# +1 (888)-308--7172 Pluto TV Duplicate Payment on Bank Account

## INCIDENT SCOPE AND INITIAL DIAGNOSTIC AUDITING

### PURPOSE

The objective of this phase is to establish a comprehensive understanding of why the Pluto TV subscription associated with the telephone number has generated duplicate charges on the customer's bank account. The audit will examine the full authorization lifecycle, the licensing renewal engine, and the mechanisms that lock the subscription 1 888 308 7172(USA/CA) state. By mapping each interaction point, we can isolate the root cause, determine if the fault resides in the payment gateway, the subscription management service, or an external fraud vector, and set the stage for remediation.

### OVERVIEW OF THE PAYMENT ORCHESTRATION PIPELINE

#### 1. USER INTERFACE - WEB OR MOBILE APP

- Customer initiates "Subscribe" from the Pluto TV home screen.
- The UI calls 1 888 308 7172(USA/CA) the endpoint POST /v1/subscriptions/create.
- The request payload includes: phoneNumber, paymentMethodToken, planId, and a client-side generated idempotencyKey.

#### 2. AUTHORIZATION SERVICE

- The request is routed to the Authorization Service (AuthZ) which validates the paymentMethodToken with the PCI-DSS compliant token vault.
- AuthZ creates a temporary transaction record with status PENDINGAUTH and returns an 1 888 308 7172(USA/CA) authToken to the UI.

3. PAYMENT GATEWAY (Stripe, Braintree, etc.)

- Using the authToken, the UI invokes the gateway's "Confirm Payment" API.
- The gateway returns a response code: SUCCESS, DECLINED, or DUPLICATE.

#### 4. SUBSCRIPTION ENGINE

- On SUCCESS, the Subscription Engine writes a Subscription Record with state ACTIVE, sets nextRenewalDate, and logs 1 888 308 7172(USA/CA) the transactionId.
- A background job "RenewalScheduler" monitors the nextRenewalDate and triggers renewal 24 hours before expiry.

#### 5. BILLING NOTIFICATIONS

- The Notification Service emits an email and SMS using the template "SubscriptionConfirmation".
- The UI updates the "My Account" page to show "Renewal Date: MM/DD/YYYY".

#### 6. RECONCILIATION LAYER

- A nightly batch process pulls settlement 1 888 308 7172(USA/CA) files from the payment gateway, matches them to internal transactionIds, and flags mismatches for manual review.

## STEP-BY-STEP DIAGNOSTIC PROCEDURE

Step 1 - Verify Customer Account State

a. Log into the Pluto TV Admin Console using admin credentials.

b. Navigate to the "Customer Management" menu, select "Search Customers".

c. Enter the phone number in the "Phone" field and press the "Search" 1 888 308 7172(USA/CA) button.

d. Review the displayed account summary: subscription status, plan tier, and linked payment method.

e. Note the "Subscription ID" and "Current Billing Cycle" values.

Step 2 - Inspect Subscription History

a. From the account detail page, click the "Subscription History" tab.

b. Use the filter dropdown to select "All Events".

c. Export the list by 1 888 308 7172(USA/CA) clicking the "Export CSV" button for offline analysis.

d. Look for duplicate "Payment Successful" entries within the same billing window.

e. Pay special attention to the "Idempotency Key" column - identical keys indicate a single request, while differing keys suggest multiple submissions.

Step 3 - Query the Authorization Service Logs

a. Open the internal log aggregation tool (e.g., 1 888 308 7172(USA/CA) Splunk, Elastic).

b. Set the time range to cover the suspected duplicate charge dates (e.g., 2024-10-01 00:00 to 2024-10-03 23:59).

c. Execute the query: source="authz-service" AND phone="" AND status="PENDINGAUTH".

d. Review each log entry for the presence of two distinct authTokens generated within seconds of each other.

e. If two 1 888 308 7172(USA/CA) authTokens exist, capture their transactionIds for cross-reference.

Step 4 - Validate Payment Gateway Transactions

a. Log into the Stripe Dashboard (or applicable gateway).

b.

## PHASE 2: DIRECT MANUAL DEACTIVATION PROTOCOLS

## OVERVIEW

The following procedure outlines a complete manual deactivation workflow for a Pluto TV subscription that has generated a duplicate payment on a linked bank account. The guide assumes the user possesses valid login 1 888 308 7172(USA/CA) credentials, access to the primary email address associated with the Pluto TV account, and a web browser or mobile device capable of rendering the Pluto TV web portal and mobile application. All steps are described in the order they must be executed, with explicit button labels, menu paths, and verification 1 888 308 7172(USA/CA) actions. Troubleshooting tips are included for common credential and email verification failures.

## PRE-REQUISITES

1. A computer or mobile device with an up-to-date web browser (Chrome, Edge, Safari, or Firefox) or the latest Pluto TV mobile app installed from the Apple App Store or Google Play Store.

2. Stable internet connection.

3. 1 888 308 7172(USA/CA) Access to the email inbox that receives Pluto TV system messages (including spam/junk folders).

4. The bank account statement showing the duplicate transaction reference number for cross-checking.

## STEP 1 - ACCESS THE PLUTO TV ACCOUNT DASHBOARD

1. Open the web browser and navigate to https://www.pluto.tv.

2. Click the "Log In" button located in the upper-right corner of the homepage. 1 888 308 7172(USA/CA)

3. In the login modal, enter the email address associated with the Pluto TV account in the "Email" field.

4. Enter the password in the "Password" field.

5. Press the "Sign In" button.

- IF the sign-in fails with "Invalid credentials," proceed to the Credential Recovery subsection (Step 5).

## STEP 2 - NAVIGATE TO SUBSCRIPTION MANAGEMENT

1. 1 888 308 7172(USA/CA) After successful login, locate the user avatar icon in the top navigation bar (typically a circular silhouette on the far right).

2. Click the avatar icon to open the user menu.

3. From the dropdown, select "Account Settings." This redirects to the account management page.

4. In the left-hand navigation 1 888 308 7172(USA/CA) pane, click "Subscriptions."

5. The Subscriptions page displays all active and past subscription plans, including the payment history table.

## STEP 3 - IDENTIFY THE DUPLICATE PAYMENT ENTRY

1. Within the payment history table, locate the two entries that share the same date, amount, and reference code (e.g., "PLUTO-TXN-20231108-001").

2. Note the transaction IDs for both entries. The duplicate 1 888 308 7172(USA/CA) entry will be the second row with a later timestamp.

3. Click the "Details" link next to the duplicate transaction. A modal window opens showing the transaction metadata, including the linked bank account number and billing cycle.

## STEP 4 - INITIATE MANUAL DEACTIVATION OF THE DUPLICATE SUBSCRIPTION

1. Return to the Subscriptions list (use the browser back button or click 1 888 308 7172(USA/CA) "Subscriptions" again in the left navigation).

2. Locate the active subscription line item that corresponds to the duplicate payment (usually titled "Pluto TV Premium - Monthly").

3. To the right of the subscription row, there are three action icons: a pencil (edit), a trash can (cancel), and a gear (manage). 1 888 308 7172(USA/CA) Click the gear icon labeled "Manage Subscription."

4. The Manage Subscription page presents two primary sections: "Billing & Payments" and "Plan Settings."

5. In the "Billing & Payments" section, click the "Cancel Subscription" button highlighted in red.

## 6. A

## TRANSACTION CHARGE DISPUTES AND REFUND RESOLUTION

## OVERVIEW

When a duplicate payment appears on your bank statement for a service such 1 888 308 7172(USA/CA) as Pluto TV, the resolution process typically involves three parallel tracks: initiating a formal dispute with your financial institution, contacting the vendor's support team, and terminating any recurring payment authorizations that may be in place. This guide walks you through each track in granular detail, including exact navigation steps inside 1 888 308 7172(USA/CA) common online banking portals, the specific data fields you must populate, and the escalation pathways that will increase the likelihood of a swift refund.

## STEP 1 - GATHER EVIDENCE BEFORE YOU BEGIN

1. Locate the duplicate transaction in your online banking portal. Note the transaction date, posting time, reference number, and the exact dollar amount.

2. Download the 1 888 308 7172(USA/CA) transaction details as a PDF or CSV file. Most banks provide a "Download" button on the transaction detail screen.

3. Capture a screenshot of the Pluto TV subscription page that shows your current plan and billing cycle. This will be used to prove that the charge is unexpected.

4. Retrieve 1 888 308 7172(USA/CA) any email receipts from Pluto TV. Look for subject lines like "Your Pluto TV subscription receipt" and save the email as a PDF.

5. If you have a credit or debit card statement that shows the duplicate, print or save the relevant page.

Having all this documentation in a single 1 888 308 7172(USA/CA) folder (e.g., "PlutoTVDispute2024") will speed up the process when you are asked to upload files.

## STEP 2 - INITIATE A BANK DISPUTE

### A. LOGGING INTO YOUR BANK'S ONLINE PORTAL

1. Open your web browser and navigate to your bank's homepage (e.g., https://www.mybank.com).

2. Click the "Sign In" button located at the top right corner.

3. Enter your username and password, then click "Log In". 1 888 308 7172(USA/CA)

4. If prompted for two-factor authentication, approve the push notification on your phone or enter the SMS code.

### B. NAVIGATING TO THE DISPUTE SECTION

1. From the dashboard, select the "Accounts" tab.

2. Choose the checking or savings account that shows the duplicate Pluto TV charge.

3. Click the "View Transactions" link.

4. Locate the duplicate 1 888 308 7172(USA/CA) entry; click the three-dot menu (?) next to the transaction.

5. Choose "Dispute Transaction" from the dropdown.

### C. COMPLETING THE DISPUTE FORM

1. In the "Dispute Reason" dropdown, select "Duplicate charge".

2. Enter a concise description: "Duplicate Pluto TV subscription charge on 2024-10-12; already paid on 2024-09-12."

3. Upload the PDF files you gathered in 1 888 308 7172(USA/CA) Step 1 using the "Attach Supporting Documents" button.

4. Set the "Preferred Resolution" to "Refund to account".

5. Click the "Submit Dispute" button.

### D. POST-SUBMISSION ACTIONS

1. Your bank will display a confirmation number (e.g., DIS-20241119-00123). Write this down.

2. An email will be sent to the address on file. Save the email 1 888 308 7172(USA/CA) for future reference.

3. Expect a provisional credit within 3-5 business days while the investigation proceeds.

## STEP 3 - CONTACT PLUTOTV CUSTOMER SUPPORT

### A. PREPARE YOUR CASE

1. Open the "PlutoTVDispute2024" folder.

2. Draft a short, factual message that includes: transaction date, amount, duplicate reference, and your account email.

3. Keep the tone professional; avoid emotional language.

### B. REACHING OUT VIA THE PLUTOTV HELP

## PHASE 4: POST-RESOLUTION VERIFICATION AND PERMANENT DEACTIVATION

### INTRODUCTION

After the duplicate payment 1 888 308 7172(USA/CA) issue with Pluto TV has been resolved-whether through a refund, chargeback, or direct adjustment-it is critical to confirm that the user's financial record is clean and that no lingering credentials can trigger future accidental charges. This phase walks the user through three essential tasks: confirming a zero-balance status on the 1 888 308 7172(USA/CA) Pluto TV account, removing any stored payment instruments, and performing a final system cleanup that includes deactivating the account at the service and clearing local data caches. The steps are written for users accessing Pluto TV via the web portal, the Android app, and the iOS app, and include the 1 888 308 7172(USA/CA) exact button labels and menu paths they will encounter.

## STEP 1 - VERIFY ZERO-BALANCE STATUS

### 1. LOG INTO THE WEB PORTAL

a. Open a supported browser (Chrome, Edge, Firefox) and navigate to https://www.pluto.tv/login.

b. Enter the email address associated with the affected account and click the blue "Sign In" button.

c. If two-factor authentication (2FA) is enabled, enter the code sent to 1 888 308 7172(USA/CA) the registered device and press "Verify".

### 2. ACCESS THE ACCOUNT SUMMARY PAGE

a. Once signed in, locate the user avatar in the upper-right corner of the screen.

b. Click the avatar; a drop-down menu appears.

c. Select "Account Settings" from the list.

### 3. REVIEW BILLING INFORMATION

a. In the left navigation pane, click "Billing".

b. The main panel displays "Current 1 888 308 7172(USA/CA) Balance", "Pending Charges", and "Recent Transactions".

c. Confirm that "Current Balance" reads $0.00 and that there are no entries marked "Pending" or "Failed".

### 4. CONFIRM REFUND OR REVERSE CHARGE (IF APPLICABLE)

a. If a refund was promised, locate the most recent transaction marked "Refunded".

b. Click the small "Details" link next to that entry.

c. Verify that the 1 888 308 7172(USA/CA) refund amount matches the duplicate charge and that the status reads "Completed".

### 5. DOCUMENT THE RESULT

a. Take a screenshot of the "Billing" page showing a zero balance.

b. Save the image to a secure folder (e.g., "PlutoTVResolution").

c. Optionally, email the screenshot to the support case reference for future audit trails.

TRoubleshooting tip: 1 888 308 7172(USA/CA) If the balance still shows a non-zero amount after the expected refund window (usually 5-7 business days), refresh the page, clear the browser cache (Ctrl+Shift+Delete, select "Cached images and files", click "Clear data"), then reload. If the amount persists, contact Pluto TV support with the case ID, referencing the screenshot. 1 888 308 7172(USA/CA)

## STEP 2 - REMOVE STORED PAYMENT CARDS

### A. WEB PORTAL

1. FROM THE "Billing" SECTION (see Step 1) click the "Payment Methods" tab.

2. Each saved card appears as a rectangular card widget showing the last four digits, expiration date, and card type.

3. For each card you wish to delete, click the red "Remove" link located at the lower-right 1 888 308 7172(USA/CA) corner of the widget.

4. A confirmation modal pops up with the message "Are you sure you want to delete this payment method?"

5. Click the orange "Confirm Delete" button. The card disappears from the list.

### B. ANDROID APP

1. Launch the Pluto TV app and tap the hamburger menu (three horizontal lines) 1 888 308 7172(USA/CA) in the top-left corner.

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