**Welcome to Justt’s Chargeback Representment Template**

Use this template to format and submit evidence to fight your chargebacks.

Ready to automate this process? Visit [Justt.ai](http://justt.ai) and [schedule a demo](https://justt.ai/request-demo/) to learn how Justt can save you time and help you keep more of your revenue.

**Delete this section before filling in the template**

Title: [Merchant's Legal Name], Transaction ID [Enter Transaction ID], ARN: [Enter ARN]

[Date]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

To whom it may concern,

Re: **Chargeback Representment for Visa Chargeback Reason Code 10.4 - Fraud**

I am writing to represent [Merchant's Legal Name] in response to the chargeback filed for the transaction details provided below:

* Cardholder's Full Name: [Cardholder's Name]
* Cardholder's Address: [Cardholder's Address]
* Transaction Date: [Transaction Date]
* Transaction Amount: [Transaction Amount]
* Transaction Reference/ID: [Transaction Reference/ID]

[Merchant's Legal Name] is a [brief description of your business].

We strongly believe that this chargeback is invalid and request a reversal based on the following compelling evidence:

1. **Liability Shift and Invalid Dispute Arguments:**

[Merchant's Legal Name] isn't liable for the chargeback because:

[Provide relevant documentation or proof to support your claim that the chargeback liability shouldn't be on the merchant:

* **Proof of 3D Secure (3DS) Authentication:** Provide evidence that 3D Secure authentication was used for the transaction. You can include a screenshot or document that shows the successful completion of the 3DS process, indicating that the cardholder participated in the authentication.
* **Visa Compelling Evidence 3.0 Documentation:** If applicable, provide any documentation required under Visa's Compelling Evidence 3.0 program. This may include transaction-specific data, delivery details, or customer authentication records as per Visa's guidelines.
* **Transaction Refund Proof:** If you have fully refunded the transaction amount to the cardholder before the chargeback was initiated, provide evidence of the refund transaction. This can include a screenshot or document from your payment processor or payment gateway confirming the refund.

1. **AVS and CVV Result Codes:**

The AVS and CVV codes match, which increases the chance that the cardholder participated in this transaction

[You can provide a screenshot displaying the AVS result codes during the transaction. You want a 'Y' or 'X,' which shows an AVS Match, but a 'P' for AVS Partial Match can sometimes work. For CVV, you want to screenshot an 'M' or 'Y' (CVV Match) code.

1. **Transaction Environment Data:**

We have collected and analyzed key details surrounding the disputed transaction to illustrate the legitimate and secure nature of the purchase. The evidence below confirms that the transaction was consistent with the cardholder's usual behavior and aligns with our stringent security measures.

[Provide details of previous undisputed transactions with the cardholder that match the transaction environment of the disputed transaction.

* IP address: (Provide the IP address used during the transaction.)
* Device attributes: (Include relevant device attributes (e.g., device type, OS, browser).)
* Geolocation data: (If available, provide geolocation data associated with the transaction)
* Login records: (Provide evidence of the successful login for the transaction.)
* Consistency with previous transactions: (Highlight any consistency with the cardholder's past transactions.)

]

1. **Identity Verification:**

We believe [Cardholder's Name], or someone they authorized, made the order since [Merchant Legal Name] requires customers to log in and go through multi-factor authentication to place and pay for an order.

[

* Provide screenshots or logs to show the cardholder's successful completion of the MFA process. If the cardholder has an account, include a screenshot of their login history and account activity.
* If you send transaction confirmation emails after a successful transaction, add that too.

]

1. **Physical Goods Proof of Delivery (if applicable):**

Please note that the order was delivered to the address we had on record at the time of the transaction by [Cardholder Name] on [Date of Purchase/Transaction] through [Name of Shipping Service Used] with the [Tracking Number]. [Proof can be a screenshot of the shipping service tracking system showing delivered.]

1. **Digital Goods/Software Proof of Usage (if applicable):**

Please note that the customer paid and used our service/downloaded our digital product, as in the screenshot below. [Attach proof of usage or access by the cardholder for digital goods/software. It could be evidence of their login information, usage logs, confirmation receipts, emails, or access history]

1. **Communication History:**

The cardholder reached out to express her dissatisfaction with the item purchased. We tried to resolve the issue with them and issue a refund according to our terms and conditions to no avail.

[Provide evidence of any communication with the cardholder regarding other complaints unrelated to unauthorized payment.]

We believe the evidence presented demonstrates that the transaction in question was legitimate and properly authorized by the cardholder. We kindly request a thorough review of this representment and a reversal of the chargeback.

Please find attached all relevant supporting documents and evidence to substantiate our claims. If you require further information or have any questions, please do not hesitate to contact us at [Merchant's Contact Information].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name] [Your Title] [Merchant's Legal Name]

[Attachments: List all relevant supporting documents, such as transaction records, AVS and CVV result codes, Proof of delivery/access, communication history, etc.]