CloudWalk Technical Case – Chargeback Case Response

Data Analyst - Risk Analyst I

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Scenario: Chargeback reason "Product/Service not provided" has been denied by the issuer. The cardholder insists the product was delivered.

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1. Client Communication & Acknowledgement

- **Acknowledge** the client's frustration and restate the facts:

  > "Thank you for your follow-up. I understand your concern—our records show we sent delivery documentation, but the issuer has declined our defense."

- **Assure** that you will explore every avenue to resolve the dispute.

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2. Gather & Present Additional Evidence

- **Confirm delivery details**: obtain scanned proof of delivery, signed delivery receipt or GPS-stamp from the carrier (Chargeback Gurus, 2025).

- **Collect corroborating data**:

  - Photos of shipment at doorstep or handoff.

  - Internal order logs showing pick-pack timestamps.

  - Customer communications acknowledging receipt (email, chat).

- **Prepare a representment package**: craft a concise rebuttal letter summarizing the evidence and align directly to the chargeback reason code requirements (Moshkovich, 2024) (Verifi, 2025).

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3. Escalate to Issuer & Network

- **Resubmit with enhanced proof**: file a formal representment within card network deadlines (30–45 days) including the new evidence set.

- **Engage the payment network** (e.g., Visa or Mastercard) via their merchant dispute portal for escalation if initial representment fails (Antom, 2025).

- **Track case status** and flag internally for priority handling.

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4. Customer-Centric Resolution Offer

- **Interim goodwill gesture**: propose a refund or replacement shipment while representment is pending to preserve the relationship.
- **Guide the cardholder**: if they agree to drop the chargeback, instruct them to contact their issuer to withdraw the dispute and share proof of this communication with us (Shopify, 2025).

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5. Preventive & Follow-Up Actions

- **Root-cause analysis**: review fulfillment and delivery processes to find gaps (e.g., missing signatures, tracking delays).
- **Anti-fraud tuning**: adjust rules or ML thresholds to flag high-risk orders for extra verification (e.g., large orders, new shipping addresses).
- **KPI monitoring**: track chargeback reason trends, dispute win rates, and customer satisfaction to measure improvements.

References

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