

CloudWalk Technical Case – Chargeback Case Response

Data Analyst - Risk Analyst I

Daniel Sousa

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

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.
-

2. Gather & Present Additional Evidence

- **Confirm delivery details:** ask the carrier for a signed delivery receipt, scanned proof of delivery, or GPS stamp (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 representation package:** write a succinct rebuttal letter that summarizes the evidence and directly complies with the requirements of the chargeback reason code (Moshkovich, 2024) (Verifi, 2025).
-

3. Escalate to Issuer & Network

- **Resubmit with enhanced proof:** submit a formal representation with the updated evidence set by the card network deadline of 30 to 45 days.
 - If initial representation is unsuccessful, use the **merchant dispute** portal of the payment network (such as Visa or Mastercard) to escalate the matter (Antom, 2025).
 - **Monitor** case status and raise internal flags for handling in order of priority.
-

4. Customer-Centric Resolution Offer

- Propose a refund or replacement shipment as an **interim goodwill gesture** to maintain the relationship while representation is pending.
 - **Assist the cardholder:** if they consent to cancel the chargeback, tell them to get in touch with their issuer to end the dispute and provide us with documentation of this exchange (Shopify, 2025).
-

5. Preventive and Follow-Up Actions

- **Root cause analysis:** examine delivery and fulfillment procedures to identify any weaknesses (such as tracking delays or missing signatures).
- **Anti-fraud tuning:** modify ML thresholds or rules to identify high-risk orders (such as large orders or new shipping addresses) for additional verification.
- **KPI monitoring:** monitor customer satisfaction, dispute win rates, and chargeback reason trends to gauge progress.

References

- Antom. (2025, April 16). *Chargeback representment: A comprehensive guide*. Retrieved from Antom: <https://knowledge.antom.com/chargeback-representment>
- Chargeback Gurus. (2025, July 17). *Fighting Chargebacks with Delivery Confirmation*. Retrieved from Chargeback Gurus: <https://www.chargebackgurus.com/blog/fighting-chargebacks-with-delivery-confirmation>
- Moshkovich, D. (2024, February 22). *Winning Chargeback Disputes with Representment*. Retrieved from ChargeFlow: <https://www.chargeflow.io/blog/mastering-chargeback-representment-a-step-by-step-approach>
- Shopify. (2025). *Reasons for a chargeback or inquiry*. Retrieved from Shopify Help Center: <https://help.shopify.com/en/manual/payments/chargebacks/chargeback-reasons>
- Verifi. (2025). *Best Practices for Chargeback Representment*. Retrieved from Verifi: <https://www.verifi.com/in-the-news/best-practices-chargeback-representment.html>