

7-Day Stripe Dispute Rate Checklist

The Working Action Plan to Lower Your Stripe Dispute Rate

By Chargeblast | www.chargeblast.com

Before You Start: Know Your Numbers

Fill these in before Day 1. You'll reference them throughout the week.

Metric	Your Number
Current dispute rate (Stripe Dashboard > Analytics):	_____ %
Total disputes in the last 90 days:	_____
Monthly transaction volume:	_____
Current billing descriptor:	_____
Stripe plan (Standard / Radar for Fraud Teams):	_____

Your target: Stay consistently below 0.65%. If you're above 0.75%, treat this checklist as urgent.

DAY 1-2: Billing Descriptor Fix

🕒 *Estimated time: 30 minutes*

Your current descriptor audit:

Field	What It Says Now	Updated To
Statement descriptor:	_____	_____

Shortened descriptor (prefix):	_____	_____
Dynamic suffix (if used):	_____	_____
Support phone/URL in public details:	_____	_____

Would a customer recognize this charge 3 weeks later? Yes No — if no, keep revising.

Action steps:

- Go to Stripe Dashboard > Settings > Public Details > Statement Descriptor
- Update descriptor to your customer-facing brand name or website URL
- Set shortened descriptor (2-10 characters) using your most recognizable name
- Add dynamic suffix for order-specific details if applicable
- Confirm full descriptor is within Stripe's 22-character limit
- Make a test purchase from your own store
- Verify how the charge appears on your bank statement

Quick rules:

- Use your DBA or website name, never your legal entity name (unless they're the same)
- Don't use abbreviations your customers wouldn't recognize
- Include a support phone number or URL in your Stripe public details

DAY 2-3: Radar Rules Tightening

 *Estimated time: 45 minutes*

Go to: Stripe Dashboard > Payments > Radar > Rules

Built-in rules to enable:

Rule	Currently Enabled?	Action
Block if risk level is highest	<input type="checkbox"/> Yes <input type="checkbox"/> No	Should be ON (default)
Request 3DS if elevated risk	<input type="checkbox"/> Yes <input type="checkbox"/> No	Enable (OFF by default)
Request 3DS if card country ≠ IP country	<input type="checkbox"/> Yes <input type="checkbox"/> No	Enable (OFF by default)
Review if risk level is elevated	<input type="checkbox"/> Yes <input type="checkbox"/> No	Enable for manual review

Custom rules (Radar for Fraud Teams only):

Copy-paste these into Radar. **Backtest every rule before enabling.**

Block card testing attacks:

Block if `:total_charges_per_ip_address_hourly: > 3`

Block failed CVC checks:

Block if `:cvc_check: = 'fail'`

3DS for large first-time orders:

Request 3D Secure if `:is_new_customer: and :amount_in_usd: > 200`

Adjust the dollar amount to fit your average order value: \$ _____

Block mismatched billing countries:

Block if `:card_country: != :ip_country:`

Skip this rule if you serve international customers. Use a Review rule instead.

- Backtest each rule using Stripe's simulation tool
- Enable rules that pass backtest without excessive false positives
- Set a recurring calendar reminder to review Radar performance monthly

DAY 3-4: Dispute Reason Code Analysis

🕒 *Estimated time: 30 minutes*

Go to: Stripe Dashboard > Payments > Disputes > Export last 90 days

Tally your disputes by reason:

Reason Code	Count	% of Total
Fraudulent (unauthorized)	_____	_____ %
Unrecognized (doesn't remember charge)	_____	_____ %
Product Not Received	_____	_____ %

Duplicate Charge	_____	_____ %
Subscription Canceled	_____	_____ %
Product Not as Described	_____	_____ %
Other: _____	_____	_____ %

Your #1 dispute reason: _____

Your #2 dispute reason: _____

What to fix based on your top reasons:

If Your Top Reason Is...	Your Fix
Fraudulent	Tighten Radar rules, enable 3DS (Day 2-3)
Unrecognized	Fix billing descriptor (Day 1-2)
Product Not Received	Use tracked shipping, send confirmation emails (Day 4-5)
Duplicate	Audit checkout flow for double-charge bugs
Subscription Canceled	Send renewal reminders, simplify cancellation (Day 6-7)
Product Not as Described	Improve product descriptions, photos, and policies

DAY 4-5: Evidence Collection Setup

🕒 *Estimated time: 1 hour*

The goal: make sure every transaction has the data you'd need to win a dispute. You can't collect this after the fact.

Data capture audit — check what you're currently collecting:

Data Point	Collecting?	Where It's Stored
Customer IP address	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

Verified customer email	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
Device fingerprint	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
AVS (address verification) result	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
CVC check result	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
3D Secure result	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
Product description in metadata	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
Shipping tracking number	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
Delivery confirmation	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
Customer service/support logs	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

Any "No" above is a gap. Prioritize filling these in order.

Visa CE 3.0 readiness check:

Visa Compelling Evidence 3.0 helps you fight fraud disputes (reason code 10.4) by proving the same cardholder made previous successful purchases. Stripe evaluates eligibility automatically if the data is there.

CE 3.0 requires all four of these per transaction:

- Customer email address
- Customer IP address
- Product description
- Shipping or customer address

CE 3.0 matching criteria (for reference):

- At least 2 prior undisputed transactions from the same payment method
- Prior transactions must be 120-365 days old

- At least 2 data points (email, IP, address, or device ID) must match between prior and disputed transactions
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DAY 5-6: Pre-Dispute Alert Setup

🕒 *Estimated time: 30-60 minutes, depending on the provider*

Alerts catch disputes before they hit your Stripe account. You get notified, issue a refund, and the dispute never counts against your rate.

Decision worksheet:

Question	Your Answer
Average transaction value:	\$ _____
Average cost per alert (\$20-40):	\$ _____
Cost of a lost dispute (transaction + \$15 fee + product):	\$ _____
Is the alert cost less than a lost dispute?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If yes, alerts are worth it for your business.

Setup steps:

- Choose alert provider (direct enrollment or aggregator like Chargeblast)
- Enroll in **Verifi alerts** (Visa card coverage)
- Enroll in **Ethoca alerts** (Mastercard and other network coverage)
- Define auto-refund rules: which amounts/dispute types get automatic refunds vs. manual review
- Set up real-time notifications for your team
- Test alert flow with a small transaction if possible

Chargeblast aggregates Verifi and Ethoca alerts in a single dashboard so you don't manage multiple providers. Real-time notifications, automated pre-dispute refunds, and dispute rate monitoring in one place. Learn more at chargeblast.com

DAY 6-7: Refund Policy + Customer Communication Audit

🕒 *Estimated time: 45 minutes*

Policy visibility check — is your refund policy visible here?

Location	Visible?
Product pages	<input type="checkbox"/> Yes <input type="checkbox"/> No
Checkout page (before payment)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Order confirmation email	<input type="checkbox"/> Yes <input type="checkbox"/> No
Website footer	<input type="checkbox"/> Yes <input type="checkbox"/> No
FAQ or Help Center page	<input type="checkbox"/> Yes <input type="checkbox"/> No

Any "No" above? Fix it today. Customers who can't find your policy call their bank instead.

Communication check:

- Auto-response set up for refund requests with clear timelines
- Support response time is under 24 hours
- "Contact Us" link included in order confirmation and shipping emails
- For subscriptions: renewal reminder emails sent 3-7 days before billing
- For subscriptions: cancellation process is easy to find and complete

Proactive refund workflow:

- Identify transactions with red flags (delivery delays, complaints, failed deliveries)
- Issue refunds proactively before customers escalate to their bank
- Remember: proactive refunds do NOT count as disputes

Ongoing: Weekly Dispute Tracker

Use this log to track new disputes weekly. Copy into a spreadsheet for long-term tracking.

Week Of	New Disputes	Dispute Rate	Top Reason This Week	Action Taken
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____
_____	_____	_____ %	_____	_____

Weekly review (15 min):

- Check dispute rate in Stripe Dashboard > Analytics
- Log new disputes in tracker above
- Process pending items in Radar manual review queue

Monthly review (30 min):

- Analyze reason code trends — has your #1 reason changed?
- Review Radar rule performance, adjust thresholds if needed
- Audit pre-dispute alert volume and cost-effectiveness
- Update refund policies if products or services have changed

Threshold reference:

Rate	Status	What It Means
Below 0.50%	✅ Healthy	Keep doing what you're doing
0.50% - 0.65%	⚠️ Watch	Tighten prevention, monitor weekly
0.65% - 0.75%	🔴 Danger zone	Implement this entire checklist now
Above 0.75%	🔴 Excessive	Stripe monitoring likely, act urgently

Above 1.00%	 Critical	Network penalties, fines, possible account restrictions
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Lower Your Dispute Rate with Chargeblast

Chargeblast is a chargeback alert and prevention platform that aggregates Verifi and Ethoca alerts into one dashboard.

What you get:

- Real-time alerts when customers initiate disputes
- Automated pre-dispute refunds to keep chargebacks off your record
- Dispute rate monitoring with threshold alerts
- One platform instead of managing multiple alert providers

 [Book a demo at Chargeblast today](#)

© Chargeblast. Thresholds and fees based on publicly available Stripe documentation and Visa/Mastercard guidelines as of 2026. Always verify current information in Stripe's official docs.