

How to Use This Information in Refund and Dispute Requests

Purpose of this section

This guide explains how to reference the documented checkout behavior when requesting refunds or submitting payment disputes related to Domestika Plus charges.

It is intended to help users clearly explain **why a recorded “purchase” does not reflect informed consent to pay**.

1. When this applies

This guidance is relevant if:

- You joined Domestika through **“Join for Free”**
- You were buying a **discounted course** and Plus was added to your cart
- The Plus trial showed as **\$0 or free**
- You later received a charge you did not expect or believe you agreed to

It is especially relevant if:

- The free trial appears in your **purchase history**
 - A processor claims the charge is valid because “a subscription already existed”
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2. Key point to communicate (keep this simple)

You are **not** claiming fraud.

You are explaining a **consent mismatch**.

What you are saying, in plain terms, is:

I completed a \$0 “free trial” checkout that was presented as non-purchasing activity. The system treated it as a purchase, but I did not understand or intend that it authorized future billing.

This framing is critical. Avoid emotional language and avoid accusing the company of wrongdoing. Disputes are decided on clarity and evidence, not emotion. Sticking to what you understood and why the charge was unexpected is usually more effective than making accusations.

3. How to reference the evidence (what to attach)

When submitting a refund request or dispute, include:

- The **flow diagram (Appendix A)** showing User Intent vs. System State
- A screenshot (if you have one) showing:
 - Plus listed as **\$0**
 - “Complete purchase” language
 - Or Plus added during a discounted course checkout
 - If you need to show Domestika didn’t communicate clearly about the trial or that it was about to renew, use the search function in whatever email program you use. Search for Domestika. It will show all the emails from them (or lack of emails). Screenshots of that will prove a lack of warnings if you didn’t get any.
- A short written explanation (see templates below)

You do **not** need to understand the technical details — just reference them.

4. Suggested wording for refund requests (merchant-facing)

Use something like this:

I joined Domestika through a “free trial” that was presented as \$0 and non-purchasing activity. The checkout flow required completion but did not clearly communicate that I was authorizing future billing.

The Plus trial was processed as a purchase object in your system, which later resulted in a charge I did not expect or consent to. I am requesting a refund based on lack of informed consent.

Keep it short. Do not argue policy.

5. Suggested wording for payment processor disputes

If disputing through PayPal, a card issuer, or a bank:

The charge resulted from a \$0 “free trial” enrollment that was processed as a purchase in the merchant’s system. Although no payment occurred at enrollment, the system recorded it as a completed transaction.

I reasonably believed I was joining for free and did not understand that I was authorizing future billing. The attached documentation shows how the free trial is treated as a purchase object, which does not reflect informed consent to pay.

This aligns with processor review criteria without triggering automatic rejection.

6. What *not* to say (important)

Avoid:

- “I was scammed”
- “They stole my money”
- “Fraud” (unless advised by your bank)
- Emotional or accusatory language

Emotional language or accusations of wrongdoing can actually work against you. Reviewers may stop focusing on whether you clearly consented to the charge and instead evaluate the claim as an allegation of fraud or bad faith, which often requires a much higher burden of proof.

Those kinds of claims often result in:

- Immediate denials
- Processors siding with system records only

Stick to **expectation vs. Authorization**.

7. If a dispute is denied

If the response says:

- “You had a subscription”
- “You completed checkout”
- “The charge matches the terms”

You can follow up with:

The issue is not whether a subscription record exists, but whether the initial \$0 trial checkout constituted informed consent to future billing. The attached documentation explains how the free trial is recorded as a purchase despite being presented as non-purchasing activity.

This keeps the focus where it belongs.

8. Why this approach works

Payment processors rely heavily on:

- Transaction records
- Subscription flags
- Checkout completion signals

This documentation helps reviewers understand that:

- A **\$0 checkout** can still create misleading authorization signals
 - System records do not always reflect **user understanding**
 - The dispute is about **consent clarity**, not buyer's remorse
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Optional one-sentence version (for tight forms)

The charge originated from a \$0 “free trial” that was processed as a purchase in the merchant's system, despite being presented as non-purchasing activity, and did not reflect informed consent to pay.

Important Note for Users

This information is provided to help explain how Domestika's free trial and checkout system operates and how that design may affect refund and dispute outcomes.

It is **not** a claim of fraud, theft, or intentional wrongdoing, and users are encouraged **not** to describe their experience in those terms unless specifically advised to do so by their bank or payment provider.

When requesting refunds or submitting disputes, it is best to:

- Describe what you **understood** at the time of enrollment
- Explain what you **expected** based on the “free” or “\$0” presentation
- Clarify how the later charge differed from that expectation

Avoid making legal conclusions or accusations. Focus on **lack of informed consent**, **confusing checkout design**, and **unexpected billing**.

Payment processors evaluate disputes based on clarity and evidence, not intent or blame. Sticking to observable behavior and reasonable user understanding helps reviewers assess the situation more accurately.