



The chargeback evidence checklist, by reason code.

What banks look for in each dispute, so your ecom store answers the claim that was actually made.

01	Fraud / unauthorized	VISA 10.4	p.03
02	Item not received	VISA 13.1	p.05
03	Not as described	VISA 13.3	p.06
04	Cancelled / subscription	VISA 13.7 · 13.2	p.07
05	Credit not processed	VISA 13.6	p.08
06	Duplicate charge	VISA 12.6.1	p.09

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Shopify App Store

■ HOW TO USE THIS CHECKLIST

Answer the claim that was **made**.

01

Find the reason code.

Every dispute is filed under a card-network reason code, like Visa 10.4 or Mastercard 4853. It decides the evidence the bank needs.

02

Lead with a short response letter.

It answers the exact claim and cites each record you attach.

03

Attach what's Required, then Recommended.

REQUIRED

RECOMMENDED

ALSO USEFUL

04

Submit early, and only once.

The deadline on the case is the one that counts: submit at least 2 days early so uploads can be fixed. One response is usually allowed per stage.

BANKS DECIDE DISPUTES. NOTHING CAN PROMISE A WIN.



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Shopify App Store

Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

"I didn't make this purchase."

Tie the purchase to the cardholder: card checks that passed, a known device or IP, their address, their history.

VISA 10.4

MASTERCARD 4837 · 4863

AMEX F24 · F29

DISCOVER UA02

SHOPIFY: FRAUDULENT · UNRECOGNIZED

REQUIRED

- ☐ Card checks that passed: AVS, CVV and any 3-D Secure.

RECOMMENDED

- ☐ Checkout IP address and device, the core identity link.
- ☐ Delivery to the billing address, or a past undisputed one.
- ☐ Earlier undisputed orders, same customer and address.
- ☐ Carrier delivery to the cardholder's address.
- ☐ The product description, as the customer saw it.
- ☐ Visa 10.4 only: Compelling Evidence 3.0 (next page).

ALSO USEFUL

- ☐ The customer's messages about the order; the itemized receipt.



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Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

Visa 10.4:

Compelling Evidence 3.0

Earlier orders on the same card can shift liability back to the issuer.

THE EARLIER ORDERS

2 or more

120–364 days old

Same card

Undisputed and settled

EACH ONE SHARES WITH THE DISPUTED SALE

2 main elements

IP address · device ID

OR

1 main + 1 secondary

shipping address · email · account ID

PLUS

A product description for every transaction

⌚ **TIMING** CE 3.0 must be in your first response; Visa 10.1–10.3 and 10.5 don't qualify.
Paid with 3-D Secure? The dispute may be invalid: raise it at once.

× SKIP THIS

- Accusing the cardholder. State the records.
- Delivery as your only proof: it shows where, not who paid.
- Earlier orders that were disputed, fraud-refunded or on another card.

Available on
 **Shopify App Store**

Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

"It never arrived."

Show carrier proof of delivery to the address the customer gave, plus any record they received it.

VISA 13.1

MASTERCARD 4855

AMEX C08

DISCOVER RG

SHOPIFY: PRODUCT NOT RECEIVED

REQUIRED

- ☐ **Tracking:** number, carrier and ship date for each shipment.
- ☐ **Proof of delivery:** the carrier's delivery scan or signed proof, with the full address.

RECOMMENDED

- ☐ **Address match:** it went to the address entered at checkout.
- ☐ **The customer's messages** acknowledging receipt.
- ☐ **Your shipping policy,** with the promised delivery window.

× SKIP THIS

- Claiming delivery from a fulfillment status or tracking number alone.

🕒 **TIMING** Visa 13.1 can't be filed before the expected delivery date (no date given: 15 days after purchase). Delivered late? Send that proof too.

 Available on
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Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

"It's not what I ordered."

Show the item matched what you advertised, and that your return policy was offered and not used.

VISA 13.3 · 13.4 · 13.5

MASTERCARD 4853

AMEX C31 · C32

DISCOVER RM

SHOPIFY: PRODUCT UNACCEPTABLE

REQUIRED

- ☐ **The product description**, photos and specs the customer saw.
- ☐ **Your return and refund policy** at the time of purchase.

RECOMMENDED

- ☐ **Policy accepted:** proof the customer saw or accepted it.
- ☐ **Your offers** of a return, replacement or help.
- ☐ **Return records:** requested, received or never sent.
- ☐ **Counterfeit claim (Visa 13.4)?** Proof of authenticity from your supplier.

× SKIP THIS

- Fighting after the item came back: issue the credit instead.

🕒 **TIMING** Visa 13.3: the cardholder must try to return the item first, and the issuer waits 15 days after the return before filing.

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Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

"I cancelled."

Cancelled order

VISA 13.7

AMEX C05

☐ The cancellation and refund policy that applied.

REQUIRED

☐ Proof the customer accepted that policy.

RECOMMENDED

☐ The timeline of any cancellation request.

RECOMMENDED

☐ Delivery before or despite the cancellation.

RECOMMENDED

Cancelled subscription

VISA 13.2

MASTERCARD 4841

AMEX C28

DISCOVER AP

SHOPIFY: SUBSCRIPTION CANCELED

☐ Subscription terms, charge history, cancellation timing.

REQUIRED

☐ Your cancellation policy and renewal terms.

REQUIRED

☐ Proof they agreed to recurring billing.

RECOMMENDED

☐ Renewal reminders and any cancellation requests.

RECOMMENDED

🕒 **TIMING** Visa 13.2: the cardholder must have cancelled, or told you, before the transaction date.



Available on
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Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

"I never got my refund."

Prove the refund was issued (a processed refund is a complete defense), or that none was due under the policy they accepted.

VISA 13.6

MASTERCARD 4860

AMEX C02 · C04

DISCOVER RN2

SHOPIFY: CREDIT NOT PROCESSED

REQUIRED☐ The refund or return **policy** that applied.**RECOMMENDED**☐ The **refund record**: date, amount, processor reference.☐ **Policy accepted**: proof the customer saw or accepted it.☐ **Return status**: never sent back, received late, or refused.☐ The **refund conversation** with the customer.**× SKIP THIS**

- Refunding after the dispute is filed: it can mean a double credit.
- Citing a policy the customer never got to see.

🕒 **TIMING** Visa 13.6: the cardholder usually waits 15 days after a credit voucher or return before filing. Refunded before the dispute? Show the date.

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Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

"I was charged twice."

Prove each charge was a separate purchase, or that the duplicate was already refunded.

VISA 12.6.1

MASTERCARD 4834

AMEX P08

DISCOVER DP

SHOPIFY: DUPLICATE

REQUIRED

- ☐ Each charge tied to its own order and fulfillment.
- ☐ The disputed order record.

RECOMMENDED

- ☐ The refund of the duplicate, if you issued one.

WHEN TO REFUND INSTEAD OF FIGHT

- ☒ A true duplicate charge.
- ☒ A refund that's owed and not yet issued.
- ☒ A valid cancellation received in time.
- ☒ A charge billed after a confirmed cancellation.
- ☒ An item that came back under your return policy.



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Source: Verdikx reason-code playbooks ·
verdikx.com/resources/chargeback-reason-codes

Let AI draft it from your records.

Verdikx is AI chargeback protection for ecom. Its AI drafts each dispute response from your store's records, following the reason-code playbook. You review it before it's sent, or Autopilot (Growth and Pro) submits it inside limits you set.

- ✓ An evidence packet ordered by the reason code
- ✓ AI checks the claim against your records, citing what contradicts it (Growth and up)
- ✓ Tracking numbers, messages and policies saved as they happen

Try it free for 7 days.

BANKS DECIDE DISPUTES. VERDIKX NEVER INVENTS EVIDENCE.



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