

Chargeback Defender

Test Cases - One Per Lane

Three realistic scenarios covering the full workflow end to end

Lane A - Active Dispute, Decision Made, Fighting

Use this case to test: intake through submission. All evidence fields are present. Workflow should complete end to end.

Transaction Details

Processor	Stripe
Customer	Marcus Webb
Email	marcus.webb84@gmail.com
Order Reference	ORD-20260128-4471
Order Date	January 28, 2026
Product	Leather Minimalist Wallet - Black
Amount	\$67.00

Dispute Details

Dispute Date	February 14, 2026
Response Deadline	February 28, 2026
Reason Code	Visa 13.1 - Merchandise Not Received
Customer Claim	Item never arrived
Decision	Fight

Actual Situation

Delivery Status	Delivered February 3, 2026 via USPS - tracking shows delivered to mailbox
Prior Purchases	Two prior purchases in November and December 2025 - both undisputed

IP Address	104.28.112.47 (captured at checkout in Stripe Dashboard)
Device ID	Captured by Stripe - available in Stripe Radar event details

What to Test

Log the dispute in the Dispute Response Tracker. Run the Fight or Flight Calculator to confirm fight decision. Open the Evidence Assembly Guide and gather all 7 CE 3.0 fields. Note: Visa 13.1 (Item Not Received) does not require CE 3.0, but all standard evidence fields apply. Select Template T2 from the Template Library. Complete the Dispute Response Cover Sheet. Submit via Stripe Dashboard.

Lane B - Active Dispute, No Decision Yet

Use this case to test: the Fight or Flight Calculator and triage decision logic. Evidence is ambiguous - the calculator output should drive the decision.

Transaction Details

Processor	Shopify Payments
Customer	Priya Nair
Email	priya.nair@outlook.com
Order Reference	ORD-20260201-8832
Order Date	February 1, 2026
Product	Resistance Band Set (5 pack)
Amount	\$44.00

Dispute Details

Dispute Date	February 20, 2026
Response Deadline	March 6, 2026
Reason Code	Mastercard 4853 - Item Not as Described
Customer Claim	Bands were different weight ratings than advertised
Decision	Unclear - run Fight or Flight Calculator first

Actual Situation

Product Page	Weight ratings are clearly shown in the product listing
Support Contact	Customer never contacted support before filing
Prior Purchases	No prior purchases on record
CE 3.0 Eligible	No - Mastercard 4853 does not qualify for CE 3.0

What to Test

Log the dispute in the Tracker. Run the Fight or Flight Calculator with \$44.00 transaction value, Shopify Payments dispute fee (~\$15), and honest win probability estimate given no support contact and no prior relationship. The calculator output determines whether to fight or accept. If fighting: select Template T3 (Item Not as Described) and gather product listing screenshot, order confirmation, and any photos of the item. Submit via Shopify Admin.

Lane C - No Active Dispute, Setting Up

Use this case to test: the Tracker rate monitor, Prevention Mini-Pack audit, and Post-Purchase Email Sequence deployment. No dispute to respond to - the goal is prevention and system configuration.

Merchant Profile

Processor	PayPal (primary for disputes in this scenario)
Platform	Shopify store
Monthly Revenue	\$55,000/month
Dispute Frequency	3-4 chargebacks per month (averaging)

Current Status

Active Disputes	None currently open
Stripe Rate	0.71% - warning zone begins at 0.75%
Last Dispute	Lost February 10, 2026 - submitted tracking number only, no CE 3.0 fields
Rate Trend	Approaching warning threshold - needs immediate monitoring

Setup Goals

Goal 1	Configure Dispute Response Tracker with processor thresholds and current rate
Goal 2	Set days-to-breach indicator based on current 0.71% rate
Goal 3	Deploy Post-Purchase Email Sequence for all future transactions
Goal 4	Complete the 35-point Prevention Mini-Pack audit - prioritize 3DS2 and tracked shipping

What to Test

Open the Dispute Response Tracker and configure the Rate Monitor tab: enter Stripe threshold (1.0%), warning zone (0.75%), and current rate (0.71%). Verify the days-to-breach indicator activates. Open the Post-Purchase Email Sequence and configure the three emails in your email platform. Run the Prevention Mini-Pack 35-point audit - flag 3DS2 configuration and tracked shipping as the two highest-priority controls. Log the February 10 loss in the Tracker and use the Learning Loop to identify the evidence gap (CE 3.0 fields were not submitted).