			
What is the best way to contact you? Phone <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Email <input type="checkbox"/>			
What is the best time to contact you? Morning <input type="checkbox"/> Afternoon <input type="checkbox"/> Evening <input checked="" type="checkbox"/>			

Additional Contact Information

If you want us to communicate with someone else, such as a family member or other person representing you about this complain, then please provide your representative's information below. If you list someone else and sign this form, you allow us to communicate with and provide relevant information that is about you to that person.

Name of Representative:		
Relationship:		
Street Address/P.O. Box:		
City:	State:	Zip:
Phone:		

Financial Institution or Company Information That is Subject of the Complaint

Name of Financial Institution or Company: <u>TD Bank</u>		
Street Address: <u>324 Main Street</u>		
City: <u>Greenfield</u>	State: <u>Ma</u>	Zip: <u>01301</u>
Phone: <u>413-772-4911</u>		
Type of Complaint: Loan <input type="checkbox"/> Deposit <input type="checkbox"/> Other <input checked="" type="checkbox"/>	Account Number:	
Have you tried to resolve your complaint with the entity? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If Yes, When? <u>Nov. 5-2018</u>	How? Phone <input checked="" type="checkbox"/> Mail <input type="checkbox"/> Person <input checked="" type="checkbox"/> Other <input type="checkbox"/>	
Contact Name: <u>Donna Hamlett</u>	Title: <u>Store Supervisor</u>	
Have you filed a complaint or contacted another government agency? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If Yes, Agency Name?		

Complaint Information

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). You should also include any response from the entity.

Be as brief and complete as possible to make the explanation clear. Use separate sheet(s) of paper if you need more space.

Please include COPIES of documents related to your complaint such as contracts, monthly statements, receipts and correspondence with the entity. DO NOT SEND ORIGINAL DOCUMENTS.

I bought a horse from one Ton Dream Drafts. I never got the horse. The seller Kaylynn told me she would get me another horse. Since then she moved 29 hours away from me instead of being 8 hours away. I gave her 4,400 for the horse that was extremely skinny. I passed on the horse but she promised another. Since then she and I no longer speak. She blocked me from her business page. I tried contacting Facebook where her site was to complain about her fraudulent ways. I tried getting my money back from PayPal and Square. TD bank said its over 2,000 and to go to PayPal - (they say its a friend and family account no money back.) The bank said I need to contact a lawyer - there is no address of seller and I can't get my money back. Why aren't I protected by fraud with my bank?

Attention Shelly

Desired Resolution

What action by the entity would resolve this matter to your satisfaction?

I want my money back just like the TD manager said 7-10 business days. The manager told me I would get my money back. And now I see after talking with Donna that I won't get my money back. Why would a manager say I would get my money back when I didn't. I should be protected with my bank against these fraudulent people. The bank said it's over 2000 and that I need to take it up w/ PayPal who said I can't get my money back. and to get my money from Square who want answers their phones. I want fraud protection.

Please be advised that the issues described in this complaint will be shared with the entity in question for their response.

I certify that the information provided on, or with, this form is true and correct to the best of my knowledge. I authorize the Vermont Department of Financial Regulation to obtain any relevant documentation from any concerned party in order to investigate the issues outlined in this complaint.

Signature: _____



Date: Nov. 5 2018

This form must be signed and the original with any attachments mailed or faxed to:

Vermont Department of Financial Regulation
Banking Division – Consumer Assistance
89 Main Street
Montpelier, VT 05620-3101
Telephone: (888) 568-4547
Fax: (802) 828-1477

Scanned documents may be emailed to: DFR.BnkConsumer@vermont.gov

www.DFR.Vermont.Gov

SHELLY
Attention Shelly

Banking

Oct 24, 2018

next screen Read Green
Circle - file banking
Complaint next page
Consumer complaint form
Read Instructions
Send copies in
3rd page Sign - bottom
Fax - mail - email back

TD Bank
America's Most Convenient Bank®
TD Bank, N.A.
1701 Route 70 East
Cherry Hill, NJ 08034-5400
T: 888-751-9000
www.tdbank.com

LISA TYLER
VERNON, VT 05354

SUBJ: [REDACTED]

www.helpwithmybank.gov

Dear LISA TYLER,

We are writing you today to acknowledge receipt of your ATM/Debit Card dispute claim filed 10/22/18 in the amount of \$4,441.20. We will process your claim and provide a response within 60 business days.

We appreciate the opportunity to serve you. The protection of your account is important to us; if you have any questions please call 1-888-751-9000.

Attorney General office -

Sincerely,

TD Bank, N.A.
Disputes & Claims

Pay Pal -

cc: File

* Federal Regulators - Office of Comptroller of the currency
800-613-6743 *

* Bank of regulators -

* Law enforcement agencies - State Police FBI United States Marshals

Vermont - Attorney General's office know FB had to
Fraud - # of complaints

Square.com

AK01

→ 877-417-4551

TX Square

Claims Initiation Manager

Close Save and Submit Print Please Select a Cover Letter



America's Most Convenient Bank®

Reg-E Claim

Department	SubType	Request Number
Deposit Loss Prevention Electronic Control	Reg-E Claim (ATM/Debit Transactions)	[REDACTED]

* denotes a required field Status: P
 The investigation of the error which you suspect has been made to your account will be conducted within the guidelines established under Regulation "E". Under these guidelines, TD Bank is req
 written confirmation of the suspected error. Please complete the following affidavit.

Customer Information

Customer Name *
 Lisa A Tyler

Date Filed
 10/22/18

Address *
 [REDACTED]

Address
 [REDACTED]

City *
 VERNON

State * Zip *
 VT 05354

Telephone Numbers
 D: * [REDACTED]
 E: [REDACTED]

Email Address
 [REDACTED]

[REDACTED]

Card Type *
 Personal

[REDACTED]

Account Status *
 NORMAL

Did you receive benefit from or participate with the merchant on any of the transactions in question? *
 Yes
 No

Did you provide your information to any third party billers (EBay, PayPal etc.) or a free trial for the transactions in question? *
 Yes
 No

What type of transactions are unauthorized?
 If ALL of the transactions are ATM transactions or PIN authenticated transactions (POS) then select ATM fraud request type.
 If ALL of the transactions are Visa debit transactions then select debit fraud request type.
 If there are BOTH ATM and VISA transactions then select the ATM Fraud request type.

Fraud claims are filed when a transaction has posted to the customer's account without their knowledge or authority and the customer has received no benefit from the transaction. Please note: transactions in question are ACH payments please file them in the Reg E Disputes System vs. CIM.

Claim Type Selection

Reg-E Requests - Customer will be notified by letter with the results of the investigation *
 Debit Card Transaction Dispute - Non-Receipt of Goods/Service

Debit Card Transaction Dispute - Non Receipt of Goods/Service

Amount	TransactionDate	MerchantName	
926.40	09/19/2018	One Ton Dream, paypal	Edit Delete
514.80	09/10/2018	One Ton Dream, Paypal	Edit Delete
500.00	09/04/2018	One ton dream, SQ	Edit Delete
900.00	08/20/2018	One ton Dream, SQ	Edit Delete
900.00	07/20/2018	One Tona Dream, SQ	Edit Delete
700.00	07/10/2018	One Ton Dream, SQ	Edit Delete

Total: \$4,441.20

Amount:*	Date:*	Merchant Name:*	Add
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Reason Code
PRA-CAP019
 Services Not Rendered

2019-09-30

* Merchandise Not Received

Customer Information

Customer Name *

Lisa A Tyler

Address *

City *

VERNON

Telephone Numbers

E:

Account Status *

NORMAL

Date Filed

10/22/18

Address

State * Zip *

VT 05354

Email Address

Card Type *

Personal

Did you receive benefit from or participate with the merchant on any of the transactions in question? *

- Yes
No

Did you provide your information to any third party billers (EBay, PayPal etc.) or a free trial for the transactions in question? *

- Yes
No

What type of transactions are unauthorized?

If ALL of the transactions are ATM transactions or PIN authenticated transactions (POS) then select ATM fraud request type.
If ALL of the transactions are Visa debit transactions then select debit fraud request type.
If there are BOTH ATM and VISA transactions then select the ATM Fraud request type.

Fraud claims are filed when a transaction has posted to the customer's account without their knowledge or authority and the customer has received no benefit from the transaction. Please note: transactions in question are ACH payments please file them in the Reg E Disputes System vs. CIM.

Claim Type Selection

Reg-E Requests - Customer will be notified by letter with the results of the investigation *

Debit Card Transaction Dispute - Non-Receipt of Goods/Service

Debit Card Transaction Dispute - Non Receipt of Goods/Service

Table with 3 columns: Amount, TransactionDate, MerchantName. Contains 6 rows of transaction data and a total row.

Total: \$4,441.20

Form fields for Amount, Date, Merchant Name, and an Add button.

Reason Code

- Services Not Rendered
Merchandise Not Received
Merchant Unwilling to Provide Service
Merchant Unable to Provide Service

What was purchased?*

Horse

What was the expected date of the receipt for the merchandise/services? *

09/22/2018

Was Merchandise received late? *

- Yes
No

Did you attempt to resolve this matter with the merchant?*

- Yes
No

PRA-CAP020

If YES, Spoke with

Kaylynn Szokoly

On*

2019-09-30

10/15/2018

Claim*

Response not received, funds taken from account

If Fraud or unauthorized, please close and shred card.

Debit Cards issued in TD Stores are IMMEDIATELY active for all purchases (Signature, PIN, ATM).

UPDATED AS OF 03/18/2015 If this claim includes any international VISA Debit Card Transaction, a signed copy of this claim must be forwarded to the Disputes & Claims Department at fax number 856-642-7702.

*If TD Bank has provisionally or temporarily credited my account during the investigation, I acknowledge, the amount may be debited upon notification of the investigation results.

*Any supporting documentation (i.e. Police Report or transaction receipts) must be forwarded to the Disputes & Claims Department at fax number 856-642-7702.

CardHolder's Signature

Date

Phone Channel and Store Use Only

Card Hot Carded *

Date *

- Yes
- No

10/16/2018

Store Info (Cost Center) *

Store Info (Mailstop) *

Source*

3801

MA3-066-000

Store

Card obtained from Customer *

Ext./Phone # *

- Yes
- No

4137724911

Research Status

Originator

KAAREI

Status

Pending

Assigned To

Claims and Disputes

Date Completed

Interest Amount

Fee Amount

0.00

0.00

Notes:

Add Note

Added Date	Added By	Comment Note
10/24/2018 8:11:41 AM	Perez Andrea	Provisional credit not given. Non Reg- E claim and over \$2000.00. Dispute 13.1 Consumer - Merchandise/Services Not Received processed. AK01 letter sent. Please contact Customer Service at 888-751-9000 with any questions.
10/24/2018 8:02:44 AM	Perez Andrea	Called customer at (802) 579-6791 but no response.

Close Save and Submit Print

LISA A TYLER

KAYLA A TOMASAUKAS

#1 07/10/201807/10/2018819022740205VISA PURCHASE 700.00

• 10:39:0410:39:04.707 -0500

Authorization: DELAY
Chip Trans: N
Response code: 01 APPROVED-POST
ARQC:
Partial indicator: 0 NOT APPLICABLE
CVM:
Reject Reason:
National indicator: N
Recurring Payment: N
Auth Balance:
Approval code:
Terminal address: SQ *ONE TON DREAM D
Arrival time:
877-417-4551 TX
POS entry mode: 01
USA
PS2000 tran id: XXXXXXXXXX
XFER funds:
Acquiring Network ID:

Merchant category code: 7991
POS condition code:
MCC description: TOURIST ATTRACTIONS

2 09/10/201809/10/2018825221894096VISA PURCHASE 514.80

• 08:26:5808:26:58.336 -0500

Authorization: DELAY
Chip Trans: N
Response code: 01 APPROVED-POST
ARQC:
Partial indicator: 0 NOT APPLICABLE
CVM:

Reject Reason:
National indicator: N
Recurring Payment: N
Auth Balance:
Approval code:
Terminal address: PAYPAL *ONETONDREAM
Arrival time:
402-935-7733 CA
POS entry mode: 01
USA
PS2000 tran id: [REDACTED]
XFER funds:
Acquiring Network ID:

Merchant category code: 8999
POS condition code:
MCC description: PROFESSIONAL SERVICES
Business Application Identifier:

#3 09/02/201809/02/2018824425740241VISA PURCHASE 500.00


• 13:16:1513:16:12.848 -0500

Authorization: DELAY
Chip Trans: N
Response code: 01 APPROVED-POST
ARQC:
Partial indicator: 0 NOT APPLICABLE
CVM:
Reject Reason:
National indicator: N
Recurring Payment: N
Auth Balance:
Approval code:
Terminal address: SQ *ONE TON DREAM D
Arrival time:
877-417-4551 TX
POS entry mode: 01
USA
PS2000 tran id: [REDACTED]
XFER funds:

Acquiring Network ID:

Merchant category code: 7991
POS condition code:
MCC description: TOURIST ATTRACTIONS
Business Application Identifier:
Watch List Score:

- #407/20/201807/20/2018820025740287VISA PURCHASE 900.00
 - 12:06:4112:06:41.574 -0500

Authorization: DELAY
Chip Trans: N
Response code: 01 APPROVED-POST
ARQC:
Partial indicator: 0 NOT APPLICABLE
CVM:
Reject Reason:
National indicator: N
Recurring Payment: N
Auth Balance:
Approval code:
Terminal address: SQ *ONE TON DREAM D
Arrival time:
877-417-4551 TX
POS entry mode: 01
USA
PS2000 tran id: 
XFER funds:
Acquiring Network ID:

Service charge:
International tran fee:
Service charge amount:
Curr Conv Assmt Fee:
Denial SVC CHG:
Merchant SVC CHG amount:
Denial SVC CHG amount:
Merchant Zip:
AVS result:
Merchant category code: 7991
POS condition code:
MCC description: TOURIST ATTRACTIONS

Business Application Identifier:
Watch List Score:

#4 Terminal Date System Date Terminal Number Sequence
Number Description Reject Amount

- 08/19/2018 08/19/2018 823029740202 VISA
PURCHASE 900.00
- 11:04:56 11:04:56.162 -0500

Authorization: DELAY
Chip Trans: N
Response code: 01 APPROVED-POST
ARQC:
Partial indicator: 0 NOT APPLICABLE
CVM:
Reject Reason:
National indicator: N
Recurring Payment: N
Auth Balance:
Approval code:
Terminal address: SQ *ONE TON DREAM D
Arrival time:
877-417-4551 TX
POS entry mode: 01
USA
PS2000 tran id: [REDACTED]
XFER funds:
Acquiring Network ID:

Merchant category code: 7991
POS condition code:
MCC description: TOURIST ATTRACTIONS
Business Application Identifier:

#6 09/19/2018 09/19/2018 826127894422 VISA PURCHASE 926.40

- 09:00:36 09:00:36.262 -0500

Authorization: DELAY
Chip Trans: N
Response code: 01 APPROVED-POST
ARQC:
Partial indicator: 0 NOT APPLICABLE
CVM:
Reject Reason:
National indicator: N
Recurring Payment: N
Auth Balance:
Approval code:
Terminal address: PAYPAL *ONETONDREAM
Arrival time:
402-935-7733 CA
POS entry mode: 01
USA
PS2000 tran id: [REDACTED]
XFER funds:
Acquiring Network ID:

Merchant category code: 8999
POS condition code:
MCC description: PROFESSIONAL SERVICES
Business Application Identifier:
Watch List Score: