**CloudWalk Technical Case – Chargeback Case Response**

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***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 representment 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

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