

VISA, *Autograph* and Roger Epperson Help Rock Collector Collect a \$20,000-Plus VISA Charge-Back Against Autographs America



Beatles for Sale, reissued in 1987 and signed by all four Beatles—including John Lennon who died seven years earlier.

Vince Pupillo, a Pennsylvania businessman, musician and longtime lover of rock 'n' roll, thought he'd found a great way to invest while celebrating his life-long passion: About a year ago, Mr. Pupillo began collecting signed classic rock albums.

Over a year or so, Pupillo acquired over 600 signed albums. New to autographs, he was happy with his purchases until he realized that his band-signed *Beatles for Sale* album, originally released in 1964, was actually a 1987 reissue. The problem? John Lennon died in 1980.

Pupillo purchased the album from Washington state dealer Autographs America (AutographsAmerica.com) this year, along with 270 other albums. When the obvious forgery was discovered, Pupillo enlisted the help of his daughter and they began researching the reputation of Autographs America and its owner, Brian Burkel. While reputable dealers may very rarely buy something clearly forged like this, the overwhelming numbers of consumer complaints about Autographs America made it clear to Pupillo that he was probably a victim of fraud. When Pupillo contacted Burkel with questions as to the authenticity of the *Beatles for Sale* album, Burkel said, "sometimes we are pressed for time in production to get items up on the web site...and this slipped by our inspection... because we usually don't look at the backs of the albums..."

Burkel asked Pupillo to return it to him,

but Pupillo held onto it as evidence. He realized from the complaints he'd found about Autographs America that it was likely that everything he bought from them was a forgery, so he didn't want to surrender anything until he got his money back.

Mike Creel of consumer protection Web site AllReaders.net referred him to *Autograph*. Publisher Steve Cyrkin reviewed a number of images and suggested that Pupillo have full-size images taken so his albums could be

professionally reviewed, recommending music specialist Roger Epperson of REAL—Roger Epperson Authentication, Ltd. Pupillo did, and confirming his fears, Epperson's opinion was that all of the autographs were obvious forgeries.

Autographs America refused to refund Pupillo's money, so he turned to the bank who issued his VISA card. While he'd paid for some autographs by check, he spent over \$20,000 with Autographs America on VISA in July 2009, and VISA told him that any purchase made within 60 days of the statement date was eligible for a charge-back. Armed with opinions from Epperson and *Autograph* that his signed albums from Autographs America were forgeries, he followed VISA's instructions, and told Burkel he would file for a charge-back unless he got a refund.

Autographs America customer service representative Alex Bison (who is believed to be Brian Burkel) sent Pupillo the following email:

"Please note that even if you win the credit card chargeback [sic], we will certainly serve a law suit [sic] on you, and you would need to appear in King County Court, in Seattle, Wash... Waste your time, and your money, but you will pay those costs. C'mon, the contract clearly reads no other opinion is going to mean anything. Those are the terms and conditions you agreed to before purchasing from us."

Email correspondence with Bison at Autographs America continued. When Pupillo confirmed his intention to file a charge-back claim, Bison wrote, "We'll see you in Washing-

ton state. Start looking for a hotel room now. Spend lots more money, and get a room for your lawyer as well. You can pay him by the hour to sit in Seattle."

Pupillo submitted Epperson's opinions as well as a statement from Cyrkin to his bank, along with the email correspondence with Autographs America. On October 12, Pupillo received word from VISA that his charge-back request was granted. The bank representative who had been handling the charge-back said, "the people in my department are shocked over the way Autographs America treats their customers."

At the time of this report, Pupillo was also filing a VISA charge-back claim and a lawsuit against Autograph Central (AutographCentral.net) and its owner, Bryan Slavin, for more than \$20,000 in rock autographs also determined to be forgeries by Epperson. Slavin had long ago been expelled from *Autograph* and the UACC. We will be covering this in an upcoming issue.

***Autograph* magazine tips for buying rock autographs safely:**

1) Carefully research the reputation of the dealer or auction house.

2) Make sure they have a meaningful lifetime money-back guarantee of authenticity.

3) Get a third-party opinion on authenticity, *before* you buy. Many disreputable dealers don't honor their return privilege.

4) Never buy anything authenticated by a "forensic document examiner." While it is generally an honorable profession, the ones who specialize in the autograph field have a reputation for authenticating exclusively for dealers and auction houses that sell forgeries.

5) Know the market value of what you're buying and the rarity. While he didn't realize it, everything Pupillo bought was priced at a fraction of what genuine examples would be worth, if genuine examples even existed.

6) Always pay by credit card except on eBay. On eBay, you can pay by credit card or PayPal. Most credit cards allow charge-backs within 60 days of the statement date. PayPal has a buyer protection plan, but only when you buy on eBay.

7) If you are buying a piece with third-party authentication, make certain that the certificate has been issued by respected independent authenticator such as PSA/DNA, James Spence Authentication, REAL, Frank Caiazzo (Beatles) or Al Wittnebert (a UACC Elvis Presley specialist).