CHARGEBACK DEFENSE SERIES

START HERE

Your files, in plain language — read this page first.

WHERE YOUR FILES LIVE

After purchase, your files live in your Etsy account. Sign in to Etsy, go to Purchases (your profile icon, then Purchases and reviews), open this order, and choose Download Files. Save the downloads to your phone or computer before you start filling anything in.

HOW TO OPEN THEM

1. PDF files open in any free PDF reader, browser, or phone Files app. If a file arrives as a ZIP, tap or double-click it to unzip, then open the files inside.
2. The spreadsheet (.xlsx) opens in Excel, Google Sheets (upload it, then open), or LibreOffice. Yellow cells are yours to fill in; green cells calculate for you.
3. Print the flat PDF, or skip printing and use the FILLABLE PDF on your phone — tap each field and type.

WHICH FILE IS FOR WHAT

- ☐ FLAT PDF (US Letter + A4) — print and fill in by hand, or keep as the clean master copy.
- ☐ B&W US LETTER PDF — ink-friendly grayscale version for cheap home or office printing.
- ☐ FILLABLE PDF — phone-friendly version; type into every field.
- ☐ SPREADSHEET (.xlsx) — case and deadline tracker, evidence tracker with completeness %, communications log.
- ☐ BONUS FILE — the A4 ink-friendly B&W version is NOT in the Etsy download. Its free download link is in your Etsy thank-you message after purchase (Message to buyers).

STUCK? MESSAGE US

- Open your Etsy order and choose Message seller (or Messages in the Etsy app) and tell us what you are stuck on. We reply through Etsy messages.

Important: This pack is a general organization tool with worksheets and example wording for you to edit with your own facts. It is not legal or financial advice, consult a professional about your situation. It states no processor rule, deadline, fee, or outcome as applying to you — copy every date, reason code, and requirement from your own processor dashboard or notice. Submitting evidence does not guarantee any outcome.

Your Case & Deadline Worksheet

You delivered it. Now work to your own deadline — copied from your dashboard.

You delivered the work or the goods. Then the payment was pulled back as a chargeback. This pack turns that shock into one tight, factual evidence bundle, submitted before YOUR deadline. Every date on this page is yours to copy from your processor dashboard or dispute notice — this pack invents no processor deadline for you.

YOUR CASE — COPY IT EXACTLY FROM YOUR DASHBOARD

Your name / business: _____ Processor / platform: _____

Order / invoice #: _____ Customer name (as in order): _____

Original charge date: _____ Charge amount: $ _____ Chargeback amount: $ _____

Dispute / case ID (exactly as shown): _____ Date dispute opened: _____

YOUR DEADLINE — THE ONLY ONE THAT COUNTS

Evidence due date (copy from dashboard): _____ Time / timezone shown: _____

Your own submit-by target (pick a date BEFORE the due date): _____

Where you submit (dashboard / portal name, as shown): _____

File format / size limits shown in the portal (copy them): _____

DO NOT GUESS THE DEADLINE

- Copy the due date character-for-character from your processor notice. If the notice and the dashboard show different dates, use the earlier one and note both here.
- This pack sets no deadline and states no processor rule — your dashboard is the only source for your case.

Honest note: no pack, letter, or checklist can guarantee a chargeback is reversed. What this pack does is help you submit a complete, factual, on-time bundle — the part that is in your control.

Reason-Code Worksheet

What they claim happened — in their words — and what actually happened.

Your processor notice names a reason or reason code for the chargeback. Copy it exactly. Then write, in plain facts, what your records show. Your rebuttal (page 7) answers THIS claim — not a general complaint, and not an argument about the customer as a person.

THE CLAIM — COPY IT WORD FOR WORD

Reason / reason code (exactly as shown): _____

Reason wording in full (exactly as shown): _____

What the notice says you must show (copy it): _____

WHAT ACTUALLY HAPPENED — FACTS ONLY

- ☐ The order: what was bought, on what date, for what amount — one factual sentence.
- ☐ The delivery: what was delivered, on what date, and how (tracking, download, handover, completed service).
- ☐ The acceptance: any sign-off, approval message, use of the deliverable, or period of use after delivery.
- ☐ The conversation: any messages before or after delivery that show the customer knew, agreed, or used it.
- ☐ Anything the claim leaves out — stated as a fact with a record behind it, never as an insult or a guess about motive.

YOUR ONE-PARAGRAPH ANSWER (DRAFT IT HERE)

In my own words, the claim is answered by: _____

(continue — keep it factual, no motive claims): _____

Rule for this page: if you cannot point to a record for a sentence, delete the sentence. Facts with proof beat strong wording every time.

Evidence 1 — Order & Delivery Proof

The first question every reviewer asks: did they get what they paid for?

Gather each item into one folder, in this order. Check it as you file it. If an item does not exist for your kind of sale, write 'n/a — [why]' next to it instead of leaving it blank. Send copies, never your only copy.

THE ORDER ITSELF

- ☐ The order confirmation, invoice, or receipt — showing the item, the amount, and the date, matching the charged amount.
- ☐ The product or service description as it appeared at purchase — what the customer agreed to buy.
- ☐ Proof the payment was taken for THIS order (the transaction record from your dashboard, as shown).

THE DELIVERY — PICK YOUR KIND AND FILE THAT PROOF

- ☐ PHYSICAL GOODS: carrier tracking showing delivery to the order address, with the delivery date — plus the packing or shipping receipt if you have it.
- ☐ DIGITAL GOODS: the delivery email/message with its date, the download or access record your system shows, or the file-send receipt.
- ☐ SERVICES / FREELANCE WORK: the final files or completed-work record, with the delivery date and how it was sent.
- ☐ IN-PERSON WORK: the dated job record, invoice marked complete, or signed completion note (see also page 6).

DELIVERY FACTS — WRITE THEM ONCE, USE THEM EVERYWHERE

Delivered on (date): _____ Delivered how: _____

Delivered to (address / email / account, as in order): _____

Tracking / delivery record ID (if any): _____ File name in your bundle: _____

Name every evidence file clearly before you upload it (for example: 01-order-receipt.pdf, 02-delivery-tracking.pdf). A reviewer who can follow your file names can follow your case.

Evidence 2 — Communications & SMS Log

Their own words, in order — the thread that shows agreement and use.

Messages often answer a chargeback claim better than any letter: the customer asking for the work, approving it, confirming receipt, or using it. Export or screenshot the full thread — do not crop out context, and never edit a message. Log each key message below, oldest first.

WHAT TO INCLUDE — CHECK EACH ONE

- ☐ The pre-sale conversation: what they asked for, the price and terms you stated, and their agreement.
- ☐ Any approval or go-ahead message ('looks good', 'go ahead', 'proceed' — in their words).
- ☐ The delivery message and any reply confirming receipt, thanks, or use.
- ☐ Any post-delivery messages showing use, enjoyment, follow-up orders, or questions about the work itself — not about payment.
- ☐ Any message where a problem was raised — and your reply offering a fix, resend, or refund discussion, with dates.

MESSAGE LOG — ONE ROW PER KEY MESSAGE

Date / time: _____ Channel (email / SMS / app): _____ From: _____

What it says — their words where you can: _____

What it proves (agreement / approval / receipt / use): _____

Date / time: _____ Channel (email / SMS / app): _____ From: _____

What it says — their words where you can: _____

What it proves (agreement / approval / receipt / use): _____

Date / time: _____ Channel (email / SMS / app): _____ From: _____

What it says — their words where you can: _____

What it proves (agreement / approval / receipt / use): _____

Keep the originals untouched on your phone or in your inbox. Screenshots are copies for the bundle — the originals stay where they are if anyone asks to see them.

Evidence 3 — Acceptance & Terms Proof

Sign-off, acceptance, and the terms they agreed to before paying.

Two quiet proofs close many disputes: the customer accepted the work, and the customer agreed to your terms — including your refund terms — before the charge. File what you actually have; do not create or back-date anything. A missing item is a lesson for next time (page 9), never something to invent now.

ACCEPTANCE / SIGN-OFF PROOF

- ☐ A signed acceptance, completion sign-off, or approval form — with its date.
- ☐ An approval message or email (also logged on page 5) — file a clean copy here too.
- ☐ Proof of use: the deliverable published, installed, worn, driven, posted, or otherwise used after delivery.
- ☐ A review, rating, referral, or repeat order from the same customer after this delivery.

TERMS & REFUND ACKNOWLEDGMENT PROOF

- ☐ Your terms, checkout wording, proposal, or contract as it stood on the order date — including the refund terms the customer saw.
- ☐ Proof the terms were shown or agreed before payment (checkout record, signed proposal, or agreement reply — whatever your system actually records).
- ☐ Your refund policy as published at the time, and any refund or fix you offered in this case, with dates.
- ☐ If the customer never contacted you before the chargeback, write that fact here with the dates you checked (inbox / messages checked on):

ACCEPTANCE FACTS

Accepted / signed off on (date): _____ Accepted by (name): _____

Terms version / location on the order date: _____

Refund or fix offered? What + date (or 'none — no contact before chargeback'): _____

Rebuttal Letter Worksheet

A short, factual narrative — what was ordered, delivered, and accepted.

Write the letter from your worksheets, in this order. Keep it to facts a reviewer can check against your files. Address it as your portal instructs, attach the evidence in the order named here, and keep a copy exactly as submitted (page 8). Brackets are yours to replace with your records.

Re: Chargeback [case / dispute ID, exactly as shown] — Order [order #] — [charge amount] — [your business name]

On [order date], [customer name] ordered [item / service, exactly as described at purchase] for [amount]. The order confirmation and the description as it appeared at purchase are attached (Files 01–02).

The order was delivered on [delivery date] by [delivery method]. Delivery proof is attached (File 03): [tracking / delivery record / file-send record, with its ID]. The delivery matches the order in item, amount, and destination.

The customer accepted and used the delivery: [approval message dated X / signed sign-off dated X / use shown in File 05]. Key communications are attached in full (File 04), including [the agreement message and the receipt confirmation, with dates].

At purchase, the customer was shown and agreed to terms including [refund terms as written] (File 06). [If true: The customer did not contact us to request a refund or a fix before this chargeback; our inbox and messages were checked on (date). / If contact happened: Our offer of (fix / refund discussion) on (date) is shown in File 04.]

For these reasons, the record shows the charge was for goods / services ordered, delivered, and accepted as described. I ask that this evidence be considered in full. I can provide the originals of any attached record on request. — [Your full name], [Business name], [Date]

BEFORE YOU PASTE IT — CHECK EACH LINE

- ☐ Every date, amount, and ID matches a file in the bundle — no number appears only in the letter.
- ☐ No insult, no motive claim, no threat, and no promise — facts and file references only.
- ☐ File numbers in the letter match the actual upload order in the portal.

Submission Checklist & Copy Log

Submit once, submit complete — then keep the copy that proves it.

FINAL ASSEMBLY — IN UPLOAD ORDER

- ☐ 01 — Order confirmation / invoice / receipt (page 4).
- ☐ 02 — Description / terms as they appeared at purchase (pages 4 and 6).
- ☐ 03 — Delivery proof with its date and record ID (page 4).
- ☐ 04 — Full communications thread, oldest first (page 5).
- ☐ 05 — Acceptance / sign-off / proof of use (page 6).
- ☐ 06 — Terms and refund acknowledgment proof (page 6).
- ☐ 07 — The rebuttal letter from page 7, with every bracket replaced by a record.

SUBMIT — CHECK EACH ONE AS YOU DO IT

- ☐ Files open correctly, are readable, and follow any format / size limits you copied on page 2.
- ☐ The bundle was submitted BEFORE the due date copied on page 2 — to the portal named there.
- ☐ You saved the confirmation screen / reference the portal showed, with its date and time.
- ☐ You kept a complete copy of everything submitted, exactly as submitted, in one folder.

COPY LOG — THE RECORD OF THIS SUBMISSION

Submitted on (date / time): _____ Submitted via (portal, as shown): _____

Confirmation / reference shown: _____ Files submitted (count): _____

Copy folder location: _____

Do not submit twice unless your processor instructs you to — a duplicate can confuse the record. If the portal lets you add a note, one factual line is enough: 'Complete evidence bundle attached in numbered order.'

After You Submit — And Next Time

What happens next is the processor's process. What you fix next is yours.

After submission, the timeline and the decision belong to your processor and the cardholder's bank — this pack states no timeline and promises no result, because neither is ours to state. Note any update your dashboard shows in the log below, and keep your copy folder untouched until the case is fully closed in your dashboard.

CASE UPDATE LOG

Date: _____ What the dashboard / notice shows (its words): _____

Date: _____ What the dashboard / notice shows (its words): _____

Date closed in dashboard: _____ Final amount outcome (as shown): $ _____

PROTECT THE NEXT SALE — CHECK WHAT YOU WILL ADD

- ☐ A delivery record on every order: tracking, a delivery message, or a dated completion record — saved the day it happens.
- ☐ A written acceptance step for services: a reply, a sign-off, or an approval checkpoint before final delivery.
- ☐ Terms and refund wording shown before payment, with the agreement recorded by your system — not just written somewhere.
- ☐ A keep-everything habit: order, messages, and delivery proof filed together per order, so the next bundle takes an hour, not a weekend.
- ☐ A clear contact-first line in your delivery message: 'Any problem? Message me first and I will fix it' — then honor it fast.

IF THE AMOUNT IS LARGE OR THE CASE IS COMPLEX

- Consider a professional consult before your deadline, not after it — bring this completed pack and your copy folder.
- A professional can tell you what actually applies to your situation; this pack cannot.

Closeout & Professional Questions

Close the file properly — decided or not — and know what to ask an expert.

Whether this case ends in your favor or not, close it out in writing. A complete file is what a professional would ask for first — and it is what makes the next dispute, if one ever comes, a short task instead of a crisis.

QUESTIONS FOR YOUR PROFESSIONAL — STARTERS

- ☐ Given my records, is my evidence bundle complete — and what is missing?
- ☐ Do the terms shown at purchase help or hurt in a case like mine, as written?
- ☐ What, if anything, can still be done about this case — and by when, in my situation?
- ☐ What should my checkout, delivery, and sign-off steps look like to be stronger next time?
- ☐ Are there record-keeping or notice duties for my kind of business that I am missing?

CLOSEOUT — CHECK EACH ONE

- ☐ The submitted bundle, the confirmation record, and every dashboard update are filed together, originals untouched.
- ☐ The outcome, exactly as shown in the dashboard, is written in the update log (page 9) — no rounding, no guessing.
- ☐ The next-sale fixes I chose (page 9) are actually in place. No passwords, PINs, or full card numbers are written anywhere in this pack.

Your name (print): _____ Date file closed: _____

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