



Run Stillwater, Inc. • Stillwater, Minnesota • info@runstillwater.com

Date: August 13, 2024
To: American Express/AccessMyIQ
From: Stacy Einck, coordinator, Run Stillwater, Inc.
Subject: Neve Pechacek Chargeback Dispute 9921548370 – 01, dated 8/12/2024

Run Stillwater, Inc. is a race production company producing five road races each year – half marathons, 10Ks, 5Ks. This documentation is provided to prove that the customer – Neve Pechacek – initiating the dispute referenced above did, in fact, knowingly purchase nonrefundable entry into a race, the Gopher to Badger Half Marathon/10K/5K, held on August 10, 2024, and then did not show up to participate in the race on that date despite race organizers being prepared for her participation.

Please find the following in support of services rendered:

- Proof that the services were provided
- Dates the services were provided
- Completion of work showing the cardholder – Neve Pechacek – was aware of the nonrefundable terms and received the race entry services purchased from Run Stillwater
- Evidence proving a direct connection between the person who received the goods and services and the cardholder, including name, order number corresponding to the information in the AccessMyIQ Dispute Detail and customer's acceptance of the race registration as nonrefundable and nontransferable

If you have any further questions about this matter, please contact me at (651) 504-4044.

American Express/AccessMyIQ

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Summary of Documentation

Neve Pechacek (customer) knew her registration was nonrefundable when she registered. When she did not show for the event as scheduled on August 10 she wrongfully claimed she did not receive the services she paid for. Her claim is false and she is not entitled to a refund.

1. Proof that the services were provided

Documentation: Bib number assigned with customer's name (Neve Pechacek) and details, still in possession of Run Stillwater Ms. Pechacek did not pick it up prior to the race occurring August 10, 2024, at 7:00 a.m.

2. Dates the services were provided

Documentation : Proof the event took place on the date intended and agreed to by customer. Example one of six Facebook posts with 2,046 images of runners in the race on August 10, 2024

3. Completion of work showing the cardholder received the services and dates that the services were provided

Documentation : Timing company website showing number of finishers, distance and event date

4. Evidence proving a direct connection between the person who received the goods and services and the cardholder

Documentation : Completed Customer Order detail, Dispute detail, Checkout fields required and acceptance of Terms and Conditions as nonrefundable and nontransferable

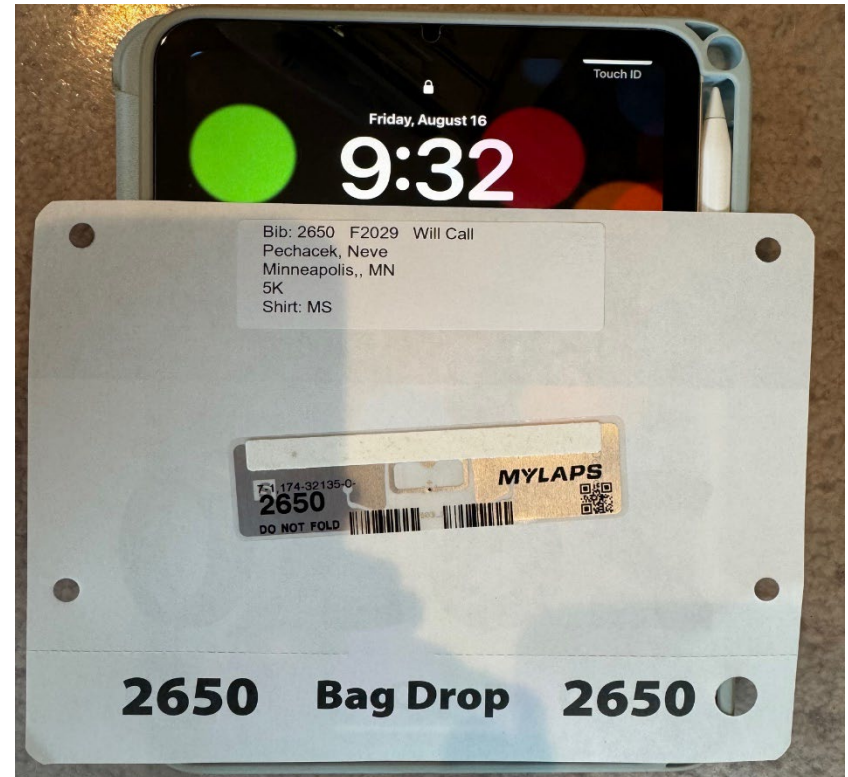
- Date of purchase,
- Customer IP address,
- Customer name, address and emergency contact information entered
- Order number 33757, corresponding to the Dispute Detail on the AccessMyIQ website
- Customer consent to *Terms and Conditions* stating registration for the race is not refundable or transferable (must check box to proceed to checkout)

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1. Proof that the services were provided and purchased by the customer

This is the customer's bib number, which we still have because she did not pickup it up prior to the race on August 10, 2024, at 7:00 a.m. For timing during the race, the magnetic strip on the back is programmed with the bib number, customer's name, distance and age group (female, 20-29 years old) taken from the original registration information previously shown.



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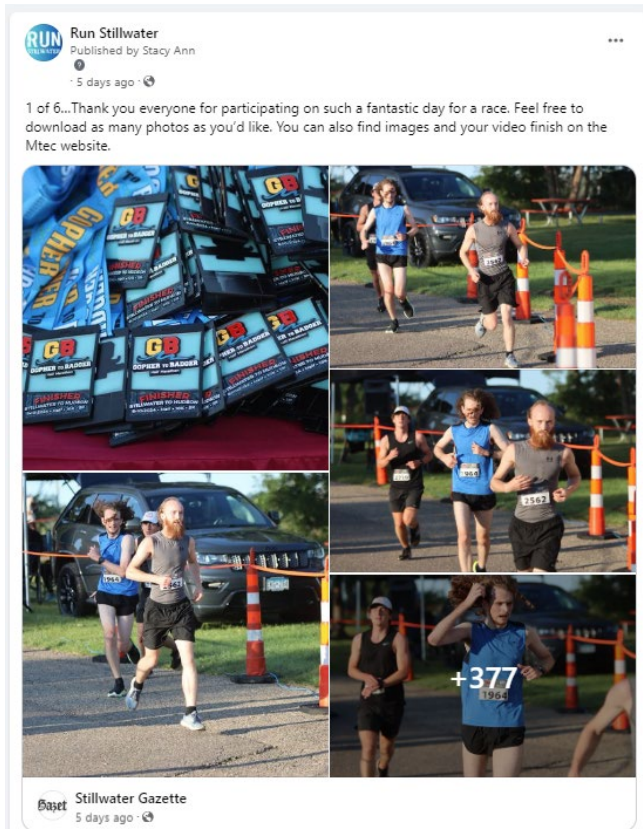
2. Dates of the Service

3. Completion of work showing the cardholder received the services and dates that the services were provided

The race did, in fact take place on August 10, 2024, with 1,494 participants running.

Facebook post following the race:

One of six posts containing 2,046 photos



Timing company website showing date and race details:

The screenshot shows the 'mtec RESULTS' website for the 'Run Stillwater / Gopher to Badger' 5K race held in Hudson, WI on 8/10/2024. The page features a search bar for participants and events, and navigation tabs for Leaderboard, Statistics, Map, and Historical. The 'Statistics' tab is active, displaying a grid of race metrics for the 5K race. A 'Race Summary' box on the right provides a quick overview of the event details.

Selected Race		5K	
Finishers	381	Average Time	33:25
Women	218	Men	31:51
Men	163	Women	34:36
Median Time	32:03	STDEV Time	8:46
Men	29:59	Men	9:15
Women	32:57	Women	8:12

Race Summary	
Date	8/10/2024
Distance	5.0 kilometers
Average Time	33:28
Total	381 finishers
Women	218 finishers
Men	163 finishers

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4. Evidence proving a direct connection between the person who received the goods and services and the cardholder

Order Detail:

Online order completion of **Order #33757** showing the customer's name, when the services were purchased and what was purchased (image spliced to fit page)

Date of purchase

Customer IP address

Customer name/address

Services purchased

Amount paid

Order #33757 details
Payment via Credit Card (80569512498). Paid on August 8, 2024 @ 12:12 am. Customer IP: 73.242.96.48

General
Date created: 2024-08-08 @ 00:12
Status: Processing
Customer: Guest

Billing
Neve Pechacek
311 Kenwood Parkway
104
Minneapolis, MN 55403
Email address: Nevekp22@gmail.com
Phone: 6512856336

Shipping
Neve Pechacek
311 Kenwood Parkway
104
Minneapolis, MN 55403

Item	Cost	Qty	Total
Gopher to Badger Half Marathon 2024 Variation ID: 26205 Race Distance: 5K Shirt Size: Men Small Runner First Name: Neve Runner Last Name: Pechacek Age: 26 Your Side: Gopher	\$55.00	× 1	\$55.00

Processing Fee \$4.83
Items: Gopher to Badger Half Marathon 2024 × 1

Items Subtotal:	\$55.00
Shipping:	\$4.83
Order Total:	\$59.83
Paid:	\$59.83
August 8, 2024 via Credit Card	

Buttons: Refund, Capture Charge

Order notes:
Order exported to CSV and successfully downloaded.
August 9, 2024 at 9:17 am Delete note
Order status changed from Pending payment to Processing.
August 8, 2024 at 12:12 am Delete note
Authorize.Net Credit Card Charge Approved: American Express ending in 2007 (expires 02/28) (Transaction ID 80569512498)
August 8, 2024 at 12:12 am Delete note

Order actions: Export and send, Move to Trash, Update

Order attribution: Origin: Organic: Google, Device type: Mobile, Session page views: 3

Customer history: Total orders: 1, Total revenue: \$59.83, Average order value: \$59.83

This order is no longer editable.

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4. Evidence proving a direct connection between the person who received the goods and services and the cardholder

Order Detail - 2:

Online order completion showing the customer's personal details entered during registration including

Birthdate

Emergency contact

Name	Value
birthdate	December 22, 1997
emergency_contact	Cam Urick
emergency_phone	7148241599
emergency_relationship	Partner
gender	Female
is_vat_exempt	no
runner_email	Nevekp22@gmail.com
runner_firstname	Neve
runner_lastname	Pechacek
secondary_phone	6512856336

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4. Evidence proving a direct connection between the person who received the goods and services and the cardholder

Dispute Detail:

Customer's order number **33757**, corresponding to the *Customer Field 1* information on the AccessMyIQ website within Dispute Detail for case/charts# 9921548370-01

Disputes Search


Dispute Detail for case/charts# 9921548370-01 Collapse All

^ GENERAL INFORMATION

Case/Charts Number 9921548370	Reason Code C08 - GOODS/SERVICES NOT RECEIVED	Amount \$59.83	Merchant Name RUN STILLWATER	Merchant Number 520002263045	Chain Code 0HK979
Account 379793xxxxx2007	Reference Number 99999994222000143617299	Transaction Date 08/08/2024 10:32:00	Chargeback Status/Action PNOT - Pre-Notification	Chargeback Status/Action Date 08/12/2024	Work Queue NPCD
Network Case Number D-3ryfl	Reject Reason	Token	ISO 52	ISC T1160	
Network Token Indicator NO					

^ TRANSACTION DETAILS

ICA/BIN	Mail/Phone	POS Terminal	Exp Date	Cashback	Customer Field 1
	7 - NON-AUTHENTICATED SECURITY TRANSACTION WITHOUT SET MERCHANT CERTIFICATE		02/28		33757
	7 - NON-AUTHENTICATED SECURITY TRANSACTION WITHOUT SET MERCHANT CERTIFICATE	0063	02/28		33757

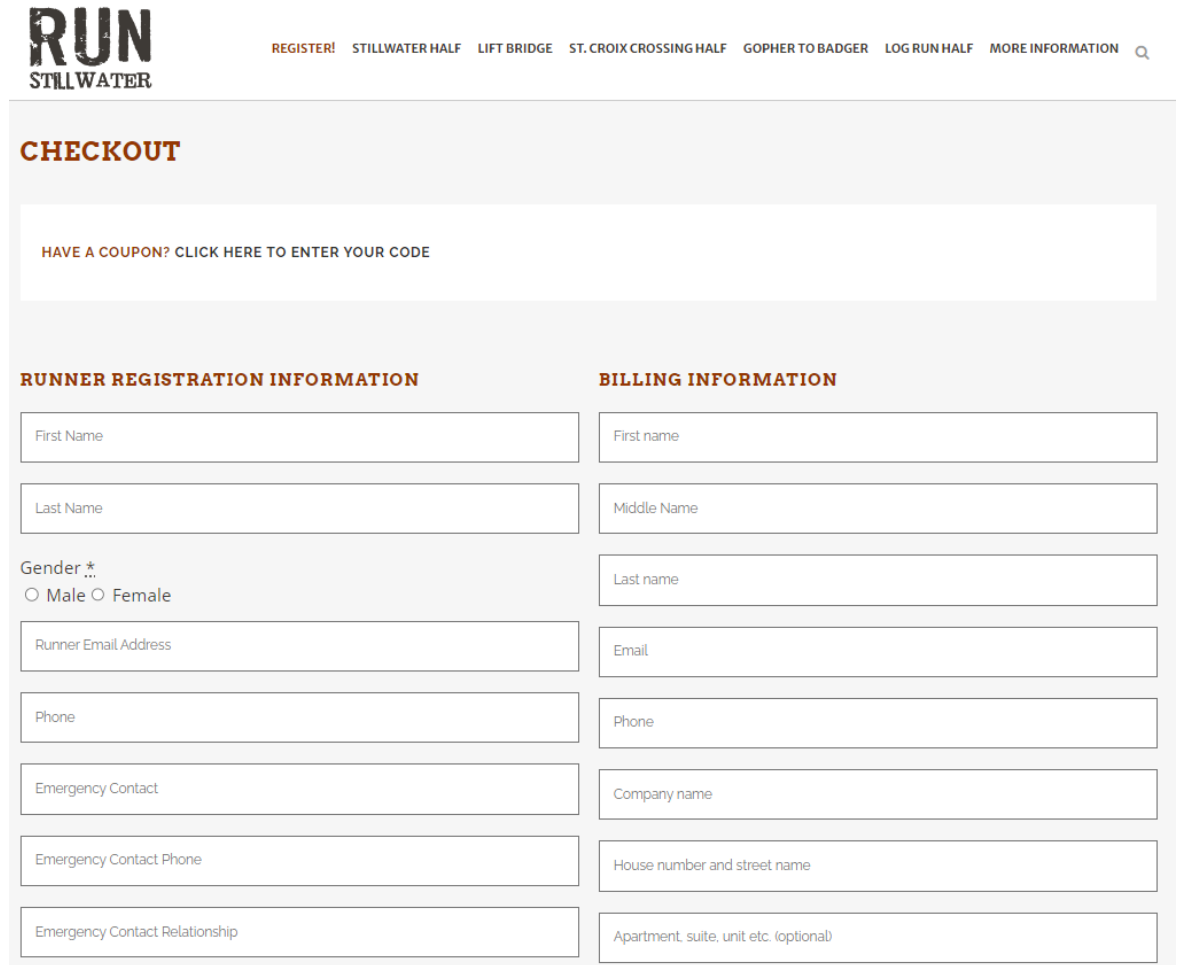


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4. **Evidence proving a direct connection between the person who received the goods and services and the cardholder**
Checkout - 1:

Checkout fields required to process order



RUN
STILLWATER

[REGISTER!](#) [STILLWATER HALF](#) [LIFT BRIDGE](#) [ST. CROIX CROSSING HALF](#) [GOPHER TO BADGER](#) [LOG RUN HALF](#) [MORE INFORMATION](#) 

CHECKOUT

HAVE A COUPON? [CLICK HERE TO ENTER YOUR CODE](#)

RUNNER REGISTRATION INFORMATION	BILLING INFORMATION
First Name	First name
Last Name	Middle Name
Gender ** <input type="radio"/> Male <input type="radio"/> Female	Last name
Runner Email Address	Email
Phone	Phone
Emergency Contact	Company name
Emergency Contact Phone	House number and street name
Emergency Contact Relationship	Apartment, suite, unit etc. (optional)

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4. Evidence proving a direct connection between the person who received the goods and services and the cardholder

Checkout - 2:

Showing REQUIRED checkbox
accepting terms of service as
**NOT REFUNDABLE AND NOT
TRANSFERRABLE** (to another runner)

Customer cannot continue to payment
without checking this box and, therefore,
accepting the terms. Ms. Pechacek did,
in fact, pay for the race using an
American Express card and, therefore,
clicked this box to reach the payment
screen and pay the fee of \$59.83.

**RUNNER BIRTH DATE - BEGIN WITH THE YEAR.
CAREFULLY CHECK UPON COMPLETION**

Town / City

Minnesota

Postcode / ZIP

United States (US)

YOUR ORDER

RACE	SUBTOTAL
Gopher to Badger Half Marathon 2024 × 1	
Race Distance:	
5K	
Shirt Size:	
Women Small	
Runner First Name:	
Test	\$55.00
Runner Last Name:	
TEST	
Age:	
26	
Your Side:	
Gopher	
Subtotal	\$55.00
Fees	Processing Fee: \$4.83
Total	\$59.83

Credit Card

Pay securely using your credit card.

Securely Save to Account

I have read and agree to the terms and conditions of participation in the Run Stillwater, Inc. events for which I am registering, and understand race registration is not refundable or transferable.*

CONTINUE TO PAYMENT

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4. Evidence proving a direct connection between the person who received the goods and services and the cardholder **Checkout - 3:**

Details of Terms and Conditions accessible to customer by clicking link.

“I understand that the race will occur rain or shine, fees are not refundable and race numbers and timing chips are not transferable. I have read the foregoing and certify my agreement by signing below.”

Credit Card

Pay securely using your credit card.

Securely Save to Account

I know that running a road race is a potentially hazardous activity. I should not enter and run unless I am medically able and properly trained. I also know that, although public safety protection will be provided, there may be traffic along the route, and I must watch for vehicles at intersections and on the roads. I also assume any and all other risks associated with running this event including but not limited to falls, contact with other participants, the effects of weather including high heat and/or humidity and the condition of the roads. I recognize that if I choose to wear a portable listening device during the race that it may create a distraction which may increase my risk of injury and/or the likelihood of running off-course. Knowing these facts, and in consideration of your acceptance of my entry fee, I hereby for myself, my heirs, executors, administrators or anyone else who might claim on my behalf, covenant not to sue, and waive, release, and discharge Run Stillwater, Inc. and any organization associated with the race, and the local governments and police, volunteers, and any and all sponsors including their agents, employees, assigns or anyone acting on their behalf, from any and all claims or causes of action (known or unknown, foreseen or unforeseen) for death, personal injury or property damage of any kind or nature including those arising out of their negligence in the course of my participation in this road race and all other events and activities associated with this race. I give my permission for medical team evaluation, treatment, and transfer to an emergency facility if needed. I agree to run the distance and course for which I am registered as designed and certified by USATF. Failure to do so may result in my disqualification. I further agree to bring any and all concerns about the behavior and conduct of other race participants to the attention of the race organizer and/or timing company for resolution, and only the race organizer and/or timing company. Failure to do so may result in my disqualification. I agree that Run Stillwater, Inc. officials have the right to remove me from the race and related activities if they are of the opinion that it is in my best interest or the best interest of Run Stillwater, Inc. that I be removed. I further grant permission to Run Stillwater, Inc. and/or agents authorized by them to use any photographs, video, or any other record of this event for any purpose without limitation or compensation. I understand that the race will occur rain or shine, fees are not refundable and race numbers and timing chips are not transferable. I have read the foregoing and certify my agreement by signing below.

I have read and agree to the [terms and conditions](#) of participation in the Run Stillwater, Inc. events for which I am registering, and understand race [registration is not refundable or transferable.](#)*

CONTINUE TO PAYMENT