Chargeback Evidence Checklist

merchant360

Match the evidence to the reason code, respond before the deadline, and keep records that existed before the dispute.

1 · Answer the actual claim
Delivery proof wins "not received" and does nothing for "cancelled recurring." The reason code decides the whole response.

2 · The clock is the case
Your response window is printed on the case in Merchant360 — evidence after the deadline doesn't exist.

3 · Fight or accept, deliberately
Weigh amount vs. fee + time. Accepting an occasional loss is normal; card brands watch your RATIO.

"I didn't make this charge" — fraud

VISA 10.4 · MC 4837 · AMEX F24/F29 · DISC UA02

- [ ] AVS match + CVV match results from the sale
- [ ] Tracking + delivery to the AVS-matched billing address
- [ ] Customer IP address / device / account activity
- [ ] Communication trail (emails, texts, invoice thread)
- [ ] Prior undisputed purchases — Visa CE 3.0: two earlier undisputed orders from the same device/IP can defeat the claim outright
- [ ] Card-present: EMV chip read or signed receipt

"I never received it" — not received

VISA 13.1 · MC 4855

- [ ] Tracking with delivery confirmation to the verified address (signature = gold standard)
- [ ] Services: completion records — appointment logs, timestamps, photos, signed work order
- [ ] Communication showing the customer received / used it
- [ ] Carrier truly lost it? Refund promptly — don't fight a loss

"I cancelled that subscription" — recurring

VISA 13.2 · MC 4841

- [ ] Cancellation log: no request before the billing date (or it arrived after)
- [ ] Signup terms the customer agreed to (cycle, cancellation window)
- [ ] Communication around any cancellation conversation
- [ ] They DID cancel first? Refund — that case is lost on arrival

"Not as described / defective"

VISA 13.3 · MC 4853

- [ ] Advertised description / service scope vs. what was delivered
- [ ] Receipt + condition or inspection records
- [ ] Return policy — and whether they ever attempted a return
- [ ] Communication trail (no contact from them helps YOU)

"Where's my refund?" — credit not processed

VISA 13.6 · MC 4860

- [ ] Refund record: date, amount, ARN (support can pull the ARN)
- [ ] No refund promised? Return policy + the communication saying why

"I was charged twice" — duplicate

VISA 12.6.1 · MC 4834

- [ ] Two distinct receipts + two authorization codes proving two real sales
- [ ] Genuine duplicate? Refund it immediately — fighting adds a fee to the loss

Prevention beats representment — every prevented chargeback costs nothing

- [ ] Clear receipt descriptor — most "fraud" is "I didn't recognize the name"
- [ ] Answer customer messages fast; silence sends them to their bank
- [ ] Refund fast when something goes wrong
- [ ] Delivery confirmation on everything shipped; signature over your threshold
- [ ] Recurring: easy cancel + email confirmation + renewal reminder
- [ ] Keyed/online: let AVS + CVV run — they're tomorrow's evidence