

Reference matrix

Use the live processor or network notice as the controlling instruction. These records can support a response; they do not guarantee a dispute outcome.

Product not received · Delivery or fulfillment record

Establish

Establish whether the physical order reached the address, pickup point, or handoff connected to the disputed transaction.

Record examples

Carrier delivered scan with date and destination; Signature, pickup, locker, or handoff record; Order and fulfillment record tying the shipment to the transaction

Supports

The order was fulfilled and the available delivery record connects it to the transaction and delivery destination.

Does not establish

It does not by itself establish that the customer personally received the parcel, that the item matched the listing, or that no later refund was due.

Packet label

Exhibit A — Delivery record

Product not received · Access, usage, or service-completion record

Establish

Establish whether digital access, a service, or another non-physical deliverable was provided as agreed.

Record examples

Login, download, activation, or access log; Appointment attendance or service-completion record; Timestamped delivery message tied to the customer account

Supports

The requested digital or service deliverable was made available or completed at a recorded time for the relevant account or customer.

Does not establish

It does not by itself establish that the customer used the service, understood the terms, or received a satisfactory outcome.

Packet label

Exhibit A — Access or completion record

Not as described · Original listing, scope, or accepted terms

Establish

Establish what the customer was shown or promised at the time of purchase and compare it with what was delivered.

Record examples

Listing or product-page snapshot from the purchase period; Order confirmation showing selected options; Signed scope, service description, or accepted terms

Supports

The record shows the representation or scope that applied to this transaction.

Does not establish

It does not by itself establish that the delivered item or service matched the representation; a listing is not proof of fulfillment or condition.

Packet label

Exhibit A — Original representation

Not as described · Remedy, return, replacement, or refund record

Establish

Establish how the merchant responded to the reported mismatch, defect, or service problem.

Record examples

Return or replacement offer and customer response; Refund or partial-credit confirmation; Support exchange showing troubleshooting or resolution steps

Supports

The merchant offered, completed, or discussed a concrete remedy connected to the reported issue.

Does not establish

It does not by itself establish that the original item or service was as described, or that the customer accepted the proposed remedy.

Packet label

Exhibit C — Remedy record

Unauthorized · Payment verification or authentication record

Establish

Establish which transaction, authentication, and risk signals are actually connected to the disputed payment.

Record examples

AVS, CVV, 3-D Secure, or processor risk result; Signed receipt or card-present verification; Authorization response and transaction identifiers

Supports

The payment passed or returned the recorded verification/authentication result shown in the processor data.

Does not establish

It does not by itself identify the person who used the payment instrument or prove the transaction was authorized by the cardholder.

Packet label

Exhibit A — Payment verification

Unauthorized · Account, delivery, or customer-relationship record

Establish

Establish whether the disputed transaction is connected to a customer account, delivery destination, prior activity, or communication.

Record examples

Account history and login/device events; Delivery to a transaction-linked address or pickup identity; Customer message about the order or service

Supports

The record shows a transaction-linked relationship or activity surrounding the purchase.

Does not establish

It does not by itself prove the cardholder made the purchase, establish intent, or qualify the transaction for a network-specific program.

Packet label

Exhibit B — Transaction relationship record

Duplicate charge · Side-by-side transaction records

Establish

Establish whether the two payment records represent separate purchases, a temporary authorization and capture, or one charge processed twice.

Record examples

Two invoices or order records with distinct identifiers; Authorization, capture, settlement, and timestamp details; Receipt showing different items, quantities, or services

Supports

The records let a reviewer compare the amount, date, identifiers, and goods/services for each payment.

Does not establish

It does not by itself establish that the customer intended both charges, or resolve a duplicate if the records are not tied to the same customer and payment flow.

Packet label

Exhibit A — Transaction comparison

Duplicate charge · Void, refund, adjustment, or settlement record

Establish

Establish whether an apparent second charge was an authorization hold, was voided, or was already refunded or adjusted.

Record examples

Void or reversal confirmation; Refund ID and destination; Settlement or capture record showing whether the second amount posted

Supports

The processor record shows what happened to the additional authorization or payment after the apparent duplicate.

Does not establish

It does not by itself prove which transaction the customer disputes or that a refund was received by the cardholder.

Packet label

Exhibit C — Void, refund, or adjustment

Credit not processed · Refund or credit record

Establish

Establish whether a refund or credit was due and whether it was actually issued, when, for how much, and to which payment destination.

Record examples

Processor refund confirmation with ID and date; Store-credit or partial-refund record; Settlement or ledger entry showing the credit destination

Supports

The record shows the merchant's recorded refund or credit action and its transaction-linked details.

Does not establish

It does not by itself prove the customer received or recognized the credit, or that the original charge was not otherwise eligible for a dispute.

Packet label

Exhibit A — Refund or credit record

Credit not processed · Policy, return, cancellation, or support timeline

Establish

Establish why a refund or credit was or was not due after a return, cancellation, or other agreed remedy.

Record examples

Policy excerpt shown at checkout; Return receipt or cancellation timestamp; Support communication explaining the refund decision

Supports

The records explain the applicable terms and the timeline of the customer's return, cancellation, or refund request.

Does not establish

It does not by itself prove that the policy was presented, accepted, followed, or that a promised refund was processed.

Packet label

Exhibit B — Return, cancellation, and refund timeline

Cancelled or recurring subscription · Accepted subscription terms and renewal record

Establish

Establish what recurring billing terms the customer accepted and what notice or renewal information applied to the disputed charge.

Record examples

Checkout terms or subscription agreement; Trial and renewal notice; Plan, price, cadence, and account-status record

Supports

The record shows the billing arrangement and the terms or notices associated with the recurring charge.

Does not establish

It does not by itself establish that the customer could find the terms, that the subscription was still active on the charge date, or that cancellation was unavailable.

Packet label

Exhibit A — Subscription terms and renewal notice

Cancelled or recurring subscription · Cancellation, access, usage, or support timeline

Establish

Establish when the customer cancelled, whether access or usage continued, and what happened before or after the disputed renewal.

Record examples

Cancellation event with timestamp and account status; Login, download, appointment, or usage record; Customer communication about cancellation or refund

Supports

The timeline connects the cancellation or continued use to the account and disputed billing period.

Does not establish

It does not by itself prove that a cancellation request was impossible to complete, that continued access was intentional, or that no refund was due.

Packet label

Exhibit B — Cancellation and account timeline

Unauthorized · Prior undisputed transaction and relationship records

Establish

If the live Visa case and acquirer support the program, establish the transaction-linked relationship and qualifying prior activity required for a CE3.0 path.

Record examples

Prior undisputed transaction references; Customer or account identifier linking activity; IP, device, authentication, access, or delivery data where the acquirer accepts it

Supports

The records can document a consistent merchant-customer relationship and prior activity for acquirer review.

Does not establish

It does not by itself qualify the case for Visa CE3.0, prove the same person used the card, or guarantee a favorable network outcome.

Packet label

Exhibit D — Prior relationship records (Visa CE3.0 review)

Processor/network overlay (Visa, chargeback, Compelling Evidence 3.0)

Confirm with the acquirer that the case, transaction, and available historical records are eligible for the CE3.0 path and fields it accepts. Visa CE3.0 is an acquirer-mediated network process, not a universal merchant form; eligibility and required fields depend on the live case and applicable rules.

Pre-arbitration · Escalation notice, original response, and change log

Establish

Establish what changed after the first response and answer the new notice without losing the strongest transaction-linked exhibits.

Record examples

Current pre-arbitration notice and deadline; Original response and exhibit index; New claim, fact, or record that directly addresses the escalation

Supports

The packet lets the reviewer compare the earlier response with the new stage, claim, or evidence request.

Does not establish

It does not establish that every processor offers the same pre-arbitration path, that the merchant has a second appeal, or that repeating the first packet will resolve the case.

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Exhibit A — Pre-arbitration notice and response delta

Pre-compliance · Rule notice, transaction record, and documented impact

Establish

For a live Visa pre-compliance matter, establish the alleged rule condition, the transaction facts, and the loss or remedy relevant to the notice.

Record examples

Visa or acquirer notice identifying the rule issue; Transaction and processing records; Records addressing the alleged violation and documented loss or remedy

Supports

The records organize the facts and response around the specific Visa rule issue identified in the live notice.

Does not establish

It does not by itself establish a Visa rule violation, satisfy the network's filing requirements, or predict the outcome of a compliance case.

Chargeback Evidence Traceability Matrix

Packet label

Exhibit A — Visa pre-compliance notice and rule response

Processor/network overlay (Visa, pre-compliance)

Use the exact Visa/acquirer notice to identify the rule condition, response path, deadline, and records requested. Pre-compliance is a network rule-violation process distinct from an ordinary cardholder chargeback; the acquirer and live Visa notice control.

Source registry

Stripe — Dispute best practices

<https://docs.stripe.com/disputes/best-practices> · Live documentation · verified · verified 2026-09-30

Stripe — Dispute categories

<https://docs.stripe.com/disputes/categories> · Live documentation · verified · verified 2026-09-30

Stripe — Visual evidence in disputes

<https://docs.stripe.com/disputes/visual-evidence?locale=en-GB> · Live documentation · verified · verified 2026-09-30

PayPal — Dispute reasons and evidence

<https://developer.paypal.com/disputes/reasons-evidence/> · Updated 2026-06-05 · verified · verified 2026-09-30

Shopify — Chargeback process

<https://help.shopify.com/en/manual/payments/chargebacks/chargeback-process> · Live documentation · verified · verified 2026-09-30

Shopify — Chargebacks in Shopify admin

<https://help.shopify.com/en/manual/payments/chargebacks/chargebacks-in-admin> · Live documentation · verified · verified 2026-09-30

Adyen — Dispute reason codes

<https://docs.adyen.com/risk-management/understanding-disputes/dispute-reason-codes/> · Live documentation · verified · verified 2026-09-30

Adyen — Manage disputes

<https://docs.adyen.com/risk-management/manage-disputes/> · Live documentation · verified · verified 2026-09-30

Visa — Dispute Management Guidelines for Visa Merchants

<https://bd.visa.com/content/dam/VCOM/global/support-legal/documents/merchants-dispute-management-guidelines.pdf> · June 2024 · verified · verified 2026-09-30

Visa — Merchant resource library

<https://usa.visa.com/support/merchant/library.html> · Live resource library · verified · verified 2026-09-30

Mastercard — Rules and chargeback guide index

<https://www.mastercard.com/ca/en/business/support/rules.html> · Current rules page; linked merchant guide unavailable during verification · unavailable · verified 2026-09-30

Excluded overlays

Mastercard: The current Mastercard merchant guide could not be retrieved directly; reason-code and pre-arbitration/pre-compliance requirements are omitted rather than inferred.