

# EVIDENCE ASSEMBLY GUIDE

Chargeback Defender · Step 2: Build Your Case

What to gather · Where to find it · How to name it · How to organise it for submission

## ■ NEW IN THIS KIT — HOW THE TRACKER WORKS WITH THIS GUIDE

The Dispute Response Tracker now auto-generates your evidence checklist. When you log a dispute and set the Dispute Type (col H), the Tracker automatically populates col M (Evidence Checklist) with the exact items required for that dispute type. You do not need to cross-reference this guide to know **what** to gather — the Tracker tells you that.

Use this guide for **where** to find each item in your platform (Section 1), CE 3.0 field navigation for Visa fraud disputes (Section 3), file naming rules (Section 4), folder structure (Section 5), and the pre-submission quality checklist (Section 7). The Tracker drives the what. This guide covers the how.

*Tracker col M shows your checklist → open this guide → gather each item → name per TYPE\_ORDERREF\_YYYYMMDD → set Evidence Complete = Yes in col S → Checkpoint 2 clears.*

## ■ HOW TO USE THIS GUIDE

Open this guide the moment you decide to fight a dispute. Work through it in order — Section 1 tells you what to gather, Section 2 tells you which fields apply to your dispute type, Section 3 is the CE 3.0 field guide (Visa fraud only), Section 4 covers file naming, Section 5 is the folder structure, Section 6 covers quality rules, and Section 7 is the pre-submission checklist.

Purple rows throughout = required for Compelling Evidence 3.0 (Visa 10.4 fraud disputes on Stripe or Shopify Payments only). Do not skip them if CE 3.0 applies to your dispute.

A buyer under deadline pressure should be able to follow this guide without reading any other document first.

## ■ SHOPIFY PAYMENTS USERS — READ THIS BEFORE SECTION 1

Several navigation paths in this guide reference the Stripe Dashboard. Shopify Payments merchants do not have direct access to the Stripe Dashboard. Use the Shopify Admin equivalents below.

### IP ADDRESS AT CHECKOUT

Shopify Admin → Orders → click the order → click "View fraud analysis" (top-right of order page) → "IP address" is shown in the Fraud Analysis panel. Screenshot the full panel.

### DEVICE ID / FINGERPRINT

Shopify Admin does not expose the raw Stripe device fingerprint. Use the session hash as a proxy identifier: Admin → Orders → click order → click "..." (More actions) → "View order status page JSON" → locate `cart_token` or `checkout_token`. Screenshot and log the exact value.

Alternatively, reference the Fraud Analysis risk indicators (proxy check, distance check, high-risk billing country) — include the full fraud analysis panel screenshot.

### CUSTOMER ACTIVITY LOG

Shopify Admin → Customers → click the customer → scroll to Order history. Screenshot or export the order list showing prior purchases. This is your customer relationship evidence.

### PRIOR UNDISPUTED TRANSACTIONS (×2)

Same path: Admin → Customers → click customer → Order history. Filter for fulfilled, non-disputed orders prior to the dispute date. Screenshot showing date, amount, and order number for at least 2 transactions.

### RADAR / FRAUD SIGNALS

You do not have access to Stripe Radar. Use the Shopify Payments Fraud Analysis panel (under each order) as your fraud signal documentation. It shows risk score, AVS result, CVV result, proxy detection, and IP geolocation — screenshot the entire panel.

#### SUBMISSION PORTAL

Shopify Admin → Orders → click the order → scroll to the Chargeback section → "Submit response". Do not navigate to Stripe Dashboard to submit.

→ **NOTE CE 3.0 (Section 3) still applies to Shopify Payments Visa fraud disputes — Shopify Payments routes these through Stripe. Use the Shopify Payments equivalents above to gather the required fields.**

## SECTION 1 · Master Evidence Checklist

This table covers every evidence field you may need across Stripe, Shopify Payments, and PayPal. Not every row applies to every dispute — Section 2 tells you which fields are required for your specific reason code. Tick each item as you gather and name the file.

**CE 3.0 KEY** Purple rows are required for Stripe Compelling Evidence 3.0 fraud disputes (Visa reason code 10.4 only). These are the most commonly missed fields. Shopify Payments users: see the Shopify Payments box above for equivalent navigation paths.

EVIDENCE FIELD	STRIPE — WHERE TO FIND IT	SHOPIFY PAYMENTS — WHERE TO FIND IT	HOW TO PACKAGE IT	CE 3.0?
■ Order Confirmation	Dashboard → Payments → click payment → Export as PDF	Admin → Orders → click order → Print order	Export as PDF. Filename: ORDER_[ref]_[date].pdf	Supporting
■ Transaction Date & Amount	Dashboard → Payments → click payment → Summary	Admin → Orders → Order details panel	Captured in Order Confirmation export. Note separately if not clearly visible.	Supporting
■ Billing & Shipping Address	Dashboard → Payment → Customer details section	Admin → Orders → Shipping address panel	Screenshot showing both addresses. Include in Order Confirmation or capture separately.	Supporting
■ Customer Email Address	Dashboard → Customer profile	Admin → Customers → click customer	Must match email on file. Capture in Order Confirmation or screenshot Customer profile.	Supporting
■ Carrier Tracking Number	N/A — from fulfillment portal or ShipBob/MCF	Admin → Orders → Fulfillment section	Screenshot showing tracking number and carrier name. Filename: DELIVERY_[ref]_[date].pdf	—
■ Proof of Delivery (PoD)	USPS / FedEx / UPS / DHL carrier portal — download official PDF	Same — carrier portal	Download carrier PDF — do not screenshot. Filename: DELIVERY_[ref]_[date].pdf	—
■ Shipping Confirmation Email	Your email provider sent folder	Shopify Payments Notifications sent folder	Export as PDF. Shows dispatch timestamp and tracking link sent to customer.	—
■ IP Address at Checkout	Dashboard → Payments → click payment → Radar section → "IP address" Alternative: Dashboard → Radar →	Admin → Orders → "View fraud analysis" → IP address shown in Fraud Analysis panel	Screenshot full field. Copy exact IP value. Filename: IP_[ref]_[date].png	✦ <b>REQUIRED</b>

EVIDENCE FIELD	STRIPE — WHERE TO FIND IT	SHOPIFY PAYMENTS — WHERE TO FIND IT	HOW TO PACKAGE IT	CE 3.0?
	Reviews → click event → IP address field		CE 3.0: also required for 2 prior undisputed transactions from same customer.	
■ Device ID / Fingerprint	Dashboard → Radar → Reviews → click event → "Device fingerprint" field Alternative: Stripe Sigma (SQL — paid subscription required) → query radar_early_fraud_warnings for device_id	Admin → Orders → "..." → View order status page JSON → locate cart_token or checkout_token as proxy ID. Screenshot full Fraud Analysis panel.	Screenshot exact value. Do not abbreviate. Filename: DEVICE_[ref]_[date].png Log exact string — partial IDs are rejected.	✦ REQUIRED
■ Customer Activity Log	Dashboard → Customers → click customer → Payment history tab	Admin → Customers → click customer → scroll to Order history	Export or screenshot showing prior purchases from same customer. Filename: ACTIVITY_[ref]_[date].pdf Shows relationship between merchant and customer — critical for friendly fraud defence.	✦ REQUIRED
■ Prior Undisputed Transactions (x2)	Dashboard → Customers → click customer → Payment history Filter: successful status, non-disputed, prior to disputed transaction date	Admin → Customers → click customer → Order history Filter for fulfilled, non-disputed orders prior to dispute date	Screenshot showing min. 2 prior transactions: date, amount, card last 4 (Stripe) or order number (Shopify Payments). CE 3.0 requires these share IP or device ID with disputed transaction.	✦ REQUIRED
■ Customer Support Thread	Helpdesk (Gorgias, Zendesk, Freshdesk) → search by email → export ticket as PDF Email client → search by customer email → export thread as PDF	Shopify Payments Inbox → conversation history → export	Export full thread as PDF — do not screenshot individual messages. Filename: COMMS_[ref]_[date].pdf	Supporting
■ Delivery Dispute Communication	Same sources as support thread. Look for any message where customer acknowledged receiving or raised an issue before filing.	Same as above	Highlight (in cover note, not on document) any message where customer acknowledged receipt.	Supporting
■ Checkout Terms Acknowledgment	Screenshot your checkout page showing terms checkbox, refund policy link, or policy text visible to customer. Capture URL bar and current date.	Same — screenshot Shopify Payments checkout page	Screenshot showing policy clearly visible. Filename: POLICY_[ref]_[date].png Date the screenshot — processors check whether this matches current terms.	Supporting
■ Refund / Return Policy	Your website → Policy page URL	Admin → Settings → Policies	Screenshot or PDF export of full policy. URL must be visible. Filename: POLICY_REFUND_[ref]_[date].pdf	Supporting
■ Product Description / Listing	Your website → Product page URL	Admin → Products → click product	Screenshot of full product page including description, images, and specifications. Capture URL bar.	Supporting
■ Digital Delivery Confirmation	Email delivery service (SendGrid, Mailgun) → delivery	Same — external platform logs	Screenshot or export showing: delivery	—

EVIDENCE FIELD	STRIPE — WHERE TO FIND IT	SHOPIFY PAYMENTS — WHERE TO FIND IT	HOW TO PACKAGE IT	CE 3.0?
	logs Digital download platform (Gumroad, etc.) → access logs		timestamp, customer email, IP of access. Filename: DELIVERY_DIGITAL_[ref]_[date].pdf	
■ Access / Usage Logs	Platform admin panel → user activity logs Google Analytics → User Explorer (if applicable)	Shopify Payments dashboard → session or feature-use logs if applicable	Export showing customer account activity after delivery. Demonstrates product was accessed and used.	—

→ **SUBMISSION SCOPE** Do not submit all fields for every dispute. Submit the subset that directly addresses your specific reason code. Section 2 tells you exactly which fields to include.

## SECTION 2 · Dispute Type Evidence Map

Find your dispute type below. Gather every field listed under Must-Have Evidence before opening the submission portal. Then return to Section 1 to confirm each item is ticked and correctly named.

DISPUTE TYPE / CODE	MUST-HAVE EVIDENCE	SUPPORTING EVIDENCE (strengthens case)
■ <b>Fraud — Card Not Present Visa 10.4 (CE 3.0 eligible on Stripe or Shopify Payments) MC 4853 (standard evidence)</b>	IP address at checkout Device ID / fingerprint Customer activity log Prior undisputed transactions (×2) Delivery confirmation Order confirmation	Billing/shipping address match Customer email on file Checkout terms screenshot Repeat purchase history
■ <b>Item Not Received (INR) Visa 13.1   MC 4855 PayPal INR</b>	Carrier proof of delivery (PDF) Tracking number + carrier name Shipping confirmation email Order confirmation with shipping address	Customer support thread Delivery timeline vs. stated window Fulfillment records (ShipBob / MCF)
■ <b>Item Not as Described (SNAD) Visa 13.3   MC 4853 PayPal SNAD</b>	Product listing screenshot (URL visible) Product description + specification Order confirmation (what was ordered) Product photos (what was shipped)	Customer support thread Return / refund policy Photos of item as shipped Any customer acknowledgment of receipt
■ <b>Credit Not Processed Visa 13.7   MC 4860</b>	Refund confirmation record Date refund was issued Order confirmation + original transaction	Customer communication re: refund Processor refund record / screenshot Timeline showing refund before dispute
■ <b>Subscription Cancelled Visa 13.6   MC 4841</b>	Subscription agreement / terms at sign-up Cancellation policy (clearly stated) No cancellation request received proof	Login / access logs showing continued use after billed period Communication history Terms acknowledgment at checkout
■ <b>Digital Goods Not Delivered Visa 13.1 (digital)   MC 4855</b>	Digital delivery confirmation (timestamp + email) Access / usage logs Order confirmation	IP address of access Login records Customer communications
■ <b>General / Other Amex codes   Other</b>	Order confirmation Delivery confirmation (if physical) Customer support thread Checkout terms screenshot	All applicable fields from Section 1 relevant to the specific claim being made

→ **AMEX NOTE** Amex disputes follow a different evidence framework from Visa and Mastercard. Amex issues its own inquiry letters with specific questions — answer those questions directly. CE 3.0 does not apply to Amex disputes.

## SECTION 3 · Stripe Compelling Evidence 3.0 — Field-by-Field Guide

### ■ CE 3.0 APPLICABILITY CHECKPOINT — READ BEFORE PROCEEDING

Compelling Evidence 3.0 applies ONLY if ALL of the following are true:

- ✓ Card network: Visa
- ✓ Reason code: 10.4 (Fraud — Card Not Present)
- ✓ Processor: Stripe or Shopify Payments (which routes through Stripe)

CE 3.0 does NOT apply to:

- ✗ Mastercard disputes (any reason code)
- ✗ Amex disputes (any reason code)
- ✗ PayPal disputes
- ✗ Visa non-fraud codes (13.x Item Not Received, 13.3 SNAD, 13.6 Subscription, 13.7 Credit)

If CE 3.0 does not apply to your dispute, skip this section entirely and go to Section 4.

If CE 3.0 applies, all seven fields below are required — not optional. Without them, CE 3.0 is not triggered and you submit a standard defence instead. The seven fields are: IP address, Device ID / fingerprint, Customer email address, Customer activity log, 2 prior transactions from the same customer, Delivery confirmation, Order confirmation.

CE 3.0 FIELD	NAVIGATION PATH (STRIPE + SHOPIFY)	WHAT TO CAPTURE	FILENAME
<b>IP Address at Checkout</b>	Stripe: Dashboard → Payments → click payment → scroll to Radar section → "IP address" field Alternative: Dashboard → Radar → Reviews → click event → IP address field Shopify Payments: Admin → Orders → "View fraud analysis" → IP address in Fraud Analysis panel	Screenshot the full field. Copy the exact IP string — do not paraphrase. Include surrounding UI for context.	IP_[ref]_[date].png
<b>Device Fingerprint / Device ID</b>	Stripe: Dashboard → Radar → Reviews → click the relevant event → "Device fingerprint" field Alternative: Stripe Sigma (SQL, paid subscription required): SELECT device_id FROM radar_early_fraud_warnings Shopify Payments: Admin → Orders → "..." → View order status page JSON → locate cart_token or checkout_token as proxy ID Third-party fraud tools (Signifyd, Kount) if integrated	Screenshot the exact value. Do not abbreviate or truncate. Partial IDs are rejected. Log the exact alphanumeric string. Note: Stripe Sigma requires a paid subscription — check Stripe's current pricing before using this path.	DEVICE_[ref]_[date].png
<b>Customer Activity Log</b>	Stripe: Dashboard → Customers → click the customer → Payment history tab Shopify Payments: Admin → Customers → click customer → scroll to Order history	Export or screenshot showing prior purchases from the same customer. Establishes the merchant–customer relationship. Critical for friendly fraud defence.	ACTIVITY_[ref]_[date].pdf
<b>Prior Undisputed Transactions (×2 minimum)</b>	Stripe: Dashboard → Customers → click customer → Payment history. Filter: successful status, non-disputed, prior to disputed transaction date. Shopify Payments: Admin → Customers → click customer → Order history. Filter for fulfilled, non-disputed orders prior to dispute date.	Screenshot showing at least 2 prior transactions with: date, amount, card last 4 (Stripe) or order number (Shopify Payments). Critical: these transactions must share the same IP address OR device fingerprint as the disputed transaction. If they do not, CE 3.0 cannot be triggered.	ACTIVITY_[ref]_[date].pdf (include in same file as Activity Log)

### ■ CE 3.0 CRITICAL CHECK

Before submitting, confirm that the IP address or device fingerprint from the prior undisputed transactions matches the disputed transaction. If the values do not match, CE 3.0 is not triggered — revise your submission to a standard fraud defence instead.

The phrase "Compelling Evidence 3.0" must appear in your written response to signal to the Stripe reviewer that you are invoking the framework. See the Template Library (Template 1) for the correct language.



## SECTION 4 · File Naming Convention

Every evidence file must be named before you open the submission portal. Processors review hundreds of submissions. Clean filenames signal a professional, credible merchant. A file named "Screenshot 2025-03-10 at 14.32.11.png" signals the opposite.

→ **FORMAT TYPE\_ORDERREF\_YYYYMMDD.ext**

Example: DELIVERY\_10234\_20250310.pdf | IP\_10234\_20250310.png | COMMS\_10234\_20250310.pdf

FILE TYPE CODE	EXAMPLE FILENAME	WHAT IT CONTAINS
ORDER	ORDER_10234_20250310.pdf	Order confirmation export from Stripe / Shopify Payments
DELIVERY	DELIVERY_10234_20250310.pdf	Carrier proof of delivery or tracking screenshot
IP	IP_10234_20250310.png	Screenshot of IP address field in Stripe event detail or Shopify Payments Fraud Analysis panel
DEVICE	DEVICE_10234_20250310.png	Screenshot of device fingerprint from Stripe Radar, or session hash / cart_token from Shopify Payments order JSON
COMMS	COMMS_10234_20250310.pdf	Full customer support thread exported as PDF
POLICY	POLICY_10234_20250310.png	Screenshot of checkout page with terms checkbox visible
ACTIVITY	ACTIVITY_10234_20250310.pdf	Customer purchase history / account activity log
CONFIRM	CONFIRM_10234_20250310.pdf	Submission confirmation page screenshot from processor
DELIVERY_DIGITAL	DELIVERY_DIGITAL_10234_20250310.pdf	Digital delivery log — email delivery or platform access record
POLICY_REFUND	POLICY_REFUND_10234_20250310.pdf	Return and refund policy page export

Purple rows = CE 3.0 fields (Visa 10.4 disputes on Stripe or Shopify Payments only, reason code 10.4).



## SECTION 5 · Evidence Pack Folder Structure

Create one folder per dispute using this naming convention, then place all evidence files inside the relevant subfolder before submitting. The folder structure maps directly to the processor's evidence categories.

FOLDER	PLACE THESE FILES HERE	PURPOSE
<b>DISPUTE_[PROCESSORREF]_[YYY YMMDD]/</b>	(parent folder — no files at root level)	One folder per dispute. Ref = processor's dispute reference number.
<b>/01_ORDER_DETAILS</b>	ORDER_[ref]_[date].pdf ACTIVITY_[ref]_[date].pdf	Order confirmation and customer purchase history
<b>/02_DELIVERY_PROOF</b>	DELIVERY_[ref]_[date].pdf	Carrier proof of delivery PDF or tracking screenshot
<b>/03_CUSTOMER_COMMS</b>	COMMS_[ref]_[date].pdf	Full support thread export — not individual message screenshots
<b>/04_FRAUD_SIGNALS</b>	IP_[ref]_[date].png DEVICE_[ref]_[date].png	CE 3.0 required fields — IP address and device fingerprint (Stripe Radar or Shopify Payments Fraud Analysis panel)
<b>/05_POLICY_AND_TERMS</b>	POLICY_[ref]_[date].png POLICY_REFUND_[ref]_[date].pdf	Checkout terms screenshot and return/refund policy export
<b>/06_RESPONSE_DRAFT</b>	Your drafted response document (use Template Library as base)	Working copy of the written response — keep drafts here, not at root level
<b>/07_SUBMISSION_CONFIRM</b>	CONFIRM_[ref]_[date].pdf	Screenshot of submission confirmation page — capture immediately after submitting

*Purple row = CE 3.0 fields. Only relevant for Stripe/Shopify Payments Visa fraud disputes (reason code 10.4).*

## SECTION 6 · Evidence Quality Rules

Gathering evidence is not enough. How you capture, format, and present it affects whether reviewers can use it. These rules apply to every submission.

■ DO THIS	■ NEVER DO THIS
✓ Export documents as PDF where possible	✗ Submit a file named "Screenshot 2025-03-10 at 14.31.png"
✓ Include URL bar in screenshots of web pages	✗ Crop out dates, addresses, or order totals
✓ Download carrier proof-of-delivery PDF (not just a screenshot)	✗ Edit or annotate evidence files in any way
✓ Export support threads as full PDF thread	✗ Submit individual screenshots of each message
✓ Name files per convention: TYPE_ORDERREF_DATE.pdf	✗ Submit more than 10 files — quality over quantity
✓ Capture Stripe IP address field or Shopify Payments Fraud Analysis panel exactly as shown	✗ Paraphrase what the evidence says — let it speak for itself
✓ Date-stamp every screenshot (check system clock first)	✗ Submit after the deadline — automatic loss regardless of evidence quality
✓ Verify the portal deadline, not the notification email timestamp	✗ Include the same piece of evidence twice under different filenames

## SECTION 7 · Pre-Submission Checklist

**⚠ Run through this checklist before you click Submit. A bad submission is worse than no submission — you cannot re-submit once the window closes.**

### Evidence Completeness

- All must-have fields for my dispute type gathered (see Section 2)
- CE 3.0 fields captured if Visa fraud dispute (reason code 10.4 only): IP, device ID, activity log, 2× prior transactions
- All files named per TYPE\_ORDERREF\_DATE convention
- Files placed in correct subfolders
- Total file count is 10 or fewer — removed duplicates or low-value items

### Document Quality

- All PDFs open cleanly — no password protection, no corruption
- All screenshots include visible URL bar where required (checkout page, tracking page)
- All screenshots include a visible date — checked system clock before capturing
- Support thread exported as full PDF thread, not individual message screenshots
- Delivery proof is the official carrier PDF, not a screenshot of the tracking page
- No files edited, annotated, or cropped in ways that could suggest manipulation

### Response Draft

- Response addresses the specific reason code — not a generic reply
- Each piece of evidence referenced explicitly: "Delivery confirmation (see Exhibit 2) shows..."
- Response is under 500 words
- No emotional language — factual and professional only
- Template Library entry for this dispute type used as starting framework

### Submission Mechanics

- Processor deadline confirmed in portal — not relying on notification email timestamp
- Submitting via correct portal: Stripe Dashboard / Shopify Admin → Orders → Chargebacks / PayPal Resolution Centre
- All required portal fields completed
- Submission confirmation page screenshot saved as CONFIRM\_[ref]\_[date].pdf
- Submission date and confirmation number logged in Dispute Response Tracker

### DISCLAIMER

*This guide is an educational workflow tool. It does not constitute legal advice and does not guarantee any dispute outcome. Processor requirements change — verify current evidence requirements and navigation paths at your processor portal before submitting. Fees, thresholds, and deadlines stated in this guide are subject to change; verify current figures with your processor. The CE 3.0 field locations described reflect Stripe's interface at time of publication and may change without notice.*