REGULATOR ATTACHMENT / BILLING DISPUTE

# Anthropic July 17 Usage-Credit Billing Incident

Public-safe evidence summary and ready-to-paste complaint text for an unresolved $704.71 full-day billing dispute. Updated 2026-07-28 04:11 JST.

| 7 | $704.71 | $604.71 | $3.11 |
|---|---|---|---|
| July 17 invoices | total disputed | six auto-recharges | account credit issued |

### Claim scope

The customer did not claim a 30-minute problem. Anthropic selected an 18:16-18:47 UTC window for its automated $3.11 correction. The reconciled dispute covers every invoice dated July 17, 2026.

## Executive summary

Anthropic's official status record states that users across Claude.ai, Claude Code, and other surfaces were erroneously required to use usage credits for an included model on July 17. The affected account received seven invoices dated July 17 totaling $704.71. Six were automatic extra-usage recharges totaling $604.71 and one was a $100 usage-credit purchase.

A July 7-18 receipt reconstruction also located $1,006.62 in successful charges marked paid July 7-16 and $191.73 marked paid July 18. Those adjacent-period charges are preserved for investigation but are not included in the current $704.71 refund demand without transaction-level evidence tying them to the same incorrect-routing mechanism.

Anthropic later added only $3.11 in account credit, based on its 30-minute incident window. The existing support case contains the invoice identifiers and amounts, but no human Billing Platform or payment-operations owner, full-day ledger audit, or full refund has been confirmed.

### Central contradiction

After extra usage and auto-reload were disabled, the customer continued the same work under included plan limits. This is consistent with incorrect routing to paid credits rather than ordinary exhaustion of included entitlement.

## Requested resolution

1. Assign a human Billing Platform or payment-operations owner.
2. Audit the entire July 17 ledger, not only Anthropic's 30-minute window.
3. Reconcile included-plan entitlement, session and model routing, usage-credit debits, auto-reload triggers, and invoice creation transaction by transaction.
4. Refund every July 17 charge caused by routing usage to credits while included plan capacity remained.
5. Return the refund to the original payment method; if any invoice is disputed, identify it and provide timestamped usage and entitlement evidence.

Separation: This is a standalone July 17 mass billing incident. It is not an extension of the separate discounted manual-credit purchase failure.

EVIDENCE AND VERIFICATION MAP

# Evidence supporting review

### Public, first-party evidence

- Anthropic's status page acknowledges an erroneous requirement for usage credits across Claude surfaces.
- Anthropic's correction email acknowledges a configuration error and a $3.11 account credit for 18:16-18:47 UTC.
- The dedicated Anthropic-owned issue records the aggregate invoice total and requested full-day reconciliation.

### Private records available to an authorized reviewer

- All seven July 17 invoices and their timestamps.
- Anthropic's $3.11 correction email.
- The existing support transcript and current no-human-owner state.
- Account behavior showing that work continued under included limits after extra usage and auto-reload were disabled.

### Contemporaneous public corroboration

Public discussions posted during the incident include reports of unexpected card notifications, usage credits reaching 105 percent, $50 in overages, a claimed $100 monthly limit being consumed, a second $50-limit report, and a separate $287 consumed-before-detection claim. These are third-party claims, not proof of this customer's ledger, but they support account-by-account review of the acknowledged mass incident.

> **Privacy boundary**
>
> This attachment omits invoice numbers, support IDs, account email, payment details, screenshots, and private support text. Those records should be shared only through a private regulator, issuer, or reporter verification channel.

# Primary sources

Anthropic official incident
https://status.anthropic.com/incidents/g613ntyj2pwf

Dedicated Anthropic-owned tracker
https://github.com/anthropics/claude-code/issues/81703

Full public-safe evidence brief
https://coolak.github.io/anthropic-claude-billing-incident/july-17-usage-credit-refund.html

Reporter verification brief
https://coolak.github.io/anthropic-claude-billing-incident/july-17-reporter-brief.html

High-engagement contemporaneous discussion
https://www.reddit.com/r/ClaudeCode/comments/1uz7oae/its_happened/

Anthropic Consumer Terms
https://www.anthropic.com/legal/consumer-terms

Anthropic Supplemental Credit Terms
https://www.anthropic.com/legal/credit-terms

# Terms issue requiring human review

Anthropic's published terms describe payments or credits as generally non-refundable. This complaint is not a request to cash out correctly issued unused credits. It disputes whether paid-credit charges and auto-reloads were triggered correctly while included plan entitlement remained. The applicable account agreement and transaction records should be confirmed rather than assuming a non-refundability clause resolves an alleged billing-routing error.

READY-TO-PASTE COMPLAINT TEXT

# California Attorney General complaint fields

The California Attorney General's consumer complaint form accepts a foreign address and asks for the amount in dispute, a concise description, contact history, and the requested resolution. The filing requires the consumer's own truthfulness affirmation and consent; this packet does not submit or make those attestations.

### Amount in dispute

**$704.71**

Seven invoices dated July 17, 2026.

### Complaint description

Anthropic acknowledged a July 17, 2026 configuration incident in which users across Claude.ai, Claude Code, and other surfaces were erroneously required to use usage credits for an included model. My account received seven invoices dated July 17 totaling $704.71: six automatic extra-usage recharges totaling $604.71 and one $100 usage-credit purchase. Anthropic later added only $3.11 in account credit for a narrow 18:16-18:47 UTC window. That window was Anthropic's selected correction period, not my claim. My reconciled dispute covers every July 17 invoice. Disabling extra usage and auto-reload allowed me to continue working under included plan limits, which is consistent with incorrect routing to paid credits rather than normal plan exhaustion. I provided Anthropic support with all seven invoice identifiers and amounts and asked for a human Billing Platform or payment-operations owner, a transaction-level audit of the full July 17 ledger, and a refund to the original payment method. No human owner, full-day reconciliation, or complete refund has been confirmed. Public evidence and Anthropic's official incident record are linked in the attached packet.

### Reasonable resolution

A human-led reconciliation of the complete July 17 ledger; a refund to the original payment method for every charge caused by usage being routed to credits while included plan capacity remained; and written, timestamped usage and entitlement evidence for any invoice Anthropic contends was correctly charged. The $3.11 account credit should be treated as a partial automated correction, not full settlement.

## Official escalation routes checked

- California Attorney General: Consumer complaint form against a business; the form supports foreign addresses and supporting PDF uploads. https://oag.ca.gov/contact/consumer-complaint-against-business-or-company
- Japan Consumer Affairs: Consumer Hotline 188 connects residents to a local consumer affairs center. https://www.caa.go.jp/policies/application/inquiry/
- Cross-border Consumer Center Japan: CCJ handles overseas-business disputes, but its site currently states that consultation intake is paused until September 13, 2026. https://www.ccj.kokusen.go.jp/
- Anthropic support: The existing Fin case remains the primary private evidence channel. Anthropic's consumer terms list support@anthropic.com for account support.
- Commercial-terms caveat: If the account or transaction is governed by Anthropic's Commercial Terms, Section J describes a Dispute Notice and 45-day informal-resolution period, and Section M lists notices@anthropic.com. Confirm the governing agreement before relying on this route.

Important: This packet is a factual organizational aid, not legal advice. The consumer must review and affirm any complaint personally, add identity and contact information only in the official form, and decide whether to pursue a card dispute after considering Anthropic's published warning that support cannot process a refund while a bank dispute is pending.