

# 1-mile cab ride costs passenger \$787

Passenger admits to being inattentive during credit card transaction; driver says he realized mistake, tried tracking down fare

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[http://articles.chicagotribune.com/2014-03-16/business/ct-giant-cab-charge-problem-0316-biz-20140316\\_1\\_credit-card-susan-siegel-cab](http://articles.chicagotribune.com/2014-03-16/business/ct-giant-cab-charge-problem-0316-biz-20140316_1_credit-card-susan-siegel-cab)



Becky Siegel hurriedly signed for a cab fare of about \$787. The taxi driver says that the bill was a mistake and that he tried to track down the 20-year-old. (Jeff Adkins, For the Chicago Tribune)

When she got off the Metra train at the Ogilvie Transportation Center on Dec. 17, Becky Siegel was already running late.

The 20-year-old college student from Winnetka was meeting friends at Sweetwater Tavern and Grille, and she grabbed the first cab she saw.

"The (driver) was really nice to me," she said. "We were chitchatting and he seemed fine."

When they arrived at the restaurant in the 200 block of North Michigan Avenue, about a mile from the train station, Siegel asked for the total and was told something less than \$10, she said.

She asked if she could pay by credit card, and the cabdriver agreed. Siegel told him to add on a \$2 tip, she said.

The driver swiped her card through a Square mobile payment device attached to his phone, then handed Siegel the device to sign.

"I guess I didn't pay attention or I didn't look," Siegel said. "I just signed my name with my finger and I left."

Days later, her mother, Susan Siegel, was looking over credit card charges online. One stood out — a charge from Dec. 17 for \$787.33.

She asked her daughter about it and they quickly realized it was for the cab ride.

"I was shocked," Becky Siegel said. "I thought that was so mean."

Susan Siegel immediately filed a dispute with the credit card company, a Visa card offered through Chase. On Feb. 14, Chase sent Susan Siegel a letter saying it had investigated her dispute.

"The merchant has responded by providing the enclosed supporting information indicating that your account was charged for the correct amount," the letter said.

Attached was a receipt from the cab. Although the document was blurry and difficult to decipher, it showed the total was \$787.33. It also showed Becky Siegel's hastily written signature.

In the comments section, it said, "Merchant provides taxi and limo services. Cardholder received those services from Merchant. Transaction amount is correct. Full amount of \$786 was seen and authorized by cardholder at point-of-service."

Furthermore, it stated, "Card was present at point-of-service. Cardholder is mistaken, based on evidence, transaction is valid. All credit rightfully belongs to the Merchant. Merchant info attached. Advise cardholder to contact merchant for further resolution if needed."

It provided the cabdriver's name, Ali Ghazanfari.

Upset, Susan Siegel searched for Ghazanfari online and found an email address for him. She sent him an email but heard nothing back.

She also called the Chicago Police Department.

"They said, 'Wow, that's a bad story, but there's nothing we can do,'" Susan Siegel said.

Unsure what to do, she emailed What's Your Problem? in early March.

"I cannot believe this man is getting away with charging hundreds of **dollars** for a \$10 cab ride," she said. "It makes me so angry."

The Problem Solver sent Ghazanfari an email and called the city's Department of **Business Affairs** and Consumer Protection, which regulates taxicabs. On Tuesday, Ghazanfari called back.

"I remember exactly what happened," he said. "I made a mistake on the fare."

Ghazanfari said he remembers picking up Becky Siegel at Ogilvie on Dec. 17 and remembers her fare was about \$5, along with a \$2 tip.

"I don't know what happened," he said. "Everything happened so fast. Then I went home and checked my transactions; I realized I charged the person \$787.33."

Ghazanfari said he had no way to get back in touch with Siegel, so he contacted San Francisco-based Square and asked if it could track her down. The company provides a device that attaches to laptop computers and cellphones to process credit card payments.

A Square representative told him the company had just the last four digits of her credit card and could not refund her money based solely on that information, Ghazanfari said.

"For that reason, I stopped working with (Square)," he said.

Ghazanfari said he also went to his bank, TCF, and asked if it could help. Again, he was told there was no way to return the \$787 without more information about the cardholder.

In late December, Square withdrew \$715 from his account, Ghazanfari said. He assumed that was to refund Siegel but now knows that is not the case.

On Jan. 19, Ghazanfari flew to Iran on personal business, he said. He will remain there until at least September, he said.

After receiving the Problem Solver's email, he reached out to the Problem Solver and Susan Siegel. He said he'd be happy to return the money, but because he is in Iran, there are restrictions that prohibit him from sending it.

At first, Ghazanfari said he could not repay the money until he returns to the U.S. in the fall.

"If it's \$787, it's not that much in her life," he said. "If they live in the suburbs, definitely they don't need the \$787 right now because I'm not there and I'm not going to be there for (at least) five months. If they can wait, I'd be glad to give them the money."

On a second phone call, he took a different approach.

"I understand that even if you rip off \$1 from somebody, you're not supposed to do that," he said. "Accidents happen. Who is going to charge someone \$787 for not even two miles? It wouldn't [cost](#) that to go to Detroit, Mich."

After speaking with Susan Siegel, Ghazanfari said he would agree to allow Visa, through Chase, to remove the \$787 from his account if she disputes the charge again.