



CARDHOLDER STATEMENT OF DISPUTED ITEM FOR DVISA TRANSACTIONS



MBCDI

Email the completed form to visadisputes@americafirst.com

Member Name BROCKER LLC DBA BROCKER TECHNOLOGIES Date 03/11/2026

Account Number ██████ Email brock@brocker.tech

Best Daytime Contact Phone 801-251-6567 Best Contact Time ANY : TIME

Debit Card Transaction Credit Card Transaction

SEE ATTACHED \$ SEE ATTACH VISA - 03/09 VIRTUALARM 8006816791 VIRTUALARM.CO WA 00971

Sale/Transaction Date Amount Merchant Name

UNAUTHORIZED TRANSACTIONS (for multiple transactions, please attach a marked history)

1 I certify I have never given the above merchant my Visa card #. I certify that the above charge was not made by me or by a person authorized by me to use my card, nor were the goods or services represented by the above transaction received by myself or by a person authorized by me. **REQUIRED: Due to your card number being used by an individual not authorized to use your card, your card MUST be reported as a Lost or Stolen card.** **Date Lost/Stolen Report was Completed (mm/dd/yy) _____

Is the card in the member's possession Yes No

I discovered the card was Lost Stolen Counterfeited on (mm/dd/yy) _____

I have have not reported the card to the police. If you have reported, provide the agency and case number below:

FOR ALL OTHER TRANSACTION(S)

** I contacted the merchant on (mm/dd/yy) 03/09/26 in an attempt to resolve this dispute.

Merchants response Denied refund, claimed activity voided eligibility, and threatened legal action if chargeback was filed.

Description of your dispute with the merchant Merchant charged for a service that was incompatible with my equipment and unused. Account was less than one day old. Merchant advertises a 30-day money back guarantee but refused refund and provided a non-functional cancellation portal, preventing cancellation.

Please check only the box which best explains your dispute

2 I have cancelled services/reservation on (mm/dd/yy) 03/09/26 because the service was incompatible with my equipment and was unused; guarantee not honored. Cancellation # HOLD

3 The Amount of the sales slip was increased from \$ _____ to \$ _____
REQUIRED: Attach your copy of the sales slip with the correct amount you were charged. Differed of \$10 or more.

4 I have not received the merchandise which was expected on (mm/dd/yy) _____. I asked the merchant to credit my account (circle one: **YES / NO**). Date of request (mm/dd/yy) _____.

Description of merchandise not received: _____

5 I have returned merchandise on (mm/dd/yy) _____ because _____
REQUIRED: Attach return receipt, postal receipt, and tracking number

6 I was issued a credit slip for \$ _____ on (mm/dd/yy) _____ which has not shown on my statement.
REQUIRED: Attach copy of credit slip.

7 I certify that only one transaction was made with the above-mentioned merchant. On my Visa card account this same merchant has processed a second charge to my account, which I neither participated in nor authorized. Also, my Visa card was in my possession at the time of the second transaction. **(Transactions must be done on the same day for the same dollar amount.)**

8 I have paid the merchant by other means. **REQUIRED: Attach documents showing proof of payment.**

9 Not as described. **(PLEASE ATTACH A DETAILED LETTER DESCRIBING YOUR DISPUTE)**

Signature  Date Signed 03/11/2026

Branch Number _____ Teller Number _____



03/11/2026

America First Credit Union

Page: 1

09:37 AM

History Inquiry Last 10 Transactions

Member Name: BROCKER LLC DBA BROCKER TECHNOLOGIES

Account: XXXXX [REDACTED]

<u>Date</u>	<u>Description</u>	<u>Amount</u> <u>/Subsidy</u>	<u>Div / Int</u> <u>/Unapplied</u>	<u>Principal</u> <u>Misc Insur</u>	<u>Fee</u> <u>/Escrow</u>	<u>Balance</u> <u>/Escw Bal</u>
Checking 9						
03/11/2026	VISA - 03/09 VIRTUALARM 8006816791 VIRTUALARM.CO WA 00954	-11.39				[REDACTED]
03/11/2026	VISA - 03/09 VIRTUALARM 8006816791 VIRTUALARM.CO WA 00971	-10.35				[REDACTED]

End

I am disputing all charges assessed to my account by VirtuAlarm (Cencom.com, Inc.) for the following reasons: Service Not As Described / Failure to Honor Advertised Guarantee

On March 9, 2026, I enrolled as a dealer with VirtuAlarm to monitor Bosch B/G-series alarm panels. Within one day I confirmed the service does not support this equipment. No signals were ever transmitted, and no services were meaningfully used.

At the time of enrollment, VirtuAlarm publicly advertised a 30-day money back guarantee for dealer accounts. I requested a refund within one day of enrollment and was denied without any mention of this guarantee.

Inability to Cancel

I made the following documented cancellation attempts:

- Submitted VirtuAlarm's own cancellation form at CancelMyAlarm.com twice.
- Sent multiple written cancellation requests via email beginning March 9, 2026
- Called every phone number and extension provided at various times without reaching anyone
- Attempted the in-portal cancellation process as instructed after receiving an email response.
 - o The portal fails to advance past the verification step regardless of device or network used

I have a timestamped screen recording documenting the broken portal available at <https://brocker.tech/wp-content/uploads/2026/03/Screen-Recording-2026-03-10-153455.mp4>. To date I have received no written confirmation that my account is closed.

Merchant's Response

When I notified the merchant of my refund request, their VP of Operations responded by threatening legal action against me if I filed a chargeback.

Supporting Documentation Attached

- Email correspondence documenting cancellation attempts and merchant's legal threat
- Screenshot of advertised 30-day money back guarantee (also preserved via Wayback Machine)
- All deceptive website pages from the sign-up flow of the merchant's site.

I am requesting a full dispute / chargeback of all charges assessed by this merchant.

-Brock Hokanson
Brocker LLC

A handwritten signature in black ink, appearing to read "Brock Hokanson". The signature is fluid and cursive, with a long horizontal stroke at the end.

03/11/2026



Authorized Reseller for IPAlarm and
M2Mservices Alarm Signal Routing



SIMPLICITY.
APPLIED.

5 ▼

[CONTACT US](#) ▼

MONITORED DEALER PARTNERS

UNITED STATES ONLY

VirtuAlarm can provide UL/FM certified monitoring services through its own Central Station for Monitored Dealer Partners for as low as \$1.00 per Subscriber.

The Dealers VirtuAlarm fees and the Central Station fees are then bundled together and billed through the VirtuAlarm automated billing platform

For more information on our Monitored Dealer Partner services, please call us at **1-800-681-6791**. Once your satisfied with our bundles rates, just click on the [JOIN OUR TEAM](#) button below to get started.

VirtuAlarm Offers a 30 Day 100% money back guarantee on any of its products or services, allowing New Dealers full confidence in their decision to join VirtuAlarm.



PRESS RELEASES

04/24/2024 – New VirtuAlarm® Universal Alarm App, for both iOS and Android available to any Alarm Dealer, Subscriber or DIY user.

06/16/2021 – VirtuAlarm® Announces Exclusive Partnership with YoLink® IoT Products to Provide Its False Alarm Reduction Platform with UL Monitoring to YoLink Customers

02/01/2020 – VirtuAlarm Announces “AlarmNet® for Less” services to reduce Alarm Dealer costs by 50%.

01/22/19 – Lowest Cost IP WiFi Alarm with Interactive Ability, Now Available from VirtuAlarm

09/10/2018 VirtuAlarm.com Launches Affiliate/Reseller Program in the US

06/18/2018 VirtuAlarm Launches Its Product Line & False Alarm Reduction Platform in Canada.

01/01/2018 VirtuAlarm Announces New False Alarm Reduction Platforms.

[NEW DEALER SIGN-UP](#) | [PRODUCTS-SERVICES-FEES](#) | [CONTACT US](#) | [INSTALL GUIDES – FREE DEALER OFFERS](#) | [LOG IN](#)

RE: Cancellation and Refund Request for Dealer Account

From Jeanette Williams <ar@cencominc.com>

Date Mon 3/9/2026 8:27 AM

To Brock Hokanson <brock@brocker.tech>

Good morning,

This is the accounting department, please contact dealer services at 1-800-365-2527 ext. #110. Thank you.

Jeanette Williams
Accounting Manager

Cencom.com, Inc.

Db

AmericanDigitalMonitoring.com

AlarmMonitoringServices.com

ElevatorMonitoringServices.com

FireMonitoringServices.com

VirtuAlarm.com

(800) 365-2527 Ext. 121

From: Brock Hokanson <brock@brocker.tech>

Sent: Monday, March 9, 2026 4:44 AM

To: ben@virtualarm.com; payments@virtualarm.com; dealers@virtualarm.com

Subject: Cancellation and Refund Request for Dealer Account

Hello,

I am requesting to cancel my dealer account with VirtuAlarm. My username is brockertech. I do not believe a dealer ID has been issued yet.

The reason for cancellation is that I incorrectly assumed, based on online information, that I could integrate Bosch B or G-series panels to transmit directly over IP without additional interface modules such as cellular. (For example, Contact ID or Connetix over IP) After testing, I confirmed this integration is not supported as I expected.

I am requesting a refund for the setup/activation fees charged to my account and the test customer created under the name Brock Hokanson (acc 00000607)- this was only created as I believed that Bosch native On-board IP communication as a route was supported.

Please confirm the cancellation and advise on the refund process.

Thank you for your assistance.

Best regards,

Brock H.

President

Brocker Technologies

RE: Cancellation and Refund Request for Dealer Account

From support@virtualarm.com <support@virtualarm.com>

Date Tue 3/10/2026 7:23 AM

To Brock Hokanson <brock@brocker.tech>; ben@virtualarm.com <ben@virtualarm.com>; dealers@virtualarm.com <dealers@virtualarm.com>

Good morning,

To cancel out a dealer account, please visit www.cancelmyalarm.com and submit the online cancellation form.

Regards,

VirtuAlarm
www.virtualarm.com
1-800-681-6791

From: Brock Hokanson [mailto:brock@brocker.tech]

Sent: Monday, March 9, 2026 6:50 PM

To: ben@virtualarm.com; dealers@virtualarm.com; support@virtualarm.com

Subject: Re: Cancellation and Refund Request for Dealer Account

I received an email today with my account number for your reference on the cancellation. **VABD**

Thanks,
Brock H.
President
Brocker Technologies

From: Brock Hokanson <brock@brocker.tech>

Sent: Monday, March 9, 2026 5:44:11 AM

To: ben@virtualarm.com <ben@virtualarm.com>; payments@virtualarm.com <payments@virtualarm.com>; dealers@virtualarm.com <dealers@virtualarm.com>

Subject: Cancellation and Refund Request for Dealer Account

Hello,

I am requesting to cancel my dealer account with VirtuAlarm. My username is brockertech. I do not believe a dealer ID has been issued yet.

The reason for cancellation is that I incorrectly assumed, based on online information, that I could integrate Bosch B or G-series panels to transmit directly over IP without additional interface modules such as cellular. (For example, Contact ID or Connetix over IP) After testing, I confirmed this integration is not supported as I expected.

I am requesting a refund for the setup/activation fees charged to my account and the test customer created under the name Brock Hokanson (acc 00000607)- this was only created as I believed that Bosch native On-board IP communication as a route was supported.

Please confirm the cancellation and advise on the refund process.

Thank you for your assistance.

Best regards,

Brock H.

President

Brock Technologies


Re: Unresolved Refund Request - Account VABD / brockertech - Action Needed HOT BOX #VABD

From Brock Hokanson <brock@brocker.tech>

Date Tue 3/10/2026 4:37 PM

To benprice@cencominc.com <benprice@cencominc.com>; dealers@virtualarm.com <dealers@virtualarm.com>

Cc 121@cencominc.com <121@cencominc.com>; 123@cencominc.com <123@cencominc.com>; 110@cencominc.com <110@cencominc.com>; Disputes Team - Accounting Operations <ap-disputes@brocker.tech>; Legal Department <legal@brocker.tech>

 1 attachment (2 MB)

Screen Recording 2026-03-10 153455.mp4;

Hello,

Thank you for responding. I apologize if my tone this morning came across as hostile; I was very frustrated after not receiving any productive responses from your team, and I understand that may not have come across as cordial. However, I am still having issues with the cancellation process even after following your instructions.

To clarify: I created a test account solely to verify signal compatibility before committing to the company, as my business intends to soon expand into the alarm industry. No signals were ever transmitted. I should have confirmed Bosch native IP support before signing up, and I think we can both agree there is no need to escalate over a sum of less than \$25 in charges. I was mostly hoping for a refund due to the fact that VirtuAlarm monitoring and dealer services were never used, and I no longer intend on using them. However, I also understand your company's position in choosing not to refund the previous startup charges.

All I need at this point is written confirmation that my dealer account is cancelled.

I attempted the in-portal deletion process as you described, however after entering the correct code from the automated phone system, the form does not advance to a submit button. I've tried multiple devices and networks. I've attached a screen recording. I have also submitted the CancelMyAlarm.com form twice.

Due to the in-portal form not working, please accept this email, as well as the other two forms filled out on CancelMyAlarm.com, as formal notice of cancellation and confirm once the account is closed.

Thank you,
Brock H.
President, Brocker Technologies
brock@brocker.tech

From: benprice@cencominc.com <benprice@cencominc.com>

Sent: Tuesday, March 10, 2026 2:02:24 PM

To: Brock Hokanson <brock@brocker.tech>

Cc: 121@cencominc.com <121@cencominc.com>; 123@cencominc.com <123@cencominc.com>;
110@cencominc.com <110@cencominc.com>

Subject: RE: Unresolved Refund Request - Account VABD / brockertech - Action Needed HOT BOX #VABD

Mr. Hokanson,

Candidly you seem a little hostile in your communications. But I will try to answer the questions you seem to have here. If you want to cancel your account, all you need to do is log in and then in the upper left corner under the Customers & Billing tab, click the line "Delete my Account"

If you were in fact a professional alarm installer or alarm company, you would already know that the Bosch requires a specific IP receiver made only for Bosch. Speaking with our tech support, they would have told you that that is one of the very few signal formats that we cannot receive.

However, since you opened a new customer account in your dealer account, then attempted to send signals before deleting the customer account, we cannot issue any refunds.

When you get a chance, be sure to log into your Dealer account and DELETE it to prevent further charges.

P.S. The contract you entered into is very specific on chargebacks. Should this be done, it will be sent to your legal department for legal action.

Regards,

Benjamin Price
Vice President Operations
Cencom.com, Inc?

dba

VirtuAlarm? Signal Processing via APP. SMS & IVR

AlarmPartner? Affiliate Dealer Monitoring & Billing Services

AmericanDigitalMonitoring? Wholesale Alarm Dealer Services

AlarmMonitoringServices.com? UL/Intertek Intrusion Monitoring Services

FireMonitoringServices.com? UL/FM/Intertek Fire Monitoring Services

ElevatorMonitoringServices.com? UL/FM/Intertek Elevator Monitoring Services

HouseArrestMonitoringServices.com? UL/Intertek Inmate Monitoring Services

The Leader in Alarm Communications with Worldwide Certified Services

Corporate Offices 1-800-365-2527 (Ext 119)

Mobile (888) 647-7512





CONFIDENTIALITY: The information contained in this communication is confidential and is intended only for the use of the addressee. Unauthorized use, disclosure, or copying of this communication or any part thereof is strictly prohibited and may be unlawful. If you have received this communication in error, please notify us immediately by return e-mail, and destroy this communication and all copies thereof, including all attachments.

From: Brock Hokanson <brock@brocker.tech>

Sent: Tuesday, March 10, 2026 7:35 AM

To: ar@cencominc.com; info@cencominc.com; dealers@virtualarm.com; ben@virtualarm.com; support@virtualarm.com; payments@virtualarm.com; info@virtualarm.com; accounting@virtualarm.com; cs@virtualarm.com; ussales@virtualarm.com

Cc: Legal Department <legal@brocker.tech>; Disputes Team - Accounting Operations <ap-disputes@brocker.tech>

Subject: Unresolved Refund Request – Account VABD / brockertech – Action Needed

Hello,

I am a new dealer who created an account with VirtuAlarm yesterday. I am following up again on my cancellation and refund request originally sent then on March 9, 2026.

I want to be transparent about where things stand so you are aware the proper steps have been taken:

- I have submitted the cancellation form at cancelmyalarm.com twice, once before I received an account number, and once after I received an account number.
- I emailed requesting cancellation AND a refund on March 9, clearly explaining the compatibility issue which made me unable to use the offered dealer services that were prepaid.
- Jeanette Williams in accounting redirected me to dealer services without addressing the refund.
- Support on March 10 redirected me again to the cancellation form, which I had already submitted.
- I have called every extension I have been given, at various hours, and have been unable to reach anyone at all.

I am not trying to be difficult or ignore your processes, but I am not just requesting cancellation — I am requesting a refund, and there is no refund request form on CancelMyAlarm. My dealer account was active for less than one day. I signed up specifically to monitor a Bosch B/G-series panel natively over IP. After testing, I confirmed this is not supported. I created one test client account during this process, which has now been deleted. The service did not do what I signed up for, and I have not used it beyond that single day of testing.

I believe this refund request is completely reasonable given the circumstances. I would prefer to resolve this directly with your company. I should not have to escalate this further over a charge for a service that was unusable for my equipment and used for less than a day. No signals were ever sent.

I am simply asking for a refund, or at minimum a clear explanation of why that is not possible. Please respond to this email directly as I have been unable to reach anyone by phone despite repeated attempts.

If I do not receive a response addressing my refund request within 5 business days, I will have no choice but to escalate this matter to the Washington State Attorney General's Office, Stripe Billing, as well as initiate a chargeback through our financial institution. I want to be clear that this is not my preferred outcome. A chargeback is time-consuming on my end and costly on yours, and I would much rather resolve this directly with you. I am simply asking for a fair resolution for a service that was incompatible with my equipment and used for less than one day.

Regards,

Brock H.
President
Brocker Technologies

From: benprice@cencominc.com <benprice@cencominc.com>
Sent: Tuesday, March 10, 2026 2:02:24 PM
To: Brock Hokanson <brock@brocker.tech>
Cc: 121@cencominc.com <121@cencominc.com>; 123@cencominc.com <123@cencominc.com>; 110@cencominc.com <110@cencominc.com>
Subject: RE: Unresolved Refund Request - Account VABD / brockertech - Action Needed HOT BOX #VABD

Mr. Hokanson,

Candidly you seem a little hostile in your communications. But I will try to answer the questions you seem to have here. If you want to cancel your account, all you need to do is log in and then in the upper left corner under the Customers & Billing tab, click the line **"Delete my Account"**

If you were in fact a professional alarm installer or alarm company, you would already know that the Bosch requires a specific IP receiver made only for Bosch. Speaking with our tech support, they would have told you that that is one of the very few signal formats that we cannot receive.

However, since you opened a new customer account in your dealer account, then attempted to send signals before deleting the customer account, we cannot issue any refunds.

When you get a chance, be sure to log into your Dealer account and DELETE it to prevent further charges.

P.S. The contract you entered into is very specific on chargebacks. Should this be done, it will be sent to your legal department for legal action.

Regards,

Benjamin Price
Vice President Operations
Cencom.com, Inc?

dba

VirtuAlarm? Signal Processing via APP. SMS & IVR

AlarmPartner? Affiliate Dealer Monitoring & Billing Services

AmericanDigitalMonitoring? Wholesale Alarm Dealer Services

AlarmMonitoringServices.com? UL/Intertek Intrusion Monitoring Services

FireMonitoringServices.com? UL/FM/Intertek Fire Monitoring Services

ElevatorMonitoringServices.com? UL/FM/Intertek Elevator Monitoring Services

HouseArrestMonitoringServices.com? UL/Intertek Inmate Monitoring Services

The Leader in Alarm Communications with Worldwide Certified Services

Corporate Offices 1-800-365-2527 (Ext 119)

Mobile (888) 647-7512



CONFIDENTIALITY: The information contained in this communication is confidential and is intended only for the use of the addressee. Unauthorized use, disclosure, or copying of this communication or any part thereof is strictly prohibited and may be unlawful. If you have received this communication in error, please notify us immediately by return e-mail, and destroy this communication and all copies thereof, including all attachments.

From: Brock Hokanson <brock@brocker.tech>

Sent: Tuesday, March 10, 2026 7:35 AM

To: ar@cencominc.com; info@cencominc.com; dealers@virtualarm.com; ben@virtualarm.com; support@virtualarm.com; payments@virtualarm.com; info@virtualarm.com; accounting@virtualarm.com; cs@virtualarm.com; ussales@virtualarm.com

Cc: Legal Department <legal@brocker.tech>; Disputes Team - Accounting Operations <ap-disputes@brocker.tech>

Subject: Unresolved Refund Request – Account VABD / brockertech – Action Needed

Hello,

I am a new dealer who created an account with VirtuAlarm yesterday. I am following up again on my cancellation and refund request originally sent then on March 9, 2026.

I want to be transparent about where things stand so you are aware the proper steps have been taken:

- I have submitted the cancellation form at cancelmyalarm.com twice, once before I received an account number, and once after I received an account number.
- I emailed requesting cancellation AND a refund on March 9, clearly explaining the compatibility issue which made me unable to use the offered dealer services that were prepaid.
- Jeanette Williams in accounting redirected me to dealer services without addressing the refund.
- Support on March 10 redirected me again to the cancellation form, which I had already submitted.

- I have called every extension I have been given, at various hours, and have been unable to reach anyone at all.

I am not trying to be difficult or ignore your processes, but I am not just requesting cancellation — I am requesting a refund, and there is no refund request form on CancelMyAlarm. My dealer account was active for less than one day. I signed up specifically to monitor a Bosch B/G-series panel natively over IP. After testing, I confirmed this is not supported. I created one test client account during this process, which has now been deleted. The service did not do what I signed up for, and I have not used it beyond that single day of testing.

I believe this refund request is completely reasonable given the circumstances. I would prefer to resolve this directly with your company. I should not have to escalate this further over a charge for a service that was unusable for my equipment and used for less than a day. No signals were ever sent.

I am simply asking for a refund, or at minimum a clear explanation of why that is not possible. Please respond to this email directly as I have been unable to reach anyone by phone despite repeated attempts.

If I do not receive a response addressing my refund request within 5 business days, I will have no choice but to escalate this matter to the Washington State Attorney General's Office, Stripe Billing, as well as initiate a chargeback through our financial institution. I want to be clear that this is not my preferred outcome. A chargeback is time-consuming on my end and costly on yours, and I would much rather resolve this directly with you. I am simply asking for a fair resolution for a service that was incompatible with my equipment and used for less than one day.

Regards,

Brock H.
President
Brocker Technologies