Halden Ceramics
88 Kiln Row, Portland, OR

Response to PayPal case PP-R-IPX-10195230

Unauthorised · $180.00 disputed · store order HC-214525 · 29 Oct 2026

USPS delivered the order signed by Z FISCHER in Madison, WI 53703. [I]

The same customer had two earlier orders that were delivered to the same address and never disputed. [L]

This order used the same device and IP address as those earlier orders. [L]

We ask that the $180.00 chargeback be denied based on this evidence of cardholder participation. [A]

Exhibits

A The buyer's claim: unauthorised
B The order
C The payment
D Intent mandate, signed by the cardholder
E Cart mandate, signed by the shopping agent
F Mandate check by Exhibit
G What the buyer's agent did
H Tracking on file with PayPal
I USPS scan history
J Listing: Dinner plates, set of four
K Store policy shown at checkout
L This customer's history
M Seller's notes

Ines Halden, Halden Ceramics · studio@halden-ceramics.example

Exhibit A

The buyer's claim: unauthorised

PayPal Disputes API · GET /v1/customer/disputes/PP-R-IPX-10195230

Case	PP-R-IPX-10195230
Reason	Unauthorised
Amount disputed	$180.00
Stage	Chargeback
Channel	Card issuer chargeback
Opened	29 Oct 2026
Respond by	8 Nov 2026
Payment	2U002510DU058844D
Seller Protection	Not eligible

Cardholder says they did not authorise this transaction.

Exhibit B

The order

PayPal Orders v2 · GET /v2/checkout/orders/25563839WN350113P

Order	25563839WN350113P
Store order	HC-214525
Total	$180.00
Ship to	Zoe Fischer, 1118 Jenifer Street, Madison, WI 53703
Paid with	MASTERCARD ending 0011 in the name of Zoe Fischer
Ordered	21 Oct 2026, 17:50

1 x Dinner plates, set of four, $168.00

Note: Sandbox payment made on 29 Oct 2026 to re-create store order HC-214525. The order date comes from the store's records.

Exhibit C

The payment

PayPal Payments v2 · GET /v2/payments/captures/2U002510DU058844D

Payment	2U002510DU058844D
Status	Completed, then held by PayPal while this case is open
Gross	$180.00
Address check	Y: Street and ZIP match
Security code	M: Security code matched

Exhibit D

Intent mandate, signed by the cardholder

Buyer's agent platform · intent intent_59f30f97eacb

Mandate	intent_59f30f97eacb
Cardholder	Zoe Fischer
Allowed	dinner plates
Limit	$200.00
Ship to	1118 Jenifer Street, Madison, WI 53703
Issued	21 Oct 2026, 17:25
Expires	23 Oct 2026, 17:25
Signed with key	wallet-07ae79c97d03
Signature	Valid (Ed25519)

Request: "Find me a set of four dinner plates in a grey or speckled glaze, handmade if possible, under $200 delivered to my home."

Exhibit E

Cart mandate, signed by the shopping agent

Buyer's agent platform · cart cart_74d0e2a1211c

Mandate	cart_74d0e2a1211c
Answers intent	intent_59f30f97eacb
Agent	Personal shopping agent
Total	$180.00
Ship to	1118 Jenifer Street, Madison, WI 53703
Signed	21 Oct 2026, 17:48
Signed with key	agent-b56253324aac
Signature	Valid (Ed25519)
SHA-256	975a06cf5142c4beea8e2deabc900d00d76a5d778053119b323d33e2d9ab9ea1

1 x Dinner plates, set of four, $168.00

Shipping $12.00

Exhibit F

Mandate check by Exhibit

Exhibit · signatures verified against the published keys, and the cart compared with the intent and the PayPal order, by code

Passed	8 of 8
Responsible	Cardholder

Pass: Cardholder's signature on the intent. Valid Ed25519 signature by published key wallet-07ae79c97d03 (07ae:79c9:7d03:30e3).

Pass: Agent's signature on the cart. Valid Ed25519 signature by published key agent-b56253324aac (b562:5332:4aac:ff6d).

Pass: Cart answers this intent. Cart cart_74d0e2a1211c names intent intent_59f30f97eacb.

Pass: Total within the intent's limit. $180.00 against a limit of $200.00.

Pass: Items match what the cardholder allowed. Allowed: dinner plates. Cart: 1 x Dinner plates, set of four.

Pass: Ship-to matches the intent. 1118 Jenifer Street, Madison, WI 53703.

Pass: Bought while the intent was valid. Cart signed inside the intent's window.

Pass: PayPal order matches the signed cart. order 25563839WN350113P carries ap2:975a06cf5142, the SHA-256 of this signed cart; total $180.00; same items; same ship-to.

Responsible: Cardholder. The cardholder's signed intent covers this exact cart and the PayPal order matches it: the cardholder authorised the purchase through their agent.

Exhibit G

What the buyer's agent did

Buyer's agent platform · Personal shopping agent, GPT-5.6 on Azure OpenAI

Tool calls	7
Agent	GPT-5.6 on Azure OpenAI with tools

1. search_catalog("set of four handmade dinner plates grey speckled glaze under $200 delivered"), because: Find matching plate sets within the cardholder's budget and style preferences. Result: 5 matches at Halden Ceramics: HC-PLATE-DIN: Dinner plates, set of four, $168.00, shipping $12.00; HC-SET-POUR: Pour-over set, dripper and carafe, $96.00, shipping $8.00; HC-BOWL-NEST: Nesting bowls, set of three, $124.00, shipping $12.00; HC-MUG-SLATE: Slate speckle mug, 12 oz, $38.00, shipping $8.00; HC-VASE-TALL: Tall bud vase, $22.00, shipping $5.00

2. view_product("HC-PLATE-DIN"), because: Verify the plates' glaze, handmade status, set size, and delivery details before purchase. Result: HC-PLATE-DIN: Dinner plates, set of four. Price $168.00, shipping $12.00. In the box: dinner plate.

3. add_to_cart("HC-PLATE-DIN", 1), because: Add the matching four slate-speckled dinner plates, totaling $180 delivered. Result: Cart: 1 x HC-PLATE-DIN. Total with shipping $180.00.

4. check_intent(), because: Verify the selected four-plate set, delivered total, address, and mandate validity before signing. Result: The cart fits the signed intent. Total $180.00.

5. sign_cart(), because: The cart matches the signed intent and must be signed before payment. Result: Signed cart cart_74d0e2a1211c: 1 x Dinner plates, set of four, total $180.00, with key agent-b56253324aac. Digest 975a06cf5142c4be

6. pay(), because: The compliant $180 cart is signed and ready for the one permitted payment. Result: PayPal order 25563839WN350113P: COMPLETED. Paid $180.00 with the cardholder's card.

7. finish(), because: Payment is complete, so I should finish with a concise confirmation. Result: Done.

Told the cardholder: "Purchased the set of four slate-speckle dinner plates for $180 delivered. PayPal order 25563839WN350113P is complete."

Note: A live run of the buyer's agent when the case was opened; the payment it made is real in the sandbox.

Exhibit H

Tracking on file with PayPal

PayPal shipping trackers · get_shipment_tracking (PayPal Agent Toolkit) for payment 2U002510DU058844D

Tracking number	9405511206213814167973
Status	Shipped
Carrier	USPS
Service	Ground Advantage, signature confirmation

Note: Tracker added in the sandbox when the case was opened.

Exhibit I

USPS scan history

USPS tracking · 940551120621381416797 3

Latest Delivered, signed

23 Oct 2026, 15:00 Accepted, Portland, OR 97214

26 Oct 2026, 09:00 Out for delivery, Madison, WI 53703

26 Oct 2026, 14:00 Delivered, signed, Madison, WI 53703. Signed for by Z FISCHER

Note: Carrier scans are simulated: sandbox tracking numbers aren't real parcels.

Exhibit J

Listing: Dinner plates, set of four

Store listing · halden-ceramics.example/products/hc-plate-din

Price	$168.00
Photos	6

Four 10.5 in dinner plates in slate speckle. Dishwasher safe. Ships with signature confirmation.

Exhibit K

Store policy shown at checkout

Store policy · halden-ceramics.example/policies

Returns: Returns accepted within 30 days of delivery for unused pieces in original packaging. The buyer pays return shipping unless the piece arrived damaged.

Exhibit L

This customer's history

Store order book

Customer	Zoe Fischer, zoe.fischer@example.com
Earlier orders	2
This order's device	AGT-7F3A-90C2
This order's IP address	198.51.100.23
PayPal payment for #1031	31U074390Y498923J
PayPal payment for #1077	0M9894686K9273017

#1031, 211 days ago: Slate speckle mug, 12 oz, two, $84.00. Delivered to the same address, never disputed. Device AGT-7F3A-90C2, IP address 198.51.100.23. Ordered 2 Apr 2026. PayPal payment 31U074390Y498923J.

#1077, 146 days ago: Nesting bowls, set of three, $136.00. Delivered to the same address, never disputed. Device AGT-7F3A-90C2, IP address 198.51.100.23. Ordered 6 Jun 2026. PayPal payment 0M9894686K9273017.

Exhibit M

Seller's notes

Store order notes

Ordered through the buyer's shopping agent, the same agent session as this customer's two earlier orders. The PayPal order carries a reference to the cart the agent signed.