

■ FREE GUIDE · AI FOR ECOM

Chargebacks 101 for ecom.

What a chargeback is, what it costs, the deadlines, who decides, and what to do. No jargon.

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Available on
Shopify App Store

Built from the Verdikx chargeback glossary.
verdikx.com/resources/chargebacks-101

■ 01 · WHAT IT IS

What's a **chargeback**?

A customer disputes a card payment with their bank. The bank reverses it, and the money, usually plus a fee, comes out of your store.

01

The customer disputes the charge

With their bank, not with you.

02

The bank files a reason code

Like Visa 10.4, card-absent fraud.

03

Your processor takes the money back

Usually with a dispute fee on top.

04

You respond, or accept

Responding with evidence is called representment.

05

The bank decides

Your processor passes your evidence along.



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Source: Verdikx glossary, "Chargeback".
verdikx.com/resources/glossary/chargeback

■ 02 · WHAT IT COSTS

One chargeback. Three losses.

CHARGEBACK LOST

EXAMPLE

The sale**GONE**

The product you shipped, and the shipping**GONE**

A dispute fee**ON TOP**

Won or lost, it counts toward your dispute rate.

Example: a \$120 jacket, disputed as never received. Lose, and you're out **\$135** (with a \$15 fee), plus the jacket and the shipping.

FEES VARY BY PROCESSOR AND COUNTRY. SHOPIFY PAYMENTS, FOR EXAMPLE, CHARGES A \$15 USD CHARGEBACK FEE IN THE US.



Available on
Shopify App Store

Sources: Verdikx glossary and chargeback-prevention guide
(citing Shopify Help Center and Stripe Docs).

Two clocks. Yours is short.

THE CUSTOMER'S WINDOW

120days

Typically, from the payment (Stripe).
Some claims start later or run longer.

YOUR WINDOW TO RESPOND

7–21days

Usually, at Stripe, depending on the
network. American Express: 20 days.

- ✓ Work to the deadline your processor shows.
- ✓ Submit at least 2 days early, so uploads can be fixed.
- ✓ Miss it and the dispute is lost by default.



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Sources: Verdikx glossary (citing Stripe Docs and American Express) and reason-code playbooks.

The bank decides.

The cardholder's bank decides, under card-network rules. Your processor passes your evidence along and moves the money. Later stages, like arbitration, go to the card network.

60–75days

How long issuers usually take to weigh the evidence, says Stripe. The whole dispute typically runs 2 to 3 months.

NO SOFTWARE CAN PROMISE A WIN. BANKS DECIDE DISPUTES.



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Source: Verdikx glossary, "Chargeback" (citing Stripe).

When one **lands.**

01

Read the reason code

Not just the customer's story. It decides the evidence you need.

02

Decide: fight or accept

Weigh the amount, your evidence and the cost of responding.

03

Fight with proof

A short letter that answers the claim, plus the records that prove each point.

04

Accept the unwinnable fast

A genuine duplicate charge, for example.

05

Don't refund once it's open

A refund on top of the chargeback can mean paying twice.

REPLY EVIDENCE

for the evidence checklist, by reason code



Available on

Shopify App Store

Source: Verdikx glossary, "Chargeback" and "Representment".

Stop the next one before it starts.

- ✓ Your store's name on customers' card statements, so they recognize the charge
- ✓ Fast refunds when the customer is right
- ✓ Order screening before you ship
- ✓ 3-D Secure on risky orders
- ✓ Acting on early fraud warnings

WATCH YOUR RATIO

Processors and card networks start flagging stores at **around 1%** of orders disputed.

REPLY RATIO for the chargeback ratio guide

Available on
Shopify App Store

Sources: Verdikx glossary, "Chargeback", and chargeback ratio guide (citing Visa, Stripe and Shopify).

■ VERDIKX · AI FOR ECOM

Answer it with AI. From your records.

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

- ✓ Every dispute and its deadline in one queue
- ✓ Risky orders held after they're placed and before they ship (Growth and up)
- ✓ Risk scores from signals and rules, with the reasons

Try it free for 7 days.

BANKS DECIDE DISPUTES.



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