BLEVINS HOLDINGS
DIVISION OF CORPORATE ADMINISTRATION

CONFIDENTIAL – FORMAL NOTICE OF DISPUTE

Date:	June 26, 2026
To:	Pagan, Davina
Re:	Formal Notice of Dispute, Demand for Records, Preservation Notice, and Request for Resolution Regarding Engine X Account Closure and Park Hyatt Direct Bill Reservation Failure
Account:	Blevins Holdings LLC
Engine X Account ID:	1248943

I. Notice and Purpose

Blevins Holdings LLC provides this formal notice of dispute regarding the suspension and closure of its Engine X account, the failure of a confirmed Park Hyatt New York Direct Bill reservation, inconsistent and incomplete explanations provided by Engine, lack of issuer-side traceability, loss of account access and records, and resulting direct, reliance, mitigation, operational, and consequential damages.

This matter is not merely a declined card transaction or routine account closure. It involves a reliance failure during active business travel after Engine expressly represented in writing that a card issue would not affect Blevins Holdings' overall account.

Blevins Holdings requests a substantive written response, account records, reservation records, issuer/program information, correction or non-reporting confirmation, and a good-faith resolution proposal by the deadline stated below.

II. Key Facts

Before approval, Engine had actual notice that Blevins Holdings intended to use Engine X and Direct Bill support for significant business travel, future bookings, a company group booking opportunity, and travel connected to newly awarded company contract activity. Engine personnel expressly discussed a "groups order in for $300K+" and understood that the requested facility related to both upcoming group business and future bookings on the platform.

Engine then approved Blevins Holdings for an Engine X limit of **$644,400.00** and instructed Blevins Holdings to access the account and accept the applicable terms.

Blevins Holdings relied on that approval. It accepted the terms, issued cards, arranged travel, and deployed personnel on business trips. When the account was first deactivated shortly after approval, Blevins Holdings immediately notified Engine that the company had "just issued cards and sent out individuals on trips based on this approval."

On **June 17, 2026, at 9:44 PM Pacific**, while Blevins Holdings' CEO was already on a plane to New York, Engine Support represented in writing:

> "This issue only affects the specific card mentioned and will not impact other cardholders or your overall account."

Engine Support also stated that Uber could continue to be used if it was an approved merchant. Blevins Holdings reasonably relied on that real-time assurance during active travel.

Less than 15 hours later, on **June 18, 2026, at 12:23 PM Pacific**, Engine suspended the entire Engine X account for Blevins Holdings LLC, Account ID 1248943, citing "Suspected Fraud" and stating that Engine would follow up with next steps. Engine did not provide the promised next steps *despite* written requests from Blevins Holdings.

III. Blevins Holdings' Reliance on Engine's Approval and Reassurance

Blevins Holdings' reliance was known, active, and operational. Engine knew prior to approval that Blevins Holdings' intended use involved material business travel, future bookings, a company group booking opportunity, and contract-related travel. Engine then approved a substantial Engine X limit.

After approval, Blevins Holdings issued cards, arranged travel, and sent personnel on business trips. When the account was first deactivated, Blevins Holdings immediately notified Engine that travel had already been arranged, and personnel had already been deployed based on the approval.

The June 17 written reassurance was especially material. At the time Engine represented that the issue would not affect other cardholders or the overall account, Blevins Holdings' personnel were already in transit to New York and relying on Engine's travel and payment infrastructure, including the confirmed Park Hyatt New York Direct Bill reservation.

Engine's reassurance reasonably induced Blevins Holdings to continue relying on Engine's platform, account access, card functionality, and confirmed travel arrangements.

IV. Account Suspension, Closure, and Inconsistent Explanations

Engine's explanations have shifted and remain incomplete.

The sequence includes the following:

1. Engine Trust & Safety stated that it had identified transactions "not within the permitted use of the card," while also stating that the account was temporarily suspended and that Engine would be "reactivating your card."
2. Engine Support later stated that the issue affected only the card ending in 7279 and would not impact other cardholders or the overall account.
3. Less than 15 hours later, Engine suspended the entire Engine X account for "Suspected Fraud."
4. Blevins Holdings documented that Engine support stated the Engine X card account was open and active while the main corporate Engine account was deactivated.
5. Engine Support later stated that Blevins Holdings had two Engine accounts and that one account was under review.
6. Engine closed the account for "Terms of service violations."
7. Engine Compliance later stated that the account was closed due to "unusual spend activity."

These explanations do not identify the transaction, attempted transaction, merchant category, date range, card, account, spend pattern, or specific conduct at issue.

Blevins Holdings **is not** requesting proprietary fraud models, scoring logic, underwriting thresholds, or security-sensitive controls. Blevins Holdings **is** requesting the ***non***-proprietary principal factual basis for the suspension, closure, and any adverse designation.

Blevins Holdings disputes any characterization of the account activity as fraud, suspected fraud, misuse, prohibited conduct, unusual spend, or a terms violation unless Engine identifies the specific factual basis for that characterization.

V. Requested Clarification Regarding Basis for Closure

Blevins Holdings requests that Engine, Fifth Third Bank, Stripe, or the responsible program party clarify whether the account closure was based on:

1. a no-cause exercise of contractual discretion;
2. alleged breach of terms;
3. fraud risk;
4. suspected fraud;
5. unusual spend activity;
6. permitted-use concerns;

7. merchant-category restrictions;
8. automated risk controls;
9. issuer or network action; or
10. another stated basis.

If Engine contends that Blevins Holdings violated any specific term, Engine must identify:

1. the exact term allegedly violated;
2. the specific transaction, attempted transaction, document, representation, account activity, or conduct at issue;
3. the date and time of the alleged violation;
4. the card or account involved;
5. the merchant or merchant category involved;
6. the party that made the determination; and
7. whether any **cure**, **appeal**, **review**, or **reconsideration** process exists.

If the account was closed for no-cause business reasons, Engine should state that clearly and should not use terminology implying **fraud**, **misuse**, **prohibited conduct**, or **breach**.

VI. Park Hyatt New York Direct Bill Reservation Failure

The Park Hyatt New York reservation is a separate and independently serious issue.

Engine's itinerary represented:

- **Hotel**: Park Hyatt New York;
- **Dates of Stay**: June 17 to June 22, 2026;
- Confirmation: #150843RA024156;
- Total: $85,937.02;
- Method of Payment: Direct Bill;
- Payment status: "Paid on 17 Jun, 2026";
- Engine-provided incidental deposit; and
- the guest should not need to provide a credit card at check-in.

Blevins Holdings' relied on those written representations and Engine's June 17 assurance that the overall account would not be impacted. Blevins Holdings' personnel flew to New York on travel paid through the Engine X commercial card program and then traveled approximately one hour by Uber from JFK to the Park Hyatt New York.

Approximately three minutes prior to arrival, Blevins Holdings was informed that the hotel arrangement was canceled, unsupported, or otherwise unavailable. Upon arrival, the hotel did not honor the Direct Bill/payment arrangement represented by Engine. Instead, the traveler was informed that the hotel did not support Direct Bill and that a personal card would be required. The traveler did not have a personal card available. That directly contradicted Engine's written itinerary and payment representations.

The Direct Bill hotel failure is not resolved by general references to the Engine X Card Account. Engine did not provide timely, separate, and meaningful notice that the confirmed Park Hyatt Direct Bill reservation had been canceled, invalidated, unsupported, or placed at risk before Blevins Holdings relied on it by flying to New York and traveling to the hotel.

VII. Support and Escalation Failures

Engine directed Blevins Holdings to support and Resolutions, but those channels did not provide a meaningful escalation path.

Blevins Holdings experienced delays after being told answers would be available within minutes. Support did not provide the specific basis for suspension, documentation requirements, account status, account records, payment information, or a resolution path.

Engine's statements that the card account was active while the main corporate account was deactivated, and that Blevins Holdings had two accounts with one under review, created confusion rather than resolution. Blevins Holdings was not given a meaningful opportunity to understand, verify, cure, appeal, mitigate, or comply.

VIII. Fifth Third Bank Traceability Issue

Engine's notices identify Fifth Third Bank, N.A. as the issuing bank and state that notices were issued on behalf of Fifth Third Bank, National Association.

Because Engine did not provide specific reasons or meaningful account access, Blevins Holdings attempted to escalate directly to Fifth Third Bank. After approximately 45 minutes on the phone, Fifth Third's ordinary customer-service channel could not locate a card or account using the information available to Blevins Holdings.

This creates a serious traceability and accountability issue. Engine identifies Fifth Third Bank as the issuer, but Fifth Third's ordinary customer-service channel could not locate the account. Engine has not provided a Fifth Third program reference, issuer-side account number, responsible issuer department, account records, payment path, appeal path, or specific account-closure reasons. Blevins Holdings is therefore left without a functioning platform-side or issuer-side process.

IX. Damages and Continuing Harm

Blevins Holdings has incurred and continues to incur damages, including but not limited to:

1. direct travel disruption;
2. emergency lodging and payment mitigation;
3. transportation and delay costs;
4. executive, staff, finance, compliance, and legal time;
5. loss of account access and records;
6. loss of transaction history, statements, invoices, notices, payment information, and support history;
7. loss of a meaningful opportunity to understand, verify, cure, appeal, or mitigate;
8. failure of the confirmed Direct Bill hotel reservation;
9. disruption to the Engine-known $300K+ group and board-planning opportunity;
10. incremental replacement procurement costs under compressed timing; and
11. harm from unsupported references to suspected fraud, unusual spend, prohibited use, or terms violations.

Blevins Holdings continues to quantify damages and reserves the right to supplement its damages calculation.

X. Demands

Blevins Holdings demands that Engine, Fifth Third Bank, Stripe, or the responsible program party provide the following in writing.

A. Account Suspension and Closure

1. Confirm whether "unusual spend activity" is the specific principal reason for closure.
2. Identify the transaction, attempted transaction, merchant category, date range, card, account, or spend pattern at issue, without disclosing proprietary thresholds or model logic.
3. Confirm whether Engine contends that any specific transaction was outside approved merchant categories under Sections 1.2 or 1.4 of the Engine X Card Program Terms.
4. Confirm whether the Park Hyatt Direct Bill reservation, airfare, Uber, ground transportation, lodging, or other travel-related spend formed any part of the unusual-spend determination.
5. Confirm whether the account closure was based on alleged breach, no-cause contractual discretion, fraud risk, permitted-use violation, unusual spend, or another basis.
6. Identify whether the decision was made by Engine, Fifth Third Bank, Stripe, Visa/network controls, automated systems, or another party.
7. Confirm whether any fraud, suspected-fraud, misuse, terms-violation, unusual-spend, or prohibited-use designation has been reported externally to Fifth Third Bank, Stripe, Visa, merchants, credit bureaus, fraud databases, risk consortiums, or other third parties.
8. Identify the Fifth Third Bank program reference, department, account reference, or issuer-side channel capable of locating Blevins Holdings' Engine X account.
9. Identify the system of record for the account.

10. Provide complete account balance, payment instructions, transaction history, statements, notices, invoices, support history, and account records.
11. State whether any cure, appeal, review, or reconsideration process exists.

B. Park Hyatt New York Direct Bill Reservation

For Hotel Confirmation #150843RA024156, provide written answers and records showing:

1. whether Park Hyatt New York supported Direct Bill reservations through Engine for this booking;
2. whether Engine transmitted any Direct Bill authorization, payment authorization, virtual card, supplier payment, or incidental-deposit authorization to Park Hyatt New York;
3. if transmitted, when it was transmitted, through what system, and to whom;
4. if not transmitted, why Engine's itinerary stated "Payment method: Direct Bill," "Paid on 17 Jun, 2026," and that Engine would provide the incidental deposit;
5. who canceled, revoked, withdrew, failed to transmit, or failed to support the payment arrangement;
6. the exact date and time of cancellation, revocation, withdrawal, or non-support;
7. when Engine first notified Blevins Holdings that the reservation was canceled, unsupported, or at risk;
8. why Blevins Holdings was not notified before the CEO flew to New York and traveled to the hotel;
9. why the traveler was instructed to use a personal card despite Engine's written representation that no credit card should be needed at check-in; and
10. all reservation, supplier, hotel, payment, cancellation, support, and internal records concerning this reservation.

C. Correction and Non-Reporting Confirmation

Provide written confirmation that:

1. no unsupported fraud, suspected-fraud, misuse, prohibited-use, unusual-spend, or terms-violation designation has been reported externally to any bank, card network, vendor, merchant, credit bureau, fraud database, watchlist, risk consortium, or third-party risk system;
2. if any such designation has been reported, identify the recipient, date, content, and correction process; and
3. Engine, Fifth Third Bank, Stripe, and all responsible program parties will correct or retract any unsupported designation.

D. Resolution Proposal

Provide a good-faith resolution proposal addressing:

1. direct travel disruption;
2. emergency lodging and payment mitigation;
3. executive, staff, finance, compliance, and legal time;
4. loss of account access and records;
5. failure to provide specific reasons;
6. failure of the confirmed Direct Bill hotel reservation;
7. disruption to the Engine-known $300K+ group and board-planning opportunity;
8. incremental replacement procurement costs under compressed timing; and
9. all related direct, reliance, mitigation, operational, and consequential damages.

XI. Preservation Demand

Blevins Holdings demands preservation of all documents, electronically stored information, metadata, audit logs, call recordings, chat logs, ticketing records, CRM records, internal messages, emails, underwriting records, KYB/KYC/AML records, risk records, card-control records, transaction authorization logs, account-access logs, suspension logs, closure logs, dashboard logs, support records, account-manager communications, issuer communications, Stripe communications, supplier communications, and hotel communications relating to:

1. Blevins Holdings LLC;
2. Engine X Account ID 1248943;
3. the Engine X application and approval;
4. the $300K+ group booking opportunity;
5. the Direct Bill application;

6. the Park Hyatt New York reservation, Hotel Confirmation #150843RA024156;
7. the June 2026 suspension, review, reactivation communications, second suspension, and closure;
8. the “not within permitted use” designation;
9. the “Suspected Fraud” designation;
10. the “Terms of service violations” designation;
11. the “unusual spend activity” designation;
12. all support calls, call recordings, chats, emails, and tickets; and
13. all communications involving Michelle Stavich, Benjamin Joelson, Caroline Miller, Engine support, Engine credit, Engine resolutions, Engine security, Engine legal, Fifth Third Bank, Stripe, Park Hyatt New York, and any supplier or intermediary.

This preservation demand applies to all relevant systems, custodians, departments, vendors, agents, and third-party service providers.

XII. Deadline

Unless Blevins Holdings receives a substantive written response by **Tuesday, June 30, 2026**, Blevins Holdings will treat the continued nonresponse as a refusal to provide specific reasons, account disclosures, reservation records, issuer traceability, payment information, and a meaningful resolution process.

Blevins Holdings will then evaluate all available issuer, regulatory, arbitral, and legal escalation options, including claims or remedies relating to negligent misrepresentation, detrimental reliance, unfair or deceptive commercial practices, failure to provide sufficient account-closure reasons, breach of contract, breach of the implied covenant of good faith and fair dealing, declaratory relief, accounting relief, damages, and all other available remedies.

Nothing in this letter waives any right, claim, defense, privilege, remedy, or position. Blevins Holdings expressly reserves all rights and remedies.

Sincerely,

Signature: Benjamin Blevins (Jun 26, 2026 15:38:51 PDT)

Email: benjamin.blevins@blevinsholdings.com

Benjamin Blevins
President/CEO
Blevins Holdings LLC | Division of Corporate Administration

Signature: Colleen Smith
Colleen Smith (Jun 26, 2026 15:39:20 PDT)

Email: colleen.smith@blevinsholdings.com

Colleen Smith, Esq.
Chief Legal Officer
Division of Legal, Risk, and Compliance

Please Sign

Final Audit Report 2026-06-26

Created:	2026-06-26
By:	Andre Watkins (Andre.Watkins@BlevinsHoldings.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAn4KnJBiPgteEcKKh71wZEkdPbNQITIPA

"Please Sign" History

Document created by Andre Watkins (Andre.Watkins@BlevinsHoldings.com)

2026-06-26 - 10:30:29 PM GMT

Document emailed to Colleen Smith (colleen.smith@blevinsholdings.com) for signature

2026-06-26 - 10:32:09 PM GMT

Document emailed to Benjamin Blevins (benjamin.blevins@blevinsholdings.com) for signature

2026-06-26 - 10:32:09 PM GMT

Email viewed by Benjamin Blevins (benjamin.blevins@blevinsholdings.com)

2026-06-26 - 10:38:42 PM GMT

Document e-signed by Benjamin Blevins (benjamin.blevins@blevinsholdings.com)

Signature Date: 2026-06-26 - 10:38:51 PM GMT - Time Source: server - Signature Appearance Selected: DRAW

Email viewed by Colleen Smith (colleen.smith@blevinsholdings.com)

2026-06-26 - 10:39:06 PM GMT

Document e-signed by Colleen Smith (colleen.smith@blevinsholdings.com)

Signature Date: 2026-06-26 - 10:39:20 PM GMT - Time Source: server - Signature Appearance Selected: TYPE

Agreement completed.

2026-06-26 - 10:39:20 PM GMT