**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**: 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).

**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.

**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).

**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**

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