Underwriting audit

BRAND

Example Peptide Clinic (fictional sample)

REFERENCE

PK-CC-20261121-021503

Generated 2026-11-21

PERIOD

2026-10-01 to 2026-10-31

A FICTIONAL SAMPLE

Every brand, order, lot, certificate and person in this document is invented, to show what an audit holds. The rules quoted are real, read from each source by Provkeep, verbatim.

WHAT THIS IS

What Example Peptide Clinic (fictional sample) sold from 2026-10-01 to 2026-10-31, the lot each line shipped from and the certificate behind it, what customers agreed to at checkout, and the order, refund and dispute history. Every certificate result here was confirmed by a named person at Example Peptide Clinic (fictional sample) against the page.

HOW TO READ IT

It reports what the records hold, from the brand's orders and certificates only. It does not say whether a product, a lot or an order was lawful, and it makes no finding about the brand. A certificate uploaded and not confirmed is listed as exactly that. What Provkeep does not hold is listed at the end, with where it comes from.

SUMMARY

Each count is in full in the section named beside it.

WHAT	COUNT	SECTION
Orders in the period	9	2, 6
Order lines in the period	11	2
Products sold	2	2
Products sold with no confirmed certificate for any lot shipped	1	2
Lots on record	2	3
Lots with a certificate a person confirmed	1	3, 4
Confirmed certificates reporting a failed result	0	4
Checkout wordings in use	1	5
Order lines with no consent record	1	5
Refunds, partial refunds and cancellations	2	6
Disputes recorded	1	6

1 What underwriters ask for, and what this holds

From what high-risk payment providers and the card networks published, read on 2026-11-10. Each line says whether this document holds it and, when it does not, where it comes from.

ASKED FOR	HERE	WHERE
Product list, by product type	Held	Products sold, below, from every live order line in the window.
A certificate of analysis per product	Held	Products sold names the lots shipped and whether each has a confirmed certificate; any product without one is flagged.
What each certificate shows: identity, purity, heavy metals, microbial	Held	Certificates and their results, as a person at the brand confirmed them against the page.
Manufacturer and FDA registration	Held	Certificates, with the registration looked up in FDA's own register, never typed.
Checkout acknowledgement and the exact wording	Held	What customers agreed to: each wording, the dates it was in use, and how the checkout used it.
Earlier versions of the checkout wording, with dates	Held	What customers agreed to: each consent wording with the dates it was first and last used.
Refund, shipping and privacy policies	Not held	From the brand's own site and terms. Provkeep does not read the site.
Research use statement	Not held	From the brand's own site. LegitScript treats a prominent research use only claim on a human-use product as a warning sign, not a safeguard.
Order history	Held	Order, refund and dispute history, below; the order records document lists every line.
Dispute and chargeback history	Partly	Disputes the brand recorded against orders. The payment provider's own chargeback report is the authoritative count.
Supplier details	Partly	Manufacturers and laboratories named on confirmed certificates. Supplier agreements and invoices are not held.
State and federal rules for the products sold	Held	The compliance audit for the same period, with each rule in its own words.
Bank and processing statements	Not held	From the brand's bank and current payment provider.
Label images	Not held	From the brand's product photography.
Website screenshots and marketing claims review	Not held	From the brand's site; the payment provider reviews it directly.

ASKED FOR	HERE	WHERE
Business identity, owners, MATCH check	Not held	Company documents; the acquirer runs MATCH itself.
Pharmacy licence, LegitScript or NABP certification, prescriber relationship	Not held	From the brand, its pharmacy and its telehealth provider.

2 Products sold, 2026-10-01 to 2026-10-31

2 products on 11 live order lines. 1 has NO CONFIRMED CERTIFICATE for any lot shipped: NAD+.

PRODUCT	TYPE	LINES	LOTS SHIPPED AND THEIR CERTIFICATE
BPC-157	Repair and longevity peptides	8	EX-BPC-0901: confirmed
NAD+	Wellness compounds	3	EX-NAD-0921: NO CERTIFICATE. 1 line with no lot.

3 Lots on record, and their certificates

Every lot ever recorded, whatever the period, because a lot recorded earlier is still the lot behind an order inside it.

2 lots, of which 1 carries a certificate somebody at Example Peptide Clinic (fictional sample) confirmed.

LOT	PRODUCT	STATUS	MANUFACTURER, AS CONFIRMED	ORDERS
EX-BPC-0901	BPC-157	active	Example Synthesis Company (fictional), Exampletown, USA	6
EX-NAD-0921	NAD+	active	No certificate	2

4 What was confirmed, lot by lot

EX-BPC-0901, BPC-157

Manufacturer	Example Synthesis Company (fictional)
Place	Exampletown, USA
FDA registration	Not matched in FDA's register
Tested on	2026-10-01
Confirmed	2026-10-02
Confirmed by	A. Rivera, operations (fictional)
Orders on this lot	6
Product on the certificate	BPC-157 acetate
Laboratory	Example Analytical Laboratory (fictional)
Purity	99.1%
Certificate expiry	None printed

TEST	RESULT	LIMIT	OUTCOME
Identity by mass spectrometry	Conforms	Conforms	Passed
Purity by HPLC	99.1%	NLT 98%	Passed
Lead (Pb)	0.05 ppm	NMT 0.5 ppm	Passed

5 What customers agreed to at checkout

1 wording in use. 1 of 11 lines carries no consent record.

Wording 1, terms 3: used 2026-10-01 to 2026-10-28, on 10 lines

How the checkout used it: required before the order could be placed (10). Fingerprint eeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeeee.

> "I confirm I have read and accept the terms of sale."
>
> The words shown at checkout, exactly as the store sent them.

6 Order, refund and dispute history

9 orders with 11 live lines, from 2026-10-02 to 2026-10-28. 1 repeated send of an order already counted is not counted again.

Refunded: 1. Partly refunded: 0. Cancelled: 1. Disputes recorded: 1, on 1 of 9 orders (not as described 1). Decided for the brand: 1. Against: 0.

Disputes are the ones the brand recorded against an order in Provkeep. The payment provider's own chargeback report is the authoritative count.

7 Gaps in the record, and what Provkeep does not hold

LOTS WITH NO CERTIFICATE

EX-NAD-0921. Nothing in this document stands behind this lot.

Not held by Provkeep, and where it comes from

NOT HELD	WHERE THE BRAND GETS IT
Bank and card processing statements	Your bank and your current payment provider
Evidence for a fraud dispute: the buyer's IP address, device and billing address	Your storefront and your payment provider, which keep them; Provkeep holds no patient or buyer details
Tracking and delivery confirmation	Your shipping carrier or fulfilment partner
Your website, product pages and marketing claims	Your own site; Provkeep does not read it
Your refund, shipping and privacy policies	Your own site and terms
Label images and packaging	Your product photography and supplier
Company identity, owners and licences, including a pharmacy licence or LegitScript certification	Your company records, your pharmacy and your certifier

8 The record behind this document

No timestamp covers this account yet. One is taken nightly once there are records to cover.

Generated by Provkeep from this account's own records. Every confirmation above names the person who made it.