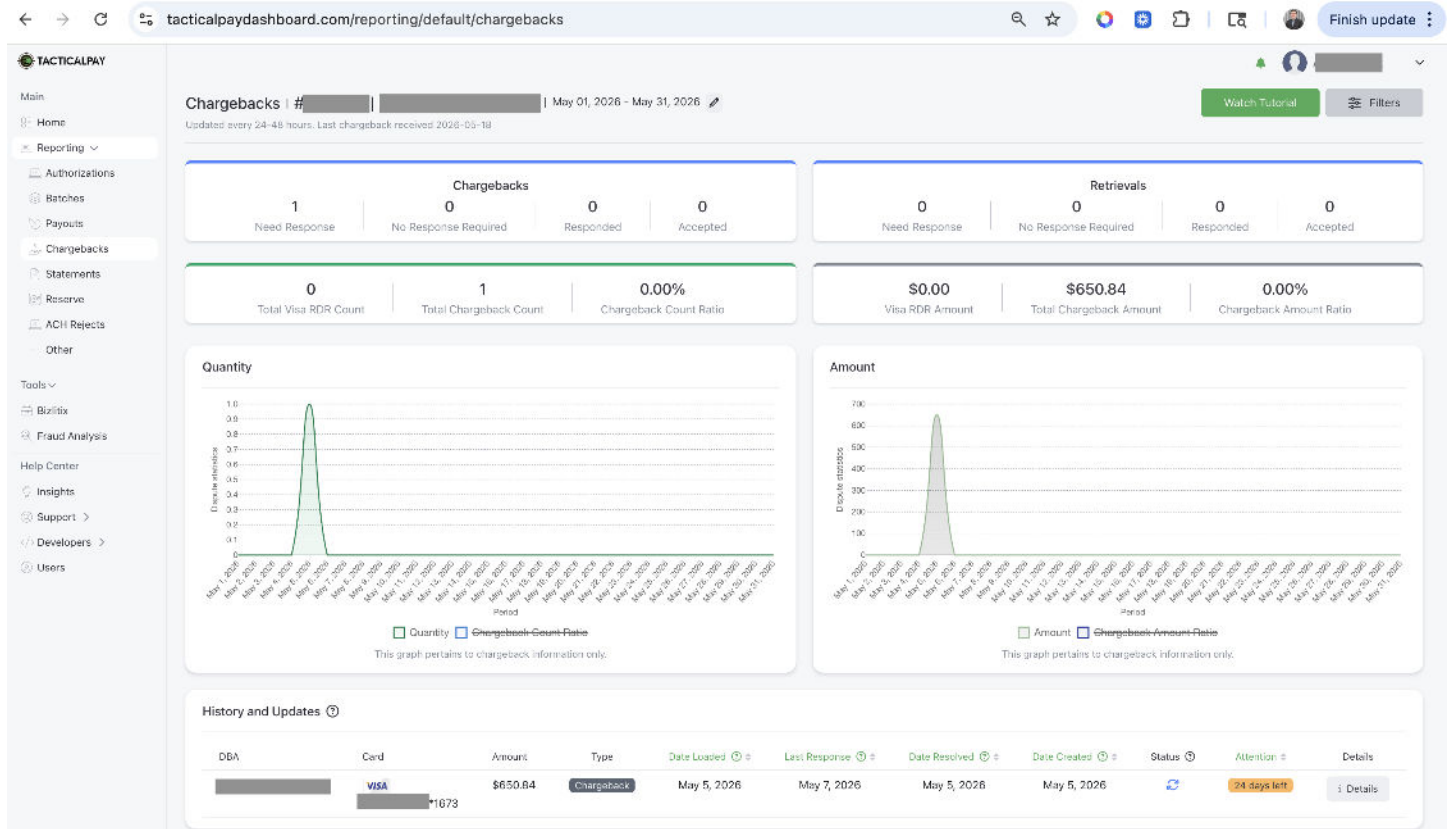


What This Guide Covers

A chargeback happens when a cardholder disputes a charge with their bank rather than asking you for a refund. The bank pulls the money back and asks you to prove the charge was legitimate. If you don't respond — or your evidence is weak — you lose the sale, pay a fee, and your **chargeback ratio** climbs. Too many can put your account on monitoring or get it shut down. This guide covers how to find chargebacks in your dashboard, read the dispute, build a response, and upload before the deadline.

Step 1 — Find Your Chargebacks in the Dashboard

Login at tacticalpaydashboard.com, then **Reporting** → **Chargebacks**. The four metric cards show counts for **Need Response**, **No Response Required**, **Responded**, and **Accepted** (lost on purpose, usually because the customer is right). The **History and Updates** table below lists each chargeback — watch the **Attention** column, which shows how many days you have left to respond.



The screenshot shows the TacticalPay dashboard for Reporting → Chargebacks. The top navigation bar includes a search icon, a star, social media icons, and a 'Finish update' button. The dashboard is titled 'Chargebacks | # [redacted] | May 01, 2026 - May 31, 2026' and is updated every 24-48 hours. It features several metric cards:

- Chargebacks:** 1 Need Response, 0 No Response Required, 0 Responded, 0 Accepted.
- Retrievals:** 0 Need Response, 0 No Response Required, 0 Responded, 0 Accepted.
- Counts:** 0 Total Visa RDR Count, 1 Total Chargeback Count, 0.00% Chargeback Count Ratio.
- Amounts:** \$0.00 Visa RDR Amount, \$650.84 Total Chargeback Amount, 0.00% Chargeback Amount Ratio.

Two line graphs are displayed: 'Quantity' and 'Amount'. Both show a single sharp peak on May 5, 2026. The 'Quantity' graph shows a peak of 1.0, and the 'Amount' graph shows a peak of approximately \$650.84.

The 'History and Updates' table below the graphs contains the following data:

DBA	Card	Amount	Type	Date Loaded	Last Response	Date Resolved	Date Created	Status	Attention	Details
[redacted]	VISA [redacted] 1073	\$650.84	Chargeback	May 5, 2026	May 7, 2026	May 5, 2026	May 5, 2026	[icon]	24 days left	[Details]

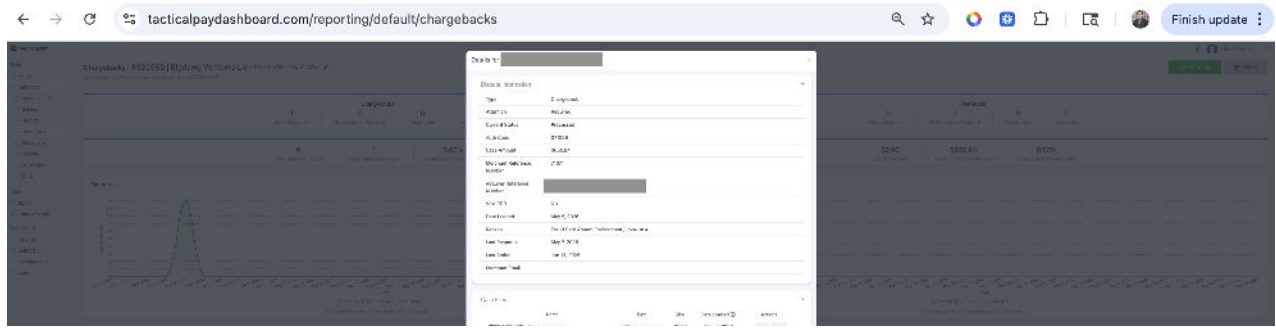
Chargebacks page (Reporting → Chargebacks). Watch the **Need Response** card and the **Attention** column on the right of the table.

Tip: The **Fraud Analysis** page (Tools → Fraud Analysis) tracks your dispute ratio and win rate over time — useful for trend monitoring, but not where you respond. For that, come back to **Reporting** → **Chargebacks**.

Step 2 — Open the Details and Read the Notice

Click **Details** on the row to open a window with three sections: **Dispute Information** (reason code, amount, dates), **Case Files** (the issuer's PDFs), and **Case History** (every back-and-forth on this dispute).

Open the Case Files first. The most important is the **Allocation Debit Advice** — the official notice from the issuer, which spells out the reason code, the respond-by date, and the exact evidence required. Build your response to meet that list.



Dispute Information section — note the **Reason**, **Case Amount**, and **Last Response** date. The full notice PDF lives in the **Case Files** list just below.

Step 3 — Common Reason Codes to Recognize

The reason code tells you what the cardholder is claiming. The two tables below cover the codes most TacticalPay merchants see — the first for online and phone orders (card-not-present), the second for in-store sales (card-present). The official notice names the reason code and lists exactly what evidence the issuer expects — start there.

Card-Not-Present (Online / Phone Orders)

Code	Name	What the cardholder is claiming
10.4	Other Fraud — Card-Absent Environment	I never made this online/phone purchase and didn't authorize it.
13.1	Merchandise / Services Not Received	I paid but never received the item or service.
13.3	Not as Described or Defective	What I got wasn't what was described, or it was broken on arrival.
13.6	Credit Not Processed	The merchant said they'd refund me but the credit never showed up.
12.5	Incorrect Amount	I was charged a different amount than I agreed to.

Card-Present (In-Store Counter Sales)

Code	Name	What the cardholder is claiming
12.6.1	Duplicate Processing	I see two charges for the same purchase.
11.2	Declined Authorization	My card was declined but I see the charge anyway.
11.3	No Authorization	There's a charge with no authorization on my account.
13.6	Credit Not Processed	The merchant promised a refund or void but it never came through.
10.1	EMV Liability Shift — Counterfeit	My chip card was used at a terminal that didn't read the chip; the card turned out to be counterfeit.

Step 4 — Build Your Response

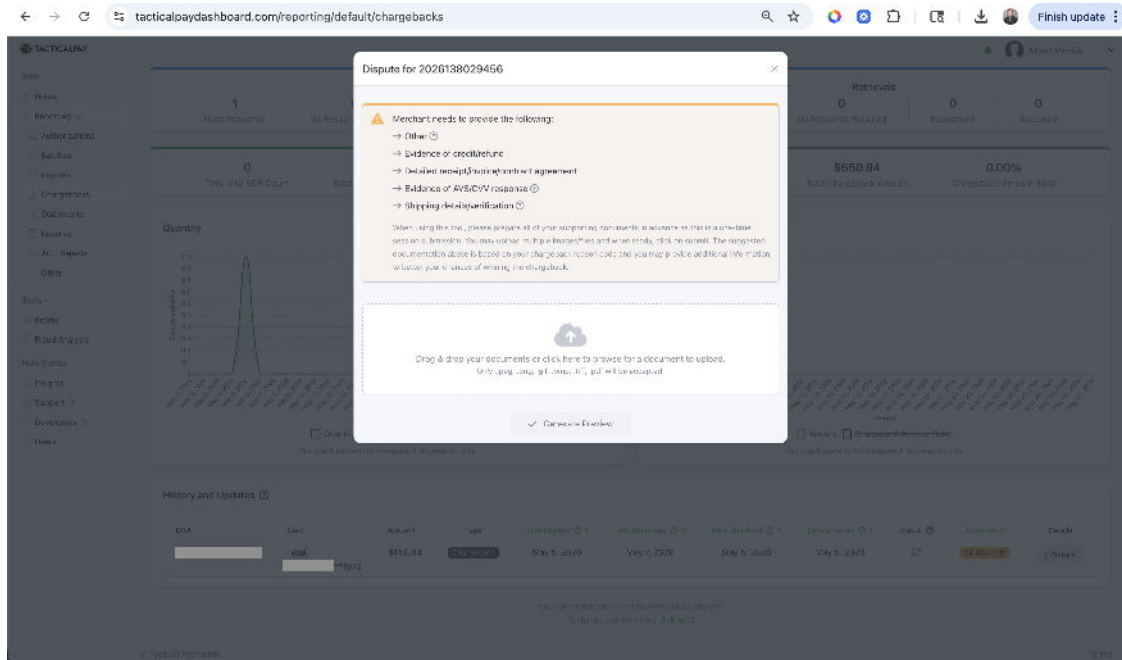
Gather every piece of evidence that proves the charge was legitimate. The notice tells you exactly what's required for your reason code — use the table below as a quick reference.

Code(s)	Dispute Type	Evidence to gather
10.x	Fraud / unauthorized	AVS match documentation, CVV match documentation, customer IP address (for online orders), order receipt or invoice, and proof of delivery to the AVS-confirmed billing address — signed if possible. For pickup orders, signed pickup receipt and photocopy of the customer's ID.
13.1	Merchandise not received	Tracking number, carrier delivery confirmation, signed proof of delivery, photos of the package at the delivery address if available.
13.3 / 13.4	Not as described / defective	Original product listing or description, photos of the item shipped, your return/refund policy, any customer correspondence about the item.
13.6	Credit not processed	Refund receipt from your POS or gateway with date, amount, and reference number; any emails confirming the refund was issued.
12.5 / 12.6.1	Duplicate or incorrect amount	Both transaction receipts (or the single one if there was no duplicate), the original POS batch report, and a written explanation of why a duplicate would or wouldn't have been possible.

Save documents as **PDF, JPEG, PNG, GIF, BMP, or TIFF** — the only formats the upload tool accepts. Keep multi-page items (statements, long invoices) together as one PDF.

Step 5 — Upload Your Response in the Dashboard

From the **Details** window or the **Case History** row, click **Upload**. The submission window pre-lists the evidence the system suggests for your reason code — for a fraud chargeback, that's **Evidence of AVS/CVV response**, **Shipping details/verification**, **Detailed receipt/invoice**, and **Evidence of credit/refund**. Drag and drop your files or click to browse.



Upload window — the suggested evidence list is pre-filled based on your reason code. Drop your files in, click **Generate Preview**, then submit.

Important: The upload is a **one-time session submission** — once submitted, you can't add more documents to this round. Gather **everything** first, drop it in at once, click **Generate Preview** to review, then submit. If you find missing evidence after submitting, your next chance is at the next stage of the dispute (Step 7).

Step 6 — Mind the Deadline

The deadline shows in the **Attention** column ("X days left") and on the notice PDF as **Respond By**. Visa typically runs ~30 days, Mastercard ~45 — but trust the dashboard number for your specific case. **Missing the deadline is an automatic loss**, no matter how good your evidence. Submit at least three to five days early.

Step 7 — What Happens After You Respond

Disputes progress through stages, visible in the **Case History** on the details window:

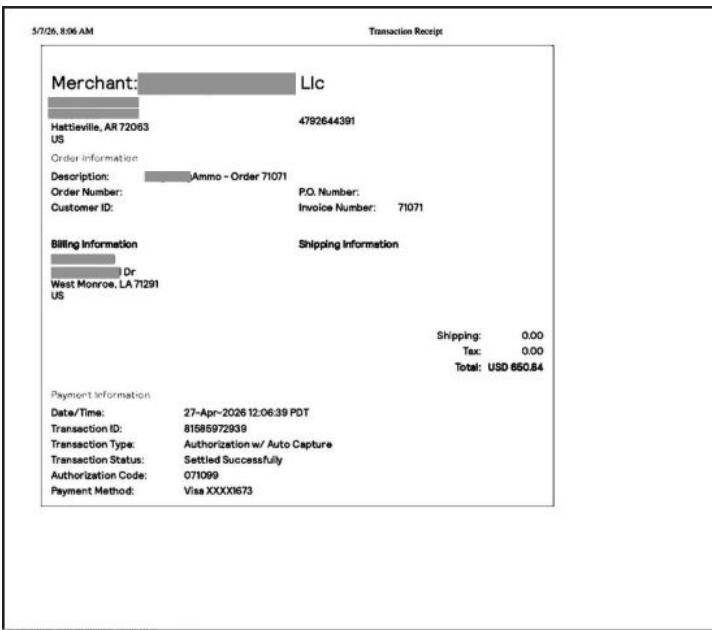
- **Allocation** — the initial chargeback. You respond with evidence here.
- **Allocation Reversal** — the issuer reviewed your evidence and is pushing back. You can re-dispute here.
- **Pre-Arbitration** — the issuer is escalating again. This is your last chance to add evidence cheaply.
- **Arbitration** — Visa or Mastercard reviews and makes a final, binding ruling. Filing fees apply and the loser pays them — usually only worth it for higher-dollar disputes.

Case ID	Case information	Type	Status	Attention	Date Loaded	Received Date	Acted On
2026138029456	Allocation Reversal PreArbitration	Chargeback			May 18, 2026	May 2, 2026	Upload
2026127026513	Allocation Reversal	Chargeback			May 7, 2026	May 2, 2026	Upload
2026127026513	Allocation Reversal	Chargeback			May 7, 2026	May 2, 2026	Actions
2026125010250	Allocation	Chargeback			May 5, 2026	May 2, 2026	Disputed On: May 7, 2026 Upload

Case History showing a real dispute that escalated: **Allocation** → **Allocation Reversal** → **Allocation Reversal Pre-Arbitration**. Each stage has its own deadline.

A Real Example — Why This One Was Hard to Win

The dispute in the screenshots above is a real **10.4 Fraud — Card-Absent Environment** chargeback. The notice required three things: invoice, evidence of a positive AVS response, and **proof of delivery to the AVS-confirmed address**.



Order receipt — billing AVS address: **West Monroe, LA**



Carrier tracking — package delivered **Conway, AR**, signed for by **WJONES**

The merchant had a clean invoice and signed delivery confirmation — but shipped to a different city and state than the billing AVS address. That's exactly the pattern issuers look for to validate fraud on a 10.4. The dispute moved through Allocation, then Allocation Reversal, then Pre-Arbitration — losing each round because the core evidence requirement was never met. **The lesson:** for fraud-coded chargebacks on shipped orders, only delivery to the cardholder's billing AVS address counts. Ship elsewhere and you take on the fraud risk.

Step 8 — Prevention Is Cheaper Than Defense

Each measure below reduces chargeback risk but adds friction — stricter AVS or CVV requirements turn away some legitimate customers (typos, outdated billing addresses), and higher transaction-failure rates mean some lost sales. Weigh against your dispute history and average order size; treat the list as a menu, not a mandatory checklist.

- **Require AVS match** on CNP transactions. Decline orders where the billing AVS does not match.
- **Require CVV verification** on CNP transactions.
- **Use 3D Secure / Visa Secure** where your gateway supports it — it shifts fraud liability to the issuer.
- **Ship only to the AVS-confirmed billing address** for higher-risk orders, or require extra verification for ship-to-different-address orders.
- **Keep a clean paper trail.** Save invoices, IP logs, delivery confirmations, signed pickup receipts, and refund records for at least 18 months.
- **Communicate with customers** before they dispute. A quick refund up front is cheaper than a lost chargeback plus a fee plus a ratio hit.

Disclaimer: This guide is provided for operational reference only and does not constitute legal or compliance advice. Card-network rules and reason codes change over time. Confirm specific situations with TacticalPay Support before relying on this workflow for high-dollar or unusual disputes.