PART 01

How to Respond to a Chargeback for Services or Products

A practical breakdown for business owners preparing a documented response to a payment dispute.

The lesson

Show the reviewer what the customer agreed to buy, what the cardholder authorized, what you actually provided, and why those records answer the specific dispute. Connect every important statement to a labeled exhibit. A well-organized submission improves the presentation of your evidence; no packet guarantees a win.

How this uses the materials supplied

The supplied Chargeback Response Intake Form establishes the response structure: choose whether to contest, document authorization and performance, and answer 11 merchant questions. The supplied Chargeback Dispute Response supplies a service timeline and a model for explaining scope, installment payments, client participation, and delivery. Its PDF and Word versions contain the same substantive narrative; they are not independent proof of the underlying events.

The attachments reviewed do not include the actual bank claim, reason code, disputed transaction details, authorization form, invoices, messages, or delivery records referenced in the narrative. This training therefore treats that history as the merchant's account, with facts to verify. No chargeback outcome has been supplied.

What participants will produce

- A case information sheet with the actual deadline and disputed transaction.
- A request checklist matching every company question to an answer and evidence.
- A chronological event log and reconciled payment ledger.
- A concise merchant statement, exhibit index, and readable evidence packet.
- A saved submission receipt and follow-up log.

Suggested training sequence

Read the notice → identify the claim → collect records → answer each request → build the timeline → write the response → check and submit → track the decision.

Scope: merchant responses to card payment disputes. ACH returns, marketplace claims, and payment-app buyer-protection cases may use different procedures. Use the actual provider's instructions.

PART 02

Read the Notice and Protect the Deadline

Start a case information sheet

Record	What belongs here
Who is handling it	Processor or platform, acquiring bank if identified, and verified dispute channel. The card issuer generally decides an ordinary card dispute; the processor routes evidence.
Which transaction	Case ID, transaction ID, charge date, amount, currency, disputed amount, customer, cardholder, and permitted masked card reference.
What is claimed	Exact reason code, customer explanation, bank attachments, and dispute stage. Save the full notice.
When to respond	Exact due date, time, time zone, and any earlier processor cutoff. Calendar an internal review target before that deadline.
How to submit	Required portal or email, mandatory fields, permitted formats, page/size limits, and whether final submission prevents edits.
Who owns the work	One person assembles the response; a second reviewer checks transactions, dates, references, and attachments.

Do not substitute a familiar deadline

Use the respond-by date in the actual notice. LawPay's current help article describes a typically short response period and tells merchants to check the stated date. Stripe also provides a deadline for each case. A customer's time to raise a dispute is different from your time to respond. [1, 3]

Decide whether the evidence supports contesting

Compare the claim with the records. If a charge was genuinely unauthorized, duplicated, undelivered, or otherwise unsupported, address that honestly through the provider's process. If only part of the amount is defensible, identify that amount and ask what partial-response procedure is available. Do not claim completed work when the work was unfinished.

Control money movements

Check for pending refunds, previously issued credits, and existing reversals before taking action. Ask the provider how to resolve an open dispute without creating a duplicate refund. Do not run the disputed charge again to recover the money. Confirm any further action through the approved process.

If the customer says they withdrew the dispute, retain their message and still meet your response deadline unless the processor confirms the case is closed or no response is needed.

PART 03

Match the Evidence to the Actual Claim

These are teaching categories. The precise network reason code and processor instructions control which evidence is responsive. Proof of payment does not establish delivery, and proof of delivery alone may not establish cardholder authorization. [3, 5]

Customer says	What the response should establish	Records to prioritize
I did not authorize it	A supported connection between the actual cardholder and the disputed payment.	Cardholder authorization, accepted order, authentication records available from the processor, and linked account history. A client's consent may differ from a third-party payer's consent.
I never received it	The specific item or service was provided as agreed to the identified recipient.	Delivery tracking and address; service attendance or completion; delivery email and attachment; portal access or download records tied to the customer.
It was not what I ordered	What was promised compared with what was supplied, including the alleged defect.	Original listing or scope, versions, specifications, deliverable, dated approvals, complaint, and any repair or replacement offer.
I canceled	When cancellation occurred, what policy applied, and why this particular charge remained due.	Purchase-time cancellation terms, evidence of acceptance, cancellation request, response, and dated fulfillment or usage.
I was promised a refund	Whether a credit was due or issued and its status.	Refund promise, return record, refund transaction ID, date, amount, and provider status. Do not defend keeping money that was actually owed back.
You charged me twice or the wrong amount	Whether the charges were separate authorized purchases or a billing error.	Separate order numbers, payment IDs, itemization, receipts, and settlement records. Identify any refund already made.

Relatable example

A designer facing "logo never received" should show the agreed logo package, delivery email containing the files, and the client's reply about those files. A signed contract by itself does not show delivery. If the claim is "wrong file format," the response must also compare the promised format with the actual files.

Terms are part of the record

A policy labeled nonrefundable is not automatic protection against every dispute. Preserve the terms in effect at purchase and evidence of acceptance; then address the actual complaint and the applicable rules.

PART 04

Compile the Records Before Writing

Create a private originals folder and a separate submission folder. Preserve complete originals and native records where available. Make labeled copies for submission; record the source of each extract.

Evidence group	For services	For products
Agreement and price	Proposal, scope, service description, revised scope, fee acceptance.	Order confirmation, purchase-time listing, specifications, options and quantity.
Authorization and payment	Cardholder authorization, invoice, receipt, payment IDs, installment ledger.	Checkout record, authorized amount, receipt, billing and order linkage.
Terms at purchase	Cancellation, scheduling, refund and revision terms; signature or acceptance record.	Delivery, return, warranty and refund terms; checkout acceptance record.
Work or fulfillment	Dated drafts, milestones, work notes, appointment or attendance records, completed deliverable.	Fulfillment log, item or serial record, packing slip, shipment and carrier record.
Delivery or use	Sent email with attachment, portal delivery, account access, download or attendance logs.	Carrier delivery confirmation, destination address, pickup signature or other recipient link.
Customer participation	Intake, documents supplied, edits requested, feedback, approvals, acknowledgments.	Address confirmation, delivery acknowledgment, installation or use messages.
Complaint and resolution	Complete relevant complaint, cancellation, revision offers, refunds and responses.	Return request, defect details, replacement offer, return receipt and refund status.

Explain what a record can prove

A draft proves work existed; it does not establish final delivery. An invoice shows an amount billed; it does not alone show cardholder authorization. A sent email supports transmission; a reply identifying the attachment can strengthen receipt. A shipping label shows shipment preparation; carrier delivery evidence addresses a different event.

Prepare evidence that can be read

Show sender or account identity, date and time, and enough surrounding text to preserve meaning. Capture the full relevant email header or message context. Pair screenshots with exports where possible. Explain time zones if they affect the sequence. Do not alter timestamps, invent acknowledgments, or describe silence as approval.

Remove unrelated private information and payment secrets. Do not submit CVV codes or full card numbers. For confidential professional work, assess disclosure duties and provide only appropriately limited evidence. Keep the underlying original intact.

PART 05

Answer the First Six Intake Questions

Use this checklist for the supplied form. Add actual exhibit labels and packet page numbers after the packet is finalized. For other processors, reproduce their exact requested questions in your internal worksheet.

Company question	What to write	What supports it
1 Who is the cardholder and their relationship to the business	Identify the payer, customer, and recipient separately; explain any difference.	Order or intake record plus authorization by the actual cardholder. Avoid assuming the client owned the card.
2 Was the amount known before payment	State the price, when communicated, any change, and the exact amount authorized.	Dated quote, invoice, price-change acceptance, checkout or authorization record.
3 When did services start and finish	Give verifiable start, milestone, completion, and delivery dates; distinguish them.	Work logs, dated drafts, final version, delivery and receipt records.
4 How did the customer participate	Describe documents supplied, meetings attended, choices, edits and approvals.	Dated intake, attendance, messages or version comments.
5 How was the payment agreement disclosed	Explain when and how the payer saw the price, payment timing and relevant terms.	Signed agreement, email acceptance, or purchase-time click acceptance and applicable terms.
6 How were services performed	Identify in-person, phone, video, portal or email work, and the actual deliverables.	Appointment or call logs, work record, deliverable and delivery method.

Use the same answer structure every time

Fact → date → relevance to claim → exhibit and page. Example: “The customer accepted the revised $850 scope on [verified date]. The acceptance message identifies the two documents purchased (Exhibit A, p. __).” Use this only if the source record actually establishes acceptance.

What to do when evidence is missing

Mark the worksheet “not located” or “not applicable” and explain why. Do not check a box claiming a signed authorization is attached if it is absent. Search the records, request a legitimate existing export, and disclose remaining limitations accurately. Do not backdate or recreate consent as if it were contemporaneous.

PART 06

Answer the Remaining Five Intake Questions

Company question	What to write	What supports it
7 Was there feedback after performance	Describe actual feedback and its timing, including material complaints. Separate approval of a draft from acknowledgment of final receipt.	Customer messages with the relevant version, attachment or service identified.
8 What was provided for the disputed amount	Itemize the service or product and link it to the exact disputed payment, not merely the full account balance.	Scope, itemized invoice, charge ID, ledger and specific deliverable.
9 Did the cardholder accept the terms	Identify the relevant terms, version, acceptance method, date and person accepting.	Signed terms or valid acceptance record. Distinguish service approval from authority to charge a different person's card.
10 Did the customer cancel	State the request date, effective date, service or shipment status and response. If no request was located, state that limited fact.	Cancellation communications, terms accepted at purchase, fulfillment dates and refund records.
11 What communication methods were used	Identify the channels and attach the messages that matter to this claim.	Relevant text, email, portal, call or meeting records with sender and date.

Internal completion worksheet

Request	Answer location	Evidence location	Status
Exact company request	Merchant statement section __	Exhibit __, packet p. __	Complete / missing / N A
Repeat for every field and attachment request	Portal field or statement paragraph	Record name and page	Reviewer initials __

Check consistency across the submission

- Use identical transaction IDs and disputed amounts in the notice, form, statement and index.
- Distinguish the date a price was proposed from the date it was accepted.
- Explain amendments, delays, partial completion and refunds with records.
- If a question does not apply to a product sale, explain that and provide the corresponding product evidence.
- Complete required portal fields even when the same information appears in an attachment.

PART 07

Build the Chronology and Reconcile Payments

The timeline below is drawn from the merchant narrative supplied. The underlying exhibits were not attached. These entries illustrate how to organize a case; they are not independently verified findings.

Date in narrative	Event described	Record to locate
Sept 26 2024	Service request changed; narrative also dates invoice and price communication here.	Original invoice and complete scope-change messages.
Sept 27 2024 at 10 38 AM	Detailed cost breakdown reportedly provided.	Timestamped message; reconcile with Sept 26 price communication.
Oct 3 2024	First reported payment of $300.	Receipt and processor transaction ID.
Oct 24 2024	Second reported payment of $250.	Separate receipt and transaction ID.
Jan 13 2025	Meeting and reported service start; balance still outstanding.	Meeting record, work log and explanation of payment condition.
Jan 17 2025	Final reported payment of $300.	Receipt, ID and invoice balance.
Jan 21 2025	Reported service completion and email delivery.	Final documents, sent email and any customer acknowledgment.
Dates not supplied	Draft feedback, final acknowledgment, later service inquiry, cancellation or dispute.	Actual dated records and chargeback notice.

Reconcile the money separately

The reported payments total $850: $300 + $250 + $300. That arithmetic does not establish that the entire $850 was disputed, that every payment used the same card, or that each charge was authorized. Obtain the notice and map the disputed payment to its receipt and deliverable.

Date	Payment	Transaction ID	Disputed amount	Scope covered
Oct 3 2024	$300	To verify	To verify	To verify
Oct 24 2024	$250	To verify	To verify	To verify
Jan 17 2025	$300	To verify	To verify	To verify

For each event, add a short explanation of why it matters and the exhibit/page proving it. If separate disputes exist for separate charges, answer each case using its own identifiers and deadline.

PART 08

Strengthen the Supplied Response for Training

Keep the structure that works

The response tells a recognizable business story: the client changed the assignment, made installment payments, participated in the work, received completed documents, and later requested other help. That structure can teach owners to connect agreement, payment, performance and delivery.

Show participants how to improve it

Issue in the example	Training correction
Dispute reason and amount are absent	Start with the exact bank reason, transaction ID, charge date and disputed amount. Do not invent a "services not received" claim.
Strong accusations replace some evidence	Replace "fraudulent," "unjustified" and "baseless" with a direct factual response tied to exhibits. Intent is not established by a disagreement.
Sept 26 and Sept 27 pricing references	Use the source records to explain whether these were an initial quote and later breakdown. Do not silently choose one date.
Full payment condition and earlier work start	Explain why work reportedly began Jan 13 when the balance was paid Jan 17. Identify any agreed exception or preliminary work, if supported.
Review before final delivery	Identify the draft reviewed, feedback date, final version and final delivery. Draft approval does not automatically establish receipt of the final.
Attachment claims without attached exhibits	Locate the authorization, invoice, messages and delivery records. Label and cite them; the narrative is not a substitute.
Cancellation question is not directly answered	State whether a cancellation request was located, its timing, and the response. Include any relevant refund agreement.
Customer and cardholder treated as identical	Verify the payer and authority for each charge, especially if a third party paid.

Use an anonymized teaching case

Call this "Customer A" in training. Omit the actual customer's name, case number, contact information and private work product. Use a description such as "two drafted documents" unless the detailed subject is necessary. Never present a sample reconstruction as an actual customer message.

The original historical signature is part of the source file. New training materials and sample correspondence should use the current business role or Legal Analyst designation, as appropriate, without carrying forward an attorney designation.

PART 09

Assemble a Packet the Reviewer Can Follow

Use a chronological overview to tell the story, then group exhibits by type and order them by date within each group. Follow the provider's required upload fields if they differ. Stripe recommends both chronological presentation and grouping related evidence. [4]

Order	Contents	Purpose
1 Completed intake form	Required selections and answers; mark unavailable items accurately.	Satisfies the company's specific request.
2 Merchant statement	Transaction header, exact claim, concise rebuttal and requested disposition.	Explains why the disputed payment is supported.
3 Timeline and payment ledger	Key events, charges, refunds and amount contested.	Makes dates and money easy to check.
4 Exhibit index	Label, date, description, fact proved and packet page range.	Connects the narrative to evidence.
A Agreement and scope	Purchase description, changes and relevant acceptance.	Shows what was promised.
B Authorization and payment	Cardholder consent, receipts and relevant processor records.	Shows why this charge was authorized.
C Applicable terms	Relevant purchase-time policy and acceptance.	Shows agreed payment, cancellation or return conditions.
D Performance or fulfillment	Dated work, attendance, order or shipment records.	Shows what was actually provided.
E Delivery and acknowledgment	Delivery, access, receipt and relevant customer feedback.	Addresses receipt and use.
F Complaint and resolution	Cancellation, defect claim, merchant response and credit records.	Shows material contrary facts and resolution efforts.

Apply the supplied form limits correctly

The supplied form requests approximately 25 pages, less than 10 MB, and PDF or JPEG images only. Treat those as this form's instructions, not universal industry limits. A possible budget is 2 pages for the form, 1–2 for the statement, 1–2 for timeline and index, and only the relevant exhibit pages. Shorter is preferable when complete and readable.

Number the whole packet and cite the final packet pages. If the portal separates evidence types, preserve exhibit labels and upload each record to its matching field. Include the contents of key emails and tracking records; do not rely on the reviewer opening external links.

PART 10

Write the Merchant Statement

Use this as a drafting template. Bracketed text must be replaced with verified facts. The examples do not assert that the source case involved a particular reason code or disputed amount.

Header and opening

To: [verified processor or dispute team]
Re: Case [ID] | Transaction [ID] | [charge date] | [disputed amount and currency]
Merchant: [business name] | Cardholder: [name or required identifier]

Dear Chargeback Review Team,
We contest the chargeback concerning [specific payment]. The stated reason is [exact reason and code]. We request reversal of [supported amount] because [one factual sentence addressing that reason]. The completed intake form and labeled supporting records are included.

What was purchased and authorized

On [date], [customer] agreed to purchase [precise service or product] for [price]. [Identify actual cardholder] authorized [amount] through [verified method] on [date]. Exhibit A at packet page [__] establishes the scope; Exhibit B at packet page [__] supports authorization for this transaction. [Explain any difference between customer and payer.]

What was provided

We performed or fulfilled [specific obligations] on [dates] and delivered [specific result or product] by [method] to [recipient/account/address] on [date]. Exhibit D at page [__] shows performance; Exhibit E at page [__] shows delivery or receipt. [State any unfinished portion, limitation, or refund accurately.]

Address the exact allegation

The cardholder states [neutral, accurate summary]. The record addressing that issue is [specific dated record and what it establishes], attached as Exhibit [__], page [__]. [Address any cancellation, defect, timing issue or contrary evidence that matters. Explain what it does and does not show.]

Close with the requested action

The submitted records support [specific conclusion limited to the claim]. We request reversal of the disputed [amount] or [permitted partial disposition]. Please confirm receipt and let us know through [approved channel] if a required field or attachment is missing.
Sincerely,
[Name]
[Current business role]
[Business and verified contact information]

Requesting additional contact does not replace a complete submission. The reviewer must be able to understand and assess the claim from the records provided.

PART 11

Communicate with the Company and Submit

Clarify the instructions without delaying the response

Use the known provider portal or independently verified contact information. Ask for the exact cardholder allegation, applicable reason code, disputed transaction, response deadline, upload requirements and current case stage if these are missing. Save the reply. A request for clarification does not extend the deadline.

Sample administrative message

Subject: Chargeback response requirements | Case [ID]
Hello [verified dispute team],
We intend to respond to case [ID] concerning transaction [ID]. Please confirm the stated dispute reason, disputed amount, exact response deadline and time zone, accepted file formats and limits, and the required submission channel. Please also provide the cardholder statement or bank attachments available to us. We are preparing a response matching each requested item to supporting evidence. We will work from the existing deadline unless a different deadline is confirmed in writing.
[Name and business role]

Final submission checklist

- Every requested question has an answer or an accurate explanation of nonapplicability.
- The reason code, transaction ID, amount and currency match the notice.
- The payment ledger reconciles, including refunds and credits.
- All dates and factual assertions match the exhibits; gaps are explained.
- Every attachment listed is included, legible, correctly labeled and appropriately limited.
- The packet satisfies the current case's file, page and format limits.
- Required portal fields are complete and the correct case is selected.
- A reviewer has checked the final version before the final submit action.

Save proof that it was submitted

Save the exact packet sent, portal confirmation or sent email, submission timestamp, reference number and status. Check that the portal shows submitted, not merely draft or uploaded. Stripe ordinarily permits one final evidence submission and does not permit later amendment, so complete review first. [6]

Track the outcome

Monitor official messages and deadlines. Save the decision and reconcile the account. If challenged again or offered escalation, ask about eligibility, new evidence, fees and risk before proceeding. A temporary credit or initial favorable result may not mean the dispute is finally closed.

PART 12

Turn the Breakdown into a Practical Training

Suggested 75-minute session. Each segment produces part of a complete response. Use fictitious records for exercises and keep the real customer materials private.

Time	Teaching segment	Participant task and visual
0–8 min	Read the notice before defending yourself.	Mark case ID, reason, exact charge and deadline on a sample notice.
8–18 min	Match evidence to the claim.	Sort authorization, delivery and defect records into three columns; explain what each proves.
18–30 min	Answer everything the company asks.	Complete the 11-question worksheet; mark missing evidence rather than guessing.
30–42 min	Build the timeline and reconcile money.	Arrange date cards; total installments; circle the actual disputed charge.
42–55 min	Write a factual response.	Replace “the customer is lying” with a record-based paragraph and exhibit reference.
55–67 min	Package and quality-check.	Assemble an index; match narrative references to numbered pages.
67–75 min	Submit and prevent the next dispute.	Check a simulated portal receipt and build a future recordkeeping checklist.

Practice scenarios

Service: A customer says a completed design package never arrived. Give participants the scope, receipt, draft approval, final delivery email and a later revision request. Ask which records establish payment authorization, delivery and the exact service purchased.

Product: A customer reports receiving the wrong size. Give participants the original order, shipped-item details, delivery scan and return correspondence. Ask why proof of delivery alone does not resolve the wrong-size allegation.

Assessment questions and answers

1 Does an invoice prove the customer received the work? No. It supports billing; add performance and delivery evidence.
2 Do three installments totaling $850 establish that $850 is disputed? No. Identify the exact transaction and amount in the notice.
3 Can a signed nonrefund policy answer every claim? No. Address the reason and governing requirements.
4 Can the supplied response establish a successful outcome? No. No decision was provided.
5 When is the packet ready? When every required answer is accurate, supported, readable and ready for timely final submission.

PART 13

Prevent Future Disputes and Maintain the Record

Before accepting payment

- Describe the actual product or service, price, deadlines and deliverables clearly.
- Obtain appropriate authorization from the actual cardholder, including any third-party payer.
- Disclose relevant cancellation, return, refund, scheduling and revision terms before purchase; preserve their accepted version.
- Use a recognizable billing descriptor and accessible customer contact information.

During fulfillment

- Keep invoices, transaction IDs and installment allocations together.
- Document scope changes, price changes and approvals when they occur.
- Keep dated work and fulfillment records without assuming a draft proves final delivery.
- Record delivery, pickup, attendance, account access or acceptance as appropriate to the purchase.
- Address delays, defects and refund commitments in writing and retain the customer's actual response.

Maintain a case record

Recommended internal folders: 01 Notice and deadlines; 02 Agreement and terms; 03 Authorization and payments; 04 Work or fulfillment; 05 Delivery and feedback; 06 Complaint and refunds; 07 Final submission; 08 Decision and follow-up. Use consistent dates and descriptive filenames. Restrict access to sensitive customer records.

A chronology entry should include date/time, event, amount if relevant, source record, exhibit label and what the record establishes. Keep an originals register so the business can trace every submitted excerpt to its full record.

Use AI to organize without inventing proof

An optional instruction: "Organize the records I supply into a timeline, payment ledger, request checklist and exhibit index. Separate documented facts from the merchant's assertions. Flag missing records, inconsistent dates and unanswered requests. Do not invent dates, consent, customer quotations, transaction IDs or outcomes."

Use an environment appropriate for the records' sensitivity, remove unnecessary private details, and verify every AI-generated sentence against the originals. Organization cannot create authorization or delivery evidence that does not exist.

Owner completion standard

The owner should be able to point to the exact record for each important claim and explain how it answers the bank's stated reason. Where the record does not support the business, correct the account or follow the appropriate resolution procedure.

PART 14

Source Notes and Scope

Materials supplied by the user

Chargeback Response Intake Form, supplied as charge back form.pdf, two pages. Source for the 11 questions, evidence checkboxes, approximately 25-page target, under-10-MB limit, and PDF/JPEG instructions.

Chargeback Dispute Response.pdf and Chargeback Dispute Response.docx. Source for the anonymized service history and payment amounts. These are merchant narratives, not a bank decision or independent proof of authorization, performance or delivery. The originals were not modified.

Official provider references checked November 12 2026

[1] LawPay — What to do if you receive a chargeback notice

Notice review, response timing, authorization and work documentation.

https://supportcenter.lawpay.com/en/articles/9343117-what-to-do-if-you-receive-a-chargeback-notice

[2] LawPay — Chargebacks

Importance of permission to charge and proof of services.

https://help.lawpay.com/en/articles/11853975-chargebacks

[3] Stripe — Respond to disputes

Claim details, case deadline, response channel and case stages.

https://docs.stripe.com/disputes/responding

[4] Stripe — Dispute evidence best practices

Chronological organization, evidence types, readability and relevance.

https://docs.stripe.com/disputes/best-practices

[5] Stripe — Dispute categories

Different evidence requirements for different allegations and codes.

https://docs.stripe.com/disputes/categories

[6] Stripe — Add additional dispute evidence after submission

One final evidence submission and no later amendment through Stripe.

https://support.stripe.com/questions/add-additional-dispute-evidence-after-submission

How to use this breakdown

This is a training development document and workflow, not a completed response for the historical dispute. Procedures, evidence rules and available remedies depend on the network, processor, case stage, agreement and applicable law. Check the actual notice and current provider instructions before acting. No outcome is promised.