INTAKE SCHEMA

Canonical field definitions — the stable contract between intake, processing, and output

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■ PURPOSE OF THIS DOCUMENT

This schema defines every field collected at dispute intake and how each maps to downstream outputs (Tracker columns, Cover Sheet sections, auto-generated evidence checklists, and template selection). It is the single source of truth for the data model.

WHY THIS EXISTS: The Tracker, Cover Sheet, and Start Here dashboard were designed as a stable system. When this kit migrates to a web interface, the schema defined here enables that migration without a content rewrite. Field IDs, types, enums, and validation rules are locked here so the UI layer can change without touching the data layer.

LOCK DISCIPLINE: Do not add fields to the live Tracker or Cover Sheet without first adding them here. The schema drives the tools — not the other way around.

1 · INTAKE FIELD DEFINITIONS

→ These are the fields collected at dispute intake — either by the merchant filling in the Tracker or (future) a web intake form.
→ Field IDs use snake_case. They are the stable identifiers — display labels can change, IDs cannot.
→ Purple rows = CE 3.0 conditional fields. Only required for Visa 10.x disputes on Stripe or Shopify Payments.

FIELD NAME	FIELD ID	TYPE	REQUIRED	SOURCE IN TRACKER	NOTES / VALIDATION
GROUP A — DISPUTE IDENTIFICATION					
Dispute Reference	dispute_ref	String	Required	Col A	Processor-assigned case/dispute number. Free text. Max 50 chars.
Date Received	date_received	Date	Required	Col B	Date dispute notification received. Format: YYYY-MM-DD.
Response Deadline	response_deadline	Date	Required	Col C	Verify in processor portal — not notification email. YYYY-MM-DD.
Days Remaining	days_remaining	Integer (auto)	Auto	Col D	Calculated: response_deadline − today(). Read-only.
Processor	processor	Enum	Required	Col E	See enum list in Section 3. Drives portal name in Next Action.
Card Network	card_network	Enum	Required	Col F	See enum list. CE 3.0 eligibility check uses this field.
Reason Code	reason_code	String	Required	Col G	Raw code from processor (e.g. 10.4, 4853, 13.1). Free text.
Dispute Type	dispute_type	Enum	Required	Col H	Normalised type. DRIVES evidence checklist and template selection.
Transaction Amount	transaction_amount	Currency	Required	Col I	Original transaction value. USD. Used in net result calculation.
Dispute Fee	dispute_fee	Currency	Required	Col J	Processor-charged fee. USD. Used in net result and Calculator.
Order Reference	order_ref	String	Required	Col O (notes)	Your internal order number. Used in evidence file naming.
GROUP B — MERCHANT INFORMATION					

Business Name	merchant_name	String	Required (setup)	Cover Sheet §2	Legal business name. Set once. Used on Cover Sheet only.
Contact Name	contact_name	String	Required (setup)	Cover Sheet §2	Person handling disputes. Set once or per dispute.
Contact Email	contact_email	Email	Required (setup)	Cover Sheet §2	For processor follow-up. Validated: must contain @.
Processor Account ID	processor_account_id	String	Required (setup)	Cover Sheet §2	Merchant account or store ID. Set once per processor.
GROUP C — TRIAGE & DECISION					
Fight or Accept	decision	Enum	**Required**	Col K	Fight / Accept / Negotiate. DRIVES Next Action logic.
CE 3.0 Eligible	ce30_eligible	Boolean	Conditional	Cover Sheet §3	True if: card_network=Visa AND reason_code starts 10. AND processor IN (Stripe, Shopify Payments).
Template Used	template_id	Enum (auto)	Auto	Col N	Auto-derived from dispute_type. T1–T8. See Section 3.
Key Defense Argument	defense_argument	String	Optional	Cover Sheet §3	One sentence. Free text. Max 200 chars.
GROUP D — EVIDENCE STATUS					
Evidence Checklist	evidence_checklist	String (auto)	Auto	Col M	Auto-generated from dispute_type. Read-only. Updates on type change.
Order Details	evidence_order	Enum	Conditional	Col O	Yes / No / Partial. Required if decision=Fight.
Delivery Proof	evidence_delivery	Enum	Conditional	Col P	Yes / No / Partial. Required for INR and Fraud types.
IP / Device ID	evidence_ip_device	Enum	Conditional	Col Q	Yes / No / Partial. Required if dispute_type=Fraud and decision=Fight.
Customer Comms	evidence_comms	Enum	Conditional	Col R	Yes / No / Partial. Email thread or support ticket export.
Evidence Complete	evidence_complete	Enum	**Required**	Col S	Yes / No / Partial. Gates submission — Next Action updates on Yes.
GROUP E — CE 3.0 ADDITIONAL FIELDS (Visa 10.x only)					
Prior Transaction 1	ce30_prior_txn_1	String	Conditional	Evidence folder	Previous non-disputed charge from same card. Ref + date.
Prior Transaction 2	ce30_prior_txn_2	String	Conditional	Evidence folder	Second previous non-disputed charge. Ref + date.
Device Fingerprint	ce30_device_id	String	Conditional	Evidence folder	Session hash or device ID from Stripe Radar / Shopify fraud panel.
Activity Log	ce30_activity_log	String	Conditional	Evidence folder	Customer activity log showing purchase history. Screenshot or export.
GROUP F — SUBMISSION & OUTCOME					
Submitted Date	submitted_date	Date	Conditional	Col T	Date response submitted. YYYY-MM-DD. Required if decision=Fight.
Submission Ref	submission_ref	String	Conditional	Col U	Processor confirmation number. Required if decision=Fight.
Outcome	outcome	Enum	Required (post)	Col V	Win / Loss / Accepted / Withdrawn / Pending. DRIVES net result.
Outcome Date	outcome_date	Date	Required (post)	Col W	Date outcome received. YYYY-MM-DD.
Net Result	net_result	Currency (auto)	Auto	Col X	Win: +amount−fee. Loss: −amount−fee. Accepted/Withdrawn: −fee. Auto-calc.

Notes	notes	String	Optional	Col Y	Free text. Max 500 chars. For context not captured in structured fields.

2 · AUTO-GENERATED FIELD LOGIC

→ These fields are computed from intake data. They must never be manually overridden.
→ In the current Tracker they are Excel formulas. In a future web system they are server-side computed properties.
→ The logic rules below are the canonical source of truth for what each formula/function must produce.

FIELD ID	TYPE	DERIVATION RULE
days_remaining	Integer	response_deadline − today(). Returns empty string if response_deadline is blank. Used in Next Action urgency logic and conditional row formatting.
evidence_checklist	String (multiline)	Derived from dispute_type via lookup table. Returns a line-separated list of evidence items. See Section 3 — Type-to-Checklist Map for the full lookup. Updates whenever dispute_type changes.
template_id	Enum (T1–T8)	Derived from dispute_type via lookup. See Section 3 — Type-to-Template Map. Returns "T8 — General / Amex / Other" as fallback for unknown types.
next_action	String	State machine with 8 states. Evaluated in priority order: (1) date_received blank → "Enter dispute details to begin". (2) decision blank → "Run Calculator". (3) decision=Accept → "Accepted — log in Learning Loop". (4) outcome not blank → "Resolved: [outcome] — complete Learning Loop". (5) submitted_date not blank → "Awaiting processor decision". (6) evidence_complete=Yes → "Submit via [processor portal]". (7) days_remaining ≤ 3 → "URGENT: [N] days left — submit NOW". (8) default → "Gather evidence (col M) — [N] days remaining".
ce30_eligible	Boolean	True if ALL of: card_network = "Visa" AND reason_code starts with "10." AND processor IN ("Stripe", "Shopify Payments"). False otherwise. Used in Cover Sheet §3 and checklist generation.
net_result	Currency	Win: transaction_amount − dispute_fee. Loss: −transaction_amount − dispute_fee. Accepted or Withdrawn: −dispute_fee. Pending or blank outcome: empty.

3 · ENUMS, LOOKUPS & MAPS

3a · Allowed Values (Enum Fields)

FIELD ID	ALLOWED VALUES
processor	Stripe | Shopify Payments | PayPal | Other
card_network	Visa | Mastercard | Amex | PayPal
dispute_type	Fraud — Card Not Present | Item Not Received | Item Not as Described | Credit Not Processed | Duplicate Charge | Subscription Cancelled | Digital Goods Not Delivered | General / Other
decision	Fight | Accept | Negotiate
evidence_order / evidence_delivery / evidence_ip_device / evidence_comms	Yes | No | Partial
evidence_complete	Yes | No | Partial
outcome	Win | Loss | Accepted | Withdrawn | Pending
template_id	T1 | T2 | T3 | T4 | T5 | T6 | T7 | T8

3b · Dispute Type → Evidence Checklist Map

DISPUTE TYPE	EVIDENCE ITEMS (in priority order)
Fraud — Card Not Present	IP address at checkout · Device ID / fingerprint · Prior transactions ×2 · Delivery confirmation · Order confirmation · Customer activity log
Item Not Received	Carrier proof of delivery (PDF) · Tracking number + carrier · Shipping confirmation email · Order

	confirmation
Item Not as Described	Product listing screenshot · Order confirmation · Product photos (as shipped) · Customer support thread
Credit Not Processed	Refund confirmation + timestamp · Order confirmation · Customer communication
Duplicate Charge	Transaction records (single charge) · Order confirmation · Processor payment history
Subscription Cancelled	Subscription terms at sign-up · Cancellation policy · No cancellation received proof
Digital Goods Not Delivered	Digital delivery confirmation · Access / usage logs · Order confirmation
General / Other	Order confirmation · Delivery confirmation · Customer support thread · Checkout terms screenshot

3c · Dispute Type → Template Map

DISPUTE TYPE	TEMPLATE	STRATEGY NOTE
Fraud — Card Not Present	**T1**	Fight on IP address match, delivery proof, and prior transaction history. CE 3.0 eligible if Visa 10.x.
Item Not Received	**T2**	Fight on carrier delivery confirmation. Requires PDF tracking proof.
Item Not as Described	**T3**	Fight on product listing accuracy and shipping photos.
Credit Not Processed	**T4**	Fight on refund confirmation timestamp. Only viable if refund was processed before dispute.
Duplicate Charge	**T5**	Fight on single-charge transaction records from processor.
Subscription Cancelled	**T6**	Fight on original subscription terms and absence of cancellation request.
Digital Goods Not Delivered	**T7**	Fight on digital delivery log and access/usage data.
General / Other (incl. Amex)	**T8**	General-purpose template. Customise opening and evidence references per dispute.

3d · Processor → Submission Portal Map

PROCESSOR	PORTAL	NOTES
Stripe	Stripe Dashboard → Disputes	dashboard.stripe.com → Disputes section. Upload evidence as PDF bundle. 7–14 day response window typical.
Shopify Payments	Shopify Admin → Orders → Chargebacks	admin.shopify.com → your store → Orders → Chargebacks. CE 3.0 eligible. Deadline shown per dispute.
PayPal	PayPal Resolution Centre	paypal.com/disputes. Seller Protection claims filed here. Different evidence rules to card networks.

4 · PACKET OUTPUT CONTRACT

> → The Packet Output Contract defines the folder structure and file naming convention for every submission packet.
> → This is the stable output schema. Any future web or automation layer must produce packets conforming to this structure.
> → Do not deviate from this structure. Consistency is a credibility signal to processors.

4a · Folder Structure

```
[dispute_ref]_[YYYYMMDD]/
    ├── 01_ORDER/
    ├── 02_DELIVERY/
    ├── 03_EVIDENCE/
    ├── 04_COMMS/
    ├── 05_RESPONSE/
    └── 00_COVER_SHEET/
```

4b · File Naming Convention

```
Convention: TYPE_ORDERREF_YYYYMMDD.ext
```

4c · Required Outputs Per Packet

OUTPUT FILE	FORMAT	TRIGGER	CONTENT
Dispute Response Cover Sheet	PDF	Every packet	Completed 7-section cover page. First file in packet. Filename: COVER_[ref]_[date].pdf
Written Response	PDF / DOCX	decision=Fight	Response body using the template matching template_id. Under 500 words. Filename: RESPONSE_[ref]_[date].pdf
Evidence Files	PDF / PNG	decision=Fight	All items from evidence_checklist. Named per TYPE_ORDERREF_YYYYMMDD convention. Max 10 files total.
Submission Confirmation	PDF / PNG	Post-submission	Screenshot of processor confirmation page. Filename: CONFIRM_[ref]_[date].pdf. Captured immediately after submitting.

5 · WEB MIGRATION NOTES

This section documents what must remain stable when the kit migrates to a web interface.
The schema above is designed to make that migration straightforward. Read this before building any web layer.

TOPIC	DETAIL
What stays the same	All field IDs (snake_case). All enum values. All derivation rules for auto-generated fields. The evidence checklist lookup map. The template assignment map. The packet output contract (folder structure and file naming).
What can change	Display labels (e.g. "Fight or Accept" can become "Decision" in the UI). Field order in the UI. Visual design. Delivery mechanism (Excel → web form). Storage layer.
What the web layer must implement	Intake form collecting all Group A–F fields. Server-side derivation of auto fields (days_remaining, evidence_checklist, template_id, next_action, ce30_eligible, net_result). Enum validation on all enum fields. Output: a downloadable packet conforming to Section 4 structure.
What the web layer must NOT do	Rename field IDs. Add free-text evidence checklist entries that bypass the lookup map. Change enum values without updating this schema first. Bypass the ce30_eligible gate for CE 3.0 fields.
Schema update process	Any change to field definitions, enums, or derivation logic must be recorded in this document first with a version bump (see footer). Then propagate to Tracker formulas, Cover Sheet, and Start Here dashboard simultaneously.