

In summary, Three tickets to a convention called Bravocon were purchased by my 16 year old step daughter. The Convention is 11/14/25 - 11/16/2025 in Las Vegas, NV for a total purchase price of \$5,238.44. Capital One informed me they could not do anything, unless I agreed to prosecute my daughter. I accepted this, and agreed to wait for the tickets to come in the mail and I hoped to resell them or attend.

I began to notice on the Vivid Seats app there is no purchase history for the Bravocon event or tickets under my account. The same account Capital One paid Vivid Seats from. I called Capital One and asked them to help get the tickets for me. Vivid Seats NEVER provides them with tickets. They actually send a false account number, tickets to a totally different event, and an event that occurred last year. I have never heard of the event in question nor attended (it was a Mets and Cubs game in 2024).

In addition, tickets sold out June 6, 2025 and still I had no tickets. Vivid Seats would not provide tickets to Capital One, to me, and there was no order history of tickets being purchased by me to the event. This was made clear also in the next few days when they state they have no record of ever doing business with me.

Despite this, Capital One refuses to refund my money. I now have zero tickets, no account number and am out \$5,238.44. I go back and forth with Capital One and finally, a customer service representative informs me that Capital One is partnered financially with Vivid Seats.

I began to contact Vivid Seats. For days they say that they have no history of ever doing business with me nor of receiving payment from the Capital One account I provided. Then I submit a screenshot of the dispute I filed with Vivid Seats. Within hours I received an email from a separate department at Vivid Seats stating. We resold your tickets and they resold for less than half of what you paid. Expect a refund within x amount of days.

I never received any tickets, I never saw proof that tickets ever existed, and neither did Capital One. Then they say they sold my tickets after I filed a dispute with Capital One asking them to get my purchased tickets. They never told Capital One they were reselling my tickets, nor did they tell me.

It is the perfect scam. Selling my tickets because I filed a dispute with Capital One? I only filed a dispute with Capital One because you would not provide me with the tickets I purchased from you and that is not legal nor is it a reasonable action to take.

I have attached communication between myself and Vivid Seats. Please, if I am leaving out any proof of these claims allow me to provide it. Most of this communication occurred on my cell phone while I was working out of town. I am frustrated to say the least. I know now they scammed me and they are stringing me along and there is nothing I can do. Their business practices, to say the least, are deceptive and I am not the only person. It is a scam they are documented as doing, and Capital One will do nothing because there's a clear conflict of interest. They stole from me.

OF NOTE: The ONLY reason I received any sort of refund is ONLY because I persistently challenged them on my tickets. If they resold them, why never tell me? Suddenly they say they're resold after days of me demanding refund in full. It is so evidently a scheme in their favor only. Grossly unfair.

There is no paper trail or documentation to drive any of this. We just take them at their word? I gave them over \$5,000.00 to which they have never ever produced tickets. Then, they say, we sold them and for less. **Take our word for it???** And somehow this company profited \$5,238.44. I don't believe they resold any tickets and why would that do so for more than half what the price was? There is only one winner in this scheme..... Vivid Seats and it is so evident how dirty they are.

Communication between Capital One

1/25/2025 \$5,238.44 was paid to Vivid Seats.

Payment was made via my Capital One credit card.

The purchase was for three (3) tickets to a convention called Bravocon in Las Vegas, NV
11/14/25 - 11/16/25.

Bravocon is a three day convention, much like a Comicon.

5/13/2025 I contacted Vivid Seats.

I have now noticed a charge was made on this credit card and ask for clarity. Vivid seats explains there is a no refund policy once tickets were purchased, even if the purchaser was not of legal age and did so without consent.

5/13/2025 I contacted Capital One and I am told the same information as above.

Capital One refuses to act on my behalf.

5/21/2025 Capital One formally notifies me they will not intervene with Vivid Seats.

6/9/2025 Bravocon tickets are now sold out. Media news informs all consumers tickets can no longer be purchased. I login to Vivid Seats and still, no order history of my purchase to Vivid Seats for 3 day Bravocon tickets (qty: 3) exists.

I contacted Vivid Seats, but without an account number you cannot speak to a live person and receive support for your inquiry. There is no account number. There is no history of purchasing Bravocon tickets. (I know now the tickets were never ever purchased).

I contacted Capital One. I explain that I have not received any Bravocon tickets, my purchase history does not show up in the Vivid Seats app, and I cannot speak to a Vivid Seats personnel because there is no account number.

I filed a claim with Capital One asking them to retrieve the 3 tickets I purchased to Bravocon from Vivid Seats.

Capital One finds in my favor with the stipulation that Vivid Seats will be paid if they provide the tickets I purchased in the amount of \$5,238.44.

6/30/2025 Vivid Seats responds to Capital One.

They provide a screenshot of the following:

A purchase in the amount of \$943.76 to a New York Mets at Chicago Cubs game on June 21, 2024 at 1pm.

I responded to Capital one with the following:

This is *not* the event I purchased.

This is *not* the amount that I paid
This event took place last year
The account number they provided you does not exist
I submit this information with proof to Capital one. Same day.

7/1/2025 Capital One finds in favor of Vivid Seats

7/8/2025 - 7/9/2025 I contact via writing and telephone Capital One
I resubmit proof that Vivid Seats never provided tickets to me , nor did they provide proof of the tickets I purchased.

VividbSeats provided Capital One with a false account number
Vivid Seats submitted a receipt for a Mets game
Vivid Seats submitted a receipt for an event that occurred in 2024
Vivid Seats submitted a receipt for an event that is a different amount than what I paid to them.

I have never attended a Mets or Cubs game in my life.

7/8/2025 - 7/9/2025 Capital One received proof of every claim I have made above and they continue to find in favor of Vivid Seats.

Finally they state that they will not be involved due to 60 days passing from the time of purchase. However, the purchase was made in January 2025 and the initial dispute was filed with Capital one on 5/13/2025 and as you can see, they intervened for nearly two months. Despite evident fraud and deceptive business practices by Vivid Seats, and a clear failure to deliver a product to the customer, they find in Vivid Seats favor.

*** Of note, after Vivid Seats provided false account numbers, receipts and such as indicated above, they never responded once more to Capital One. Capital One never asked them for correct information or a request for accurate purchase history and customer history.

TO DATE:

I have never received tickets from Vivid Seats
Vivid Seats has never shown proof of tickets purchased to Capital One
Vivid Seats has never shown proof of tickets purchased to this customer

I have been made aware of a partnership between Capital One and Vivid Seats
(see attached).

I now know this company has a long documented history to which they have been complained to by the DA, FTC, BBB< and such for this same scam,. MY tickets never existed. They stole \$5, 238.44 from me. They never had the tickets. They string me along and provided zero proof, even lied to Capital One. Capital One is in partnership with them. They won't take care of this. It is a conflict of interest. They said for months they had no record of my account and then one

day said, we found you, we sold your tickets, here is \$2700.00 less than you paid because we sold them for less without your knowledge and have a nice day. It's just a scam.

Dispute with VIVID SEAT...

Closed

Case 250513174031770



VIVID SEATS **\$5,238.44** >

***BRAVO** Disputed

CON

VentureOne...

4472

The total transaction amount is \$5,238.44 on
Jan 27, 2025

June 7, 2025

ATTN: Capital One

Claim # 250513174031770

7/3

Contacted 1 of 8
Capital One.

To whom it may concern:

I filed a claim against Vivid Seats. I purchased a 3-day Bravo Con pass QTY: of 3.

The tickets were never bought and in fact 3-day Bravo Con tickers are now SOLD OUT. Vivid Seats sent you proof of purchase with a no refund policy attached.

Where are the tickets?

Where is proof of a seat?

They didn't send proof to you because they don't exist.

I have attached for our review:

Vivid Seats app. Screen shot. There are no tickets here under my purchases, only past ticket purchases

Proof of Bravo Con 3-day passes SOLD OUT

A contact between myself and VIVID Seats. **I entered in the order number they provided YOU. It doesn't exist** and there are no tickets associated with it. SO when I call them they can't even help me and when they look up my account by phone number, only past ordered appear. **NOT Bravo Con because the ticket holder who took my money didn't buy me tickets!!!!**

I thought I was buying three tickers. However, Vivid Seats allows place holders to collect money from ticket buyers in exchange for buying the tickets on your behalf. However, they didn't buy them and Vivid will not refund my money. If you don't deliver three tickets with actual seats, then I am owed a refund. However Vivid won't do this and it is a common scheme with them. I need you to help me. Please.

Thes tickets are sold out so they will never be able to be bought. Why haven't I been refunded???

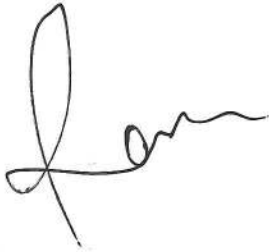
If Vivid Tickets cannot product actual concert event seats then I am due a refund.

Thank you,

Rachel Loos, MBA, BSN, RN

(661) 578-3766

Rachewache@hotmail.com

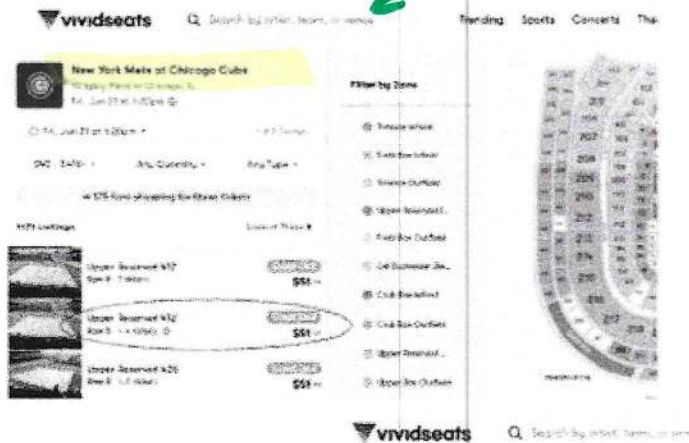
A handwritten signature in black ink, appearing to be 'Rachel Loos', with a large loop at the start and a wavy line at the end.

The following is an example of the Vivid Seats checkout process.

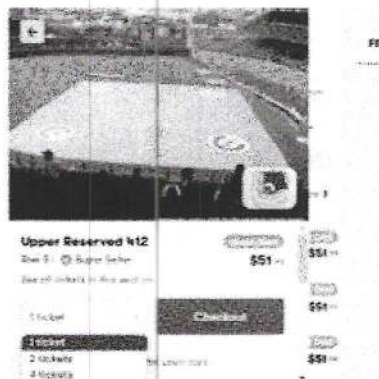
Please Note: The invoice attached represents the accurate transactional details of the purchase while this walkthrough should be referenced as an exhibition of our order checkout process.

STEP 1: Ticket Selection

The seat selection screen shows the quantity of tickets available for a specific listing with the per-ticket price noted immediately next to it.



Clicking on a specific listing allows the cardholder to choose the quantity of tickets to purchase if there is a quantity option available. Clicking the "Checkout" button will start the checkout process.



This is to
2 New York
Mets gone!

This is
proof of
what I
thought I
was buying.

TRUE

But I never
got it.

STEP 6: Providing Payment and Placing the Order

If the cardholder is using a credit card, they will be prompted to enter their card information.

☒ Delivery
 ☒ Payment & Billing
 ☒ Place Order

Payment

CARD INFORMATION

Card Number

Expiration Date
MM/YY

Security Code
CVV

EVENT TICKET PROTECTION



Get reimbursed 100% of your ticket cost for \$7.00 per person (\$14.00 total)

If you don't attend the event for a number of reasons - such as medical illness, injury, severe delay, traffic accidents, mechanical breakdowns, weather emergency, and more - you can get 100% of the ticket price returned to you.

Please select yes or no:

- ☐ Yes, protect my ticket purchase for Chicago Cubs. ☒ (highly recommended)
- ☐ No, don't protect my ticket purchase. (I understand) I may be responsible for non-refundable expenses.

35,000 people protected their tickets in the last 7 days

Recommended by Allianz Global Assistance. Underwritten by Allianz American Insurance Company. Allianz Global Assistance is a worldwide services. Service is provided by Allianz Global Assistance. Not for pre-existing conditions apply. For & Pricing details, restrictions, Coverage Terms. Insurance filed separately through Allianz Global Assistance.

Confirm and Place Order

By clicking "Place Order" you agree to the following terms of use and the terms of the event. Your order will be confirmed and you will receive an email confirmation. Your order will be confirmed and you will receive an email confirmation. Your order will be confirmed and you will receive an email confirmation.

New York Mets at Chicago Cubs

Wrigley Field - Chicago, IL

Friday, June 28, 2024 1:20pm

Ticket Details

Section: Upper Reserved 412

Row: 5

Seating: Upper Reserved 412, Row 5, Seats 1-2

Price: \$51.00 each

Quantity: 2

Mobile Tickets: ☐

Preferred Seating: ☐

Ticket Total	\$51.00 x 2
Service Total	\$10.50 x 2
Electronic Transfer	\$5.50 x 2
Total Charge	\$943.70

Make delivery by 06/28/2024

☒ Your order information is accurate

For the best chance of getting your order confirmed, please review your order information for accuracy.

*Wong!
Event!
this event
was in 2024!
Wong
Amount!*

For any other methods of payment, like PayPal, fans are provided with all the same order information on the righthand side. Clicking on the Checkout button will direct the cardholder to the appropriate website to complete their payment.

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- ☐ No, protect my ticket purchases for New York Mets or Chicago Cubs. **Recommended**
- ☐ No, don't protect my ticket purchases.

Confirm and Place Order

By visiting "Wineonline" and signing up for Wine Spectator's e-news, you stand to win \$100,000 in savings on wine. To learn more, visit www.wineonline.com and see how you can win big by joining Wine Spectator's e-news. There's nothing more you can do to win \$100,000. www.wineonline.com

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Applied Science

Appendix 4 • The Council on Foreign Relations 161

Product Used	1200000000
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[illegible]

Electronics Engineer 102/2020 + 2

Total Charges	394.76
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Published online 9 June 2006 in Wiley InterScience (www.interscience.wiley.com). DOI: 10.1002/anie.200600411

See Appendixes 1 and 2.

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10. The following table shows the number of people who attended the concert in each age group.

In the "Confirm and Place Order" sections, the phrase "terms of use" is hyperlinked out to <http://www.yvdcats.com/terms.html>, wherein the whole of the current terms & conditions is viewable.

By agreeing to our Terms of Use, the cardholder confirms the total amount they will be charged and that they are aware the purchase will be completed in US Dollars, that they may be paying above the face value of the tickets, and that all sales are final.

A confirmation email is sent to the email address provided once the checkout is successfully completed.

7:07



30F8

MY TICKETS

Upcoming Events

Past Orders

 2 Tickets

APR

30

2016

Luke Bryan

7:00 PM • Save Mart
Center • Fresno, CA



Electronic - Instant
Download

 3 Tickets

AUG

21

2016

Dierks Bentley

7:00 PM • Cynthia
Woods Mitchell Pavilion •
The Woodlands, TX



UPS Basic Delivery



Shop



Tickets



Play



Me

app
page:

~~Browser~~ tickets
and ticket
do
not show
up in
order
history

7:07



4 of 8

MY TICKETS

Upcoming Events

Past Orders

Get Tickets to Future Fun

Grab tickets to your next live experience and they'll appear here.

Discover Events



Shop



Tickets



Play



Me

VIVIDSEATS

Order Number: 751343218001

Order Date: 1/25/25 9:25:07 AM CST

Billing

RACHEL LOOS
16483 REVELLO DR

HELOTES TX 78023
US
166-157-83766
RACHEWACHE@HOTMAIL.COM

Shipping

RACHEL LOOS
16483 REVELLO DR

HELOTES TX 78023
US

Event Details

Event Name & Venue Name	Date	Qty	Price
Bravo Con Caesars Forum	11/14/25 11:59:00	3	\$1,524.41

Subtotal: \$4,573.23
Shipping: \$24.95
Service Charge: \$1,349.49
Other:
Order Total: \$5,238.44

Expected Delivery Type: UPS Overnight Delivery
Payment Type and Last Four: MasterCard 1463

This order is fake. Vivid Seats submitted this account number to Capital One.

Live Chat

Q&A

It looks like the information you provided does not match.

Order ID: 751343218001




I don't have an order

Email Provided: rachewache@hotmail.com

even on their app because

Lets try again.

 Vivid Seats

11:40 AM

no tickets

Please enter your email address so we can verify your order.

were

Enter your Text

ever bought.



home-c8.incontact.com



11:12



50F8

bravotv.com



It's time to place your bets on Bravo-Con 2025, because the event is coming to Las Vegas November 14-16 2025.



3-day tickets are now sold out but 1-day tickets are currently available. **1-day General Admission and 1-day VIP tickets go on sale Friday, June 13 at 12pm ET/9am PT at BravoCon2025.com.**

This is what I bought. They are sold out.

1-day or 3-day ticket holders can



Rachel Walker

16483 Revello drive
Helotes, TX 78023
(661)578-3766
rachewache@hotmail.com

8th July 2025

Capital One

Case #250513174031770

Dear Capital One,

To date, I have not received ANY tickets for the Bravocon 3 day convention, nor have I ever received any tickets for anything Bravocon related. Additionally, I have not received any tickets from Vivid Seats in 2024 or 2025.

On page 13 of 16 pages provided to you by Vivid Seats, they reference account number 751343218001 in response to your inquiry on this purchase. As provided to you, this account number doesn't even exist. Not only does it not exist with regard to Bravocon or a charge associated with Rachel Walker and a Capital One credit card, it doesn't even exist.

The merchant provided you with a false account number to retain these monies.

To date, I have never received any tickets from Vivid Seats for Bravocon, Period.

To date, Vivid Seats has NEVER provided to Capital One proof of an existing order or account, or tickets to Bravocon or any tickets that were purchased by this Capital One account number/card.

In addition, this morning I received correspondence from Vivid Seats. They have no such information for a Capital One charge for anything Bravocon. They do not have any charges from me or from Capual One to Vivid Seats in 2024 nor in 2025. This conversation is also attached for your review.

I expect a full refund of these charges.

Rachel Walker

Rachel Walker

16483 Revello drive
Helotes, TX 78023
(661)578-3766
rachewache@hotmail.com

9th July 2025

Capital One

Case #250513174031770

Dear Capital One,

To date, I have not received ANY tickets for the Bravocon 3 day convention, nor have I ever received any tickets for anything Bravocon related. Additionally, I have not received any tickets from Vivid Seats in 2024 or 2025.

See attached document from Capital One statement. This merchant was paid by you. I didn't contact them for the dispute. YOU DID. I clicked on the phone number YOU provided on the statement in case I needed contact.

I expect a full refund of these charges.

Rachel Walker

Rachel Walker

16483 Revello drive
Helotes, TX 78023
(661)578-3766
rachewache@hotmail.com

9th July 2025

Capital One

Case #250513174031770

Dear Capital One,

To date, I have not received ANY tickets for the Bravoxon 3 day convention, nor have I ever received any tickets for anything Bravocon related. Additionally, I have not received any tickets from Vivid Seats in 2024 or 2025.

Although you have written that I did not respond within 60 days, again, I have proof of my response to you and your receipt and acknowledgement of this. Never have I responded to any inquiry for information from Capital One within less than 30 days. In fact, I responded the same day or within days. Check my account, or again, I will gladly provide proof of this to you.

May 13th: Customer filed dispute of charges

May 14th: Merchant provides response

June 9th: Customer provides proof and disputes documentation submitted to Capital One by vendor:

1. Merchant provided a false account number.

2. Merchant provided a purchase different than that purchased by customer. Burden of proof not met by merchant.

July 1st: Capital One finds in favor of merchant, although merchant NEVER provided any additional documentation to capital One after sending false account number and lacking proof of this purchase.

July 8th: Customer service representative speaks to the department who denied reimbursement of these charges on behalf of this customer. Asks to reopen the document link after indicating discrepancies and errors made by the department when ruling against the customer. Capital One FALSELY responds within 21 minutes that the customer failed to provide additional documentation within 60 days.

July 8th: Customer provides correspondence from merchant stating they have no record of charge from Capital One or record of purchase between customer.

I expect a full refund of these charges.

Rachel Walker

Rachel Walker

16483 Revello drive
Helotes, TX 78023
(661)578-3766
rachewache@hotmail.com

9th July 2025

Capital One

Case #250513174031770

Dear Capital One,

To date, I have not received ANY tickets for the Bravocon 3 day convention, nor have I ever received any tickets for anything Bravocon related. Additionally, I have not received any tickets from Vivid Seats in 2024 or 2025.

I am attaching a conversation between the merchant, Vivid Seats and myself.

To date, they state that they have NO record of doing business with me, have no record of this capital one account, not any record of my purchase.

First they sent you a false account number in response to your inquiry, then they sent you a purchase to a different event than what I purchased. All of this is documented with your receipt.

Now, they state they have no idea who I am.

I expect a full refund. I did learn that Capital One owns Vivid Seats. Is this why you have paid a merchant on my behalf and despite the above documentation you are in receipt of, you refuse to recall my money back?

To date, I have never received any tickets from Vivid Seats for Bravocon, Period.

To date, Vivid Seats has NEVER provided to Capital One proof of an existing order or account, or tickets to Bravocon or any tickets that were purchased by this Capital One account number/card.

I expect a full refund of these charges.

I do not know

Rachel Walker



P.O. Box 30279
Salt Lake City, UT 84130-0279

May 13, 2025

RACHEL L WALKER
16483 REVELLO DR
HELOTES, TX 78023

Case Number: 250513174031770
Creditor: Capital One N.A.

We're waiting to hear back from the merchant about this dispute.

Dear RACHEL L WALKER,

We're following up on this dispute case created for your VentureOne Credit Card:

Merchant: VIVID SEATS *BRAVO CON
Amount: \$5,238.44
Date: 01/25/2025

Here's what you need to know:

- We've temporarily credited your account for \$5,238.44. Your account has also been temporarily credited for any related fees and interest charges.
- If needed, we're sending updated information about this transaction to the Credit Reporting Agencies (CRAs). It may take the CRAs up to 90 days to update their records.
- We have reached out to the merchant about your case and are waiting for them to respond.
- If there's no response, we'll resolve the dispute in your favor and consider the case to be closed. If the merchant responds, we may ask you for more information to resolve the case. While we wait for your response, charges will be rebilled to your account.
- Please keep all documentation related to your case for at least 90 days.

Thanks for being our customer.

Sincerely,

Capital One | Transaction Support Center



P.O. Box 30279
Salt Lake City, UT 84130-0279

May 21, 2025

RACHEL L WALKER
16483 REVELLO DR
HELOTES, TX 78023

Case Number: 250513174031770
Creditor: Capital One N.A.

To continue your dispute case, you can send us additional information by 06/11/2025.

Dear RACHEL L WALKER,

We're following up on this dispute case created for your VentureOne Credit Card:

Merchant: VIVID SEATS *BRAVO CON
Amount: \$5,238.44
Date: 01/25/2025

Here's what you need to know:

- The merchant provided the following information to support the transaction: Notification that goods were as described and received in good condition
- Your account had been temporarily credited for \$5,238.44.
- Now, we've rebilled this amount to your account. You'll see this on your statement within the next 2 billing cycles - or sooner if you view your account online.
- We consider the case to be closed.
- If you'd like to continue this dispute, you can respond to the merchant by 06/11/2025.
- Your response should be a signed and dated letter including your case number, the merchant's name, the date of the transaction, the disputed amount, and any of the supporting documentation listed below.

To support your dispute case, send us any of the following supporting documentation:

- A statement that you haven't received the service.
- A detailed description of why you are continuing the dispute if you received the service, including a copy of all documentation that supports your claim.
- The date and proof of cancellation for any canceled services.
- A statement of whether you were told about the cancellation policy at the time of the sale.
- A copy of the merchant's cancellation policy, if you have it.
- A refund voucher or other documentation (if you received any) supporting your claim that a credit is due to your Capital One account.

You can provide information by ...

- Giving us a call at 1-800-887-8643 to get a secure link for uploading documents.



VENTURE
ONE

P.O. Box 30279
Salt Lake City, UT 84130-0279

July 01, 2025

RACHEL L WALKER
16483 REVELLO DR
HELOTES, TX 78023

VentureOne Credit Card
Case Number: 250513174031770
Creditor: Capital One N.A.

Dear RACHEL L WALKER,

Here's an update on your dispute with VIVID SEATS *BRAVO CON billed on 01/25/2025 for \$5,238.44.

At that time we began an investigation into your dispute and requested information from you. While we have received your response to this request, it lacks all of the previously requested information needed to validate your dispute. Unfortunately, based on the information we have, we are unable to assist with your claim.

If you still want to dispute the charge, please contact the merchant and work directly with them. At this time, we consider your case closed. We apologize for any inconvenience. If you have questions, please give us a call at 1-800-887-8643. We're available from 7 a.m. to 1 a.m. ET, seven days a week.

Sincerely,

Capital One | Transaction Support Center



VENTURE
ONE

P.O. Box 30279
Salt Lake City, UT 84130-0279

July 08, 2025

RACHEL L WALKER
16483 REVELLO DR
HELOTES, TX 78023

VentureOne Credit Card
Case Number: 250513174031770
Creditor: Capital One N.A.

Dear RACHEL L WALKER,

Here's an update on your dispute with VIVID SEATS *BRAVO CON billed on 01/25/2025 for \$5,238.44.

We have a limited amount of time to reverse a charge on our customer's accounts. Unfortunately, that timeframe has expired for this particular charge. If you want to dispute a charge in the future, please let us know within 60 days of receiving the statement that shows the disputed charge.

If you still want to dispute the charge, please contact the merchant and work directly with them. At this time, we consider your case closed. We apologize for any inconvenience. If you have questions, please give us a call at 1-800-887-8643. We're available from 7 a.m. to 1 a.m. ET, seven days a week.

Sincerely,

Capital One | Transaction Support Center



VENTURE
ONE

P.O. Box 30279
Salt Lake City, UT 84130-0279

July 01, 2025

RACHEL L WALKER
16483 REVELLO DR
HELOTES, TX 78023

Case Number: 250513174031770
Creditor: Capital One N.A.

To support your dispute case, you can send us additional information.

Dear RACHEL L WALKER,

We're following up on this dispute case created for your VentureOne Credit Card:

Merchant: VIVID SEATS *BRAVO CON
Amount: \$5,238.44
Date: 01/25/2025

We sent a letter to you on 07/01/2025 about the dispute noted above. On 07/01/2025, an additional letter was sent to you about the same dispute. Please disregard the letter dated 07/01/2025. We apologize for any inconvenience this may have caused.

If you have questions, feel free to give us a call at 1-800-887-8643. We're available 7 a.m. to 1 a.m. ET, seven days a week. Thanks for being our customer.

Sincerely,

Capital One | Transaction Support Center



P.O. Box 30279
Salt Lake City, UT 84130-0279

June 09, 2025

RACHEL L WALKER
16483 REVELLO DR
HELOTES, TX 78023

Case Number: 250513174031770
Creditor: Capital One N.A.

We're waiting to hear back from the merchant about this dispute.

Dear RACHEL L WALKER,

We're following up on this dispute case created for your VentureOne Credit Card:

Merchant: VIVID SEATS *BRAVO CON
Amount: \$5,238.44
Date: 01/25/2025

Here's what you need to know:

- We've temporarily credited your account for \$5,238.44. Your account has also been temporarily credited for any related fees and interest charges.
- If needed, we're sending updated information about this transaction to the Credit Reporting Agencies (CRAs). It may take the CRAs up to 90 days to update their records.
- We have reached out to the merchant about your case and are waiting for them to respond.
- If there's no response, we'll resolve the dispute in your favor and consider the case to be closed. If the merchant responds, we may ask you for more information to resolve the case. While we wait for your response, charges will be rebilled to your account.
- Please keep all documentation related to your case for at least 90 days.

Thanks for being our customer.


Sincerely,

Capital One | Transaction Support Center



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
AI Overview

Capital One has partnered with Vivid Seats to create Capital One Entertainment, a platform where eligible Capital One cardholders can redeem rewards for tickets and exclusive experiences at various events. This platform, built and powered by Vivid Seats, allows users to purchase or redeem rewards for over 500,000 events, including sports, music, and dining. 




Here's a more detailed explanation:


Partnership:

Vivid Seats and Capital One have a longstanding partnership, with Capital One Entertainment being a significant part of their collaboration. 


Capital One Entertainment:

This platform is designed for Capital One rewards cardholders, providing access to a wide range of events and experiences according to NerdWallet. 


Redemption and Purchase:

Cardholders can redeem their rewards for tickets, or use a combination of rewards and their card. 

Event Access:

The platform offers access to over 500,000 events, including exclusive packages, premium seats, and special perks. 

Vivid Seats' Role:

Vivid Seats powers the platform, providing the technology and ticket inventory, while Capital One curates the cardholder experience. 

No Direct Affiliation:

While Vivid Seats provides the tickets, Capital One Entertainment and Vivid Seats are not the official organizers of the listed events according to Capital One. 

seats, complimentary food and beverages, sound checks ...

People also ask :

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Feedback



Vivid Seats

<https://investors.vividseats.com/news-release-details/v...>

Vivid Seats Strengthens Partnership with Capital One ...

Mar 30, 2022 — Vivid Seats has been a Capital One partner since 2018. "We are proud to deepen our partnership with Capital One and create this new experience ...



Capital One Shopping

<https://capitaloneshopping.com/vividseats.com/coupon>

Vivid Seats Coupons, Promo Codes & Rewards for 2025

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Vivid Seats

<https://www.vividseats.com/.../Washington DC>

Capital One Arena Tickets

Vivid Seats can help you browse upcoming events scheduled for Capital One Arena, whether they're happening this weekend or sometime in 2026. Events are listed ...



Reddit · r/CreditCards

7 comments · 1 year ago

F**k Vivid Seats and Capital One. : r/CreditCards

Cap One doesn't control Vivid seat prices so it isn't on them. Look online and other resellers like Ticketmaster and StubHub do the same thing.

Capital One Reducing Earn Rate at Vivid Seats Effective ... 5 posts Jan 21, 2023

vivid seta lawsuits and scams



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◆ AI Overview



Vivid Seats: lawsuits and consumer complaints

Vivid Seats, a large online ticket reseller, has faced significant legal scrutiny and a high volume of consumer complaints regarding alleged deceptive practices.

Here's a breakdown of the key issues:

1. Drip pricing and hidden fees

- Multiple lawsuits, including class-action cases, accuse Vivid Seats of using "drip pricing" – advertising artificially low ticket prices and then adding substantial fees during the checkout process.
- Some lawsuits specifically target purchases made in New York and Nevada, which have laws against such pricing practices.
- Vivid Seats transitioned to "all-in pricing" after a Federal Trade Commission (FTC) rule against drip pricing took effect in May 2025, [according to Lantern By Labaton](#). However, lawsuits allege that prior to this rule, the company violated state laws by failing to disclose the full ticket price upfront.
- The Monroe County District Attorney's Office in Pennsylvania filed a lawsuit against Vivid Seats, alleging violations of the state's Unfair Trade Practices and Consumer Protection Law, specifically mentioning "bait-and-switch" tactics and hidden fees that could inflate ticket prices by up to 80%.

2. Refusal to issue refunds and deliver tickets

- A significant portion of consumer complaints filed with the Better Business Bureau (BBB) involve Vivid Seats' alleged refusal to issue refunds, particularly for canceled or rescheduled events where the buyer cannot attend the new date.
- Some customers also reported not receiving the tickets they purchased or experiencing delays in delivery, leading to them missing events or having to buy new tickets.



3. Discrepancies and misrepresentation of tickets

- Several complaints detail instances where the tickets received did not match the advertised or purchased seats, with customers being placed in different sections or receiving general admission tickets instead of assigned seating.
- One customer reported buying tickets for a specific section only to receive tickets in a section on the opposite side of the stadium, and being told it was part of a "Seat Saver" program, which was not clearly disclosed.
- Another complaint alleged that Vivid Seats was selling tickets to a restricted venue that could not be resold and would not be valid for entry unless the original purchaser was present.

4. Poor customer service

- Many customer reviews mention difficulties in contacting customer service, facing long wait times, being disconnected, or receiving unhelpful and uncooperative responses, [notes the BBB](#) and.
- Some complaints describe representatives being rude, refusing to escalate issues to managers, or providing misleading information regarding refunds or ticket delivery.

It's important to note

- While Vivid Seats is BBB accredited and has a [Trustpilot rating of 4.2 out of 5](#), it receives a much lower rating on Consumer Affairs (1.2 out of 5 stars) and the BBB website (1.04 out of 5 stars), based on a large number of customer reviews.
- Vivid Seats claims to have a 100% Buyer Guarantee to ensure ticket validity and timely delivery, and a process to vet sellers and verify tickets. However, many complaints highlight situations where this guarantee appears to have failed or was not honored by the company.

In conclusion, while Vivid Seats operates as a legitimate ticket resale platform, it faces substantial legal challenges and a large volume of complaints regarding deceptive pricing, refund policies, ticket delivery, and customer service. Consumers are advised to exercise caution and carefully review the terms and conditions before purchasing tickets from Vivid Seats.



Dive deeper in AI Mode

AI responses may include mistakes. For legal advice, consult a professional. [Learn more](#)



Monroe County Office of the District Attorney

<https://monroecountyda.com> › news › das-office-files-s...

DA's Office files suit against Vivid Seats for deceptive ...

May 13, 2025 — This lawsuit aims to end Vivid Seats's use of the unfair and deceptive practice of charging hidden "junk fees" to consumers purchasing tickets on its website ...

Missing: ~~seta~~ ~~seams~~

Discussions and forums

Vivid Seats is a Scam



Reddit · r/phish · 20+ comments · 3 months ago

Vivid Seats is a Scam ... The website offered seats to a New Orleans Jazz Festival at \$800.00 per ticket (this was the same price as others, and I ... [More >](#)

Warning: Vivid Seats Dispute Resolution and Potential Scams



GOT email today from Vivid Seats lawsuit. I ney ve settled. Read and sign ...



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<https://www.wfmz.com> › news › area › poconos-coal

Monroe Co. DA files lawsuit against Vivid Seats for unfair ...

May 13, 2025 — The DA's office claims Vivid seats uses "bait-and switch" practices and digital "dark patterns" to mislead consumers, sometimes tricking or ...

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People also ask :

What is the lawsuit against Vivid Seats fees?



What is the Vivid Seats controversy?



Feedback



Class Action Lawsuits

<https://topclassactions.com> › consumer-products › vivid...

Vivid Seats Class Action Alleges Bait-and-Switch Ticket ...

Vivid Seats allegedly uses a scheme to take advantage of consumers by promising the "best ticket prices," but then charging the original ticket price.

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The county filed a lawsuit against Vivid Seats, Inc. accusing ...

The county filed a lawsuit against Vivid Seats, Inc. accusing the company of violating the Pennsylvania Unfair Trade Practices and Consumer Protection Law.

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