

## DISPUTE RESPONSE TOOLKIT

# The Ultimate Chargeback Evidence Packet Checklist & Template

Stop losing winnable disputes to poor documentation. This fill-in-the-blank toolkit walks you through every document you need, organized by dispute type and card network.

## WHAT'S INSIDE

01

**Universal Evidence Checklist**

Core documents every packet requires.

02

**Dispute-Type Checklists**

Tailored guides for fraud, not received, not as described, and digital goods.

03

**Rebuttal Letter Template**

A structured fill-in template covering every block issuers expect.

04

**Visa CE 3.0 Reference**

Exact data element requirements to qualify under CE 3.0.

## ⓘ RESPONSE DEADLINES AT A GLANCE

NETWORK	MERCHANT RESPONSE WINDOW	NOTES
Visa	30 days from chargeback initiation	Acquirers may set internal deadlines of 20–25 days
Mastercard	45 days from chargeback initiation	Clock starts on the day of initiation, not the day after
Some processors	As few as 9 days <b>Urgent</b>	e.g. Adyen US/Canada effective July 2025 — confirm with acquirer immediately
Visa CE 3.0	One submission only <b>No retry</b>	Incomplete or incorrect submissions are declined and cannot be resubmitted

**TRANSACTION INFORMATION**

MERCHANT NAME

---

CHARGEBACK / DISPUTE ID

---

TRANSACTION DATE

---

REASON CODE

---

TRANSACTION AMOUNT

---

CHARGEBACK DATE

---

ORDER ID / REFERENCE #

---

RESPONSE DEADLINE

---

**UNIVERSAL EVIDENCE — INCLUDE IN EVERY PACKET**

- Rebuttal letter**  
1 page max. Addresses the reason code directly and requests reversal.

---

- Original order confirmation or invoice**  
Transaction amount, date, order ID, and cardholder name.

---

- AVS / CVV match results**  
Authorization data captured at time of purchase.

---

- IP address log from checkout**  
Timestamped record of the IP used to place the order.

- Terms of service — screenshot**  
As it appeared at checkout. Issuers don't follow links.

---

- Refund / return policy — screenshot**  
Policy as presented to the cardholder before purchase.

---

- Device ID or device fingerprint**  
Collected at checkout. Critical for CE 3.0 qualification.

---

- Customer account / user ID (if applicable)**  
Login or account record associated with the transaction.

**⚠ Formatting matters:** Use US Letter or A4 size documents. Number each attachment and reference it by number in your rebuttal letter. Highlight key information with bold text or callouts. Anything submitted as a link will be ignored by the issuer.

**UNAUTHORIZED TRANSACTION (FRAUD)**

Visa 10.4 / Mastercard 4837

- AVS + CVV match results
- IP address log at checkout
- Device ID / fingerprint
- 3D Secure / 2FA authentication record
- Delivery confirmation to billing address
- Two prior undisputed transactions  
Required for Visa CE 3.0 — see Section 4
- Cardholder login / account activity log

**NOT AS DESCRIBED / DEFECTIVE**

Visa 13.3 / Mastercard 4853

- Product listing at time of sale  
Screenshot of product page as shown to cardholder
- Product photos submitted at checkout
- Delivery confirmation
- Order confirmation (accepted terms)
- Pre-dispute customer communication (if any)
- Evidence merchant offered resolution  
Refund offer, replacement, or support response on record

**MERCHANDISE NOT RECEIVED**

Visa 13.1 / Mastercard 4855

- Carrier tracking number
- Delivery confirmation with timestamp
- Signature on delivery (if captured)
- Shipping address matches billing address
- Email to cardholder with tracking number
- Order confirmation email sent to cardholder
- Any post-delivery communication from cardholder

**DIGITAL GOODS & SUBSCRIPTIONS**

Visa 13.2 / Mastercard 4841

- Server log showing download or access
- Login activity timestamps post-purchase
- IP address and device ID at time of access
- Subscription terms & cancellation policy  
Shown at signup — screenshot, not a link
- Email confirmation of subscription terms sent
- Recurring billing notice sent before charge
- No cancellation request on record

HEADER INFORMATION

MERCHANT & CASE DETAILS

To: \_\_\_\_\_  
From: \_\_\_\_\_  
Date: \_\_\_\_\_  
Dispute ID: \_\_\_\_\_  
ARN: \_\_\_\_\_

TRANSACTION SUMMARY

Cardholder: \_\_\_\_\_  
Txn Date: \_\_\_\_\_  
Amount: \_\_\_\_\_  
Reason Code: \_\_\_\_\_  
MID: \_\_\_\_\_

LETTER BODY

**1 Opening — State Your Purpose**

1–2 sentences

**2 Address the Reason Code Directly**

2–3 sentences

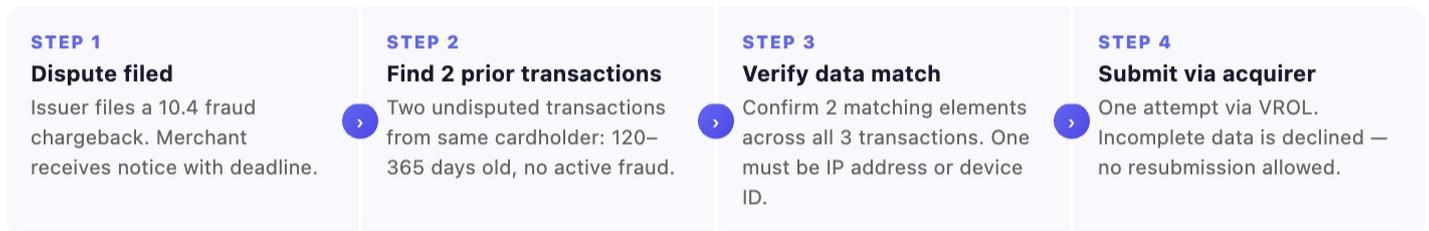
**3 Evidence List — Reference Each Attachment by Number**

One line per doc

**4 Closing — Request the Reversal**

1–2 sentences

HOW CE 3.0 WORKS



DATA ELEMENT REQUIREMENTS

<p><b>Eligible Elements</b> <span style="background-color: #e0ffe0;">Need 2 matching</span></p> <ul style="list-style-type: none"> <li>&gt; IP address at checkout</li> <li>&gt; Device ID or device fingerprint</li> <li>&gt; Shipping / delivery address</li> <li>&gt; Customer login / user account ID</li> </ul>	<p><b>Mandatory Constraint</b> <span style="background-color: #fff9c4;">At least 1 of these</span></p> <ul style="list-style-type: none"> <li>&gt; <b>IP address</b> must match across all 3 transactions, OR</li> <li>&gt; <b>Device ID / fingerprint</b> must match across all 3 transactions</li> </ul> <p style="background-color: #ffe0e0; padding: 5px;">Two matching shipping addresses or user IDs alone do NOT qualify.</p>
<p><b>Transaction Age Window</b> <span style="background-color: #e0e0ff;">From dispute date</span></p> <ul style="list-style-type: none"> <li>&gt; Minimum: 120 days before dispute date</li> <li>&gt; Maximum: 365 days before dispute date</li> <li>&gt; Original credit transactions: less than 120 days permitted</li> </ul>	<p><b>Transaction Eligibility</b></p> <ul style="list-style-type: none"> <li>&gt; Must be from the same merchant</li> <li>&gt; No active fraud report on record</li> <li>&gt; No active fraud dispute on record</li> <li>&gt; Billing descriptor must match (first 6 characters)</li> </ul>

**Pre-dispute vs. post-dispute:** CE 3.0 is most powerful used pre-dispute through Verifi's Order Insight — qualifying disputes are stopped before a chargeback is ever filed, protecting both your dispute ratio and fraud ratio. Used post-dispute via representation, the dispute still counts toward your chargeback ratio even if you win the reversal.

# chargeblast

CHARGEBACK ALERT & PREVENTION

## Stop Disputes Before They Start.

A solid evidence packet helps you fight disputes already filed. Chargeblast helps you prevent most from being filed in the first place — through real-time alert aggregation from both Verifi and Ethoca networks.

- Real-time Verifi & Ethoca alerts
- Dispute deflection before chargeback initiation
- Keep dispute ratios healthy across both networks

[Book a Demo](#)

[Explore deflection tools](#) | [chargeblast.com](https://chargeblast.com)