Chargeback Response Guide — Legacy Portal

TacticalPay | Legacy Merchant Portal

1 Overview

A chargeback is a customer asking their bank to reverse a payment instead of asking you for a refund. The bank pulls the money first and asks questions afterward. A lost chargeback costs you the sale, a fee, and your dispute ratio — and too many can put your account on monitoring. This guide covers where the money goes, the deadline, how to respond, and what evidence wins. Use this guide only if your account number begins with 6799.

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2 Where Your Money Goes

When the case is filed, the bank debits the disputed amount from your account automatically. That happens before anyone reviews the merits, and it isn't something TacticalPay can stop or reverse — the card networks require it.

The money is held while the case is open. It comes back to you only if you respond and the bank rules in your favor.

3 The Deadline

Every chargeback carries a response date. If nothing is submitted by that date, the bank closes the case in the customer's favor and the debit becomes permanent. Not responding counts as accepting the chargeback.

You'll get an email when a chargeback is filed, and reminders at seven days, three days and one day before the deadline.

Submit early. Go by the response date on the case — not a typical timeframe — and aim to submit a few days before it. Evidence that arrives after the date isn't considered, however strong it is.

4 How to Respond

1. **Sign in** at `tacticalpaydashboard.com`, then go to **Reporting > Chargebacks**. The **Need Response** card counts the cases waiting on you, and the **Attention** column shows how many days are left on each.
2. **Select Details** on the case. The window has three parts: **Dispute Information** (reason code, amount, dates), **Case Files** (the bank's documents) and **Case History**.
3. **Read the notice first.** In **Case Files**, open the **Allocation Debit Advice** — it names the reason code, the respond-by date and the exact evidence the bank wants. Build your response to that list.
4. **Upload.** Select **Upload** from the Details window or the Case History row. The window pre-lists the evidence suggested for your reason code. Add your files, select **Generate Preview** to check them, then submit.

File types: the upload tool accepts PDF, JPEG, PNG, GIF, BMP and TIFF. Keep multi-page items, such as statements or long invoices, together as one PDF.

One upload per round: once you submit, you can't add documents to that response — so gather everything, preview it, then submit.

Send everything the first time. Your response is, in practice, your one chance — gather all of your evidence before you submit.

5 What to Send

The dispute reason decides what helps. The codes below are the most common for firearms dealers; the same dispute has a different code on each card network.

Merchandise or services not received

Visa 13.1 · Mastercard 4853 · Amex C08

- Tracking showing delivery to the receiving FFL, plus the dealer's confirmation that the transfer arrived
- Your bound-book disposition entry
- Signed pickup paperwork, if the customer collected in store

For a transfer, delivery to the dealer plus the release record is the strongest pair you can send.

Card used fraudulently (online or phone order)

Visa 10.4 · Mastercard 4837 or 4863 · Amex F29

- The AVS and CVV results from the authorization
- Billing address matching the shipping address
- The order confirmation, plus any earlier orders from the same customer
- If the firearm moved through an FFL, say so directly

That last point matters more than most dealers realize. A card-not-present fraud claim is difficult to sustain when the item was released by a licensed dealer who checked government ID and ran a background check at pickup. That's a stronger identity check than almost any other retail sale produces, and it's worth stating plainly in your response.

Shipping somewhere other than an FFL? Then delivery to the cardholder's billing (AVS) address is what counts. An order shipped to a different address is very hard to defend against a fraud claim — even with signed delivery.

Goods or terms disputed

Visa 13.3 · Mastercard 4853 · Amex C31

- Your return policy as it appeared at checkout
- The product listing the customer bought from, and serial numbers
- Any emails or texts with the customer

Restocking fees and final-sale terms only hold up if you can show they were visible before the sale, not just on a receipt afterward.

No authorization or late presentment

Visa 11.3 · Mastercard 4808 or 4842

This one usually isn't about the customer at all, and it's the only reason code where the right answer is sometimes not to fight.

Respond if you have an approval code for the same amount on the same date — send the receipt showing it — or if you already refunded the transaction, in which case send the refund date and amount.

Don't bother if no authorization was taken, if the amount you settled differs from the amount approved, or if the sale was batched long after it happened. There's no winning argument in those cases and your time is better spent elsewhere.

Watch for this one on NFA transfers, layaway and special orders. An authorization taken when the customer places the order is stale by the time the item is delivered months later. Re-authorize before you batch.

6 Other Common Reasons

DISPUTE	WHAT TO SEND
Credit not processed **Visa 13.6, Mastercard 4860, Amex C02**	The refund receipt from your gateway or POS with the date, amount and reference number, plus any emails confirming it was issued.
Duplicate charge **Visa 12.6.1, Mastercard 4834, Amex P08**	Both transaction receipts (or the single one, if there was no duplicate) and the batch report for that day.
Incorrect amount **Visa 12.5, Mastercard 4831, Amex P05**	The signed receipt or order showing the amount the customer agreed to.

7 After You Respond

Your documents go to the bank. The bank decides, and it typically takes 30 to 90 days. We'll email you when the decision lands. It's final — the card networks do allow a further round in some cases, but it isn't a practical option, so treat your first response as your only one.

8 Reducing Chargebacks

Most disputes are avoidable, and three habits do most of the work.

- **Make your billing descriptor recognizable.** A large share of disputes start with a customer not recognizing a line on their statement. If your descriptor is an LLC name nobody has heard of, people dispute first and ask later.
- **Answer customers quickly.** A customer who can't reach you goes to their bank instead. A refund costs you the sale; a chargeback costs you the sale, a fee and your dispute ratio.
- **Keep the paperwork.** Delivery confirmation, signed pickup records, and your posted policies are what win disputes. Keep them for at least 18 months — assembling them after the fact, under a deadline, is how winnable cases get lost.

For online and phone orders, these also help — each adds some friction, so weigh them against your dispute history:

- Require an AVS match and CVV verification.
- Use 3D Secure where your gateway supports it — it shifts fraud liability to the card issuer.
- For higher-risk orders that don't go through an FFL, ship only to the billing (AVS) address.

> **Need help?** More guides are at `tacticalpay.com/knowledge-base/payments`. For questions on a chargeback, email `Support@TacticalPay.com` or open a support ticket at `tacticalpay.com/support` — our in-house, Texas-based team will get back to you.

This guide is for operational reference only and isn't legal or compliance advice. Card-network rules and reason codes change over time — for high-dollar or unusual disputes, check with TacticalPay Support before relying on it.