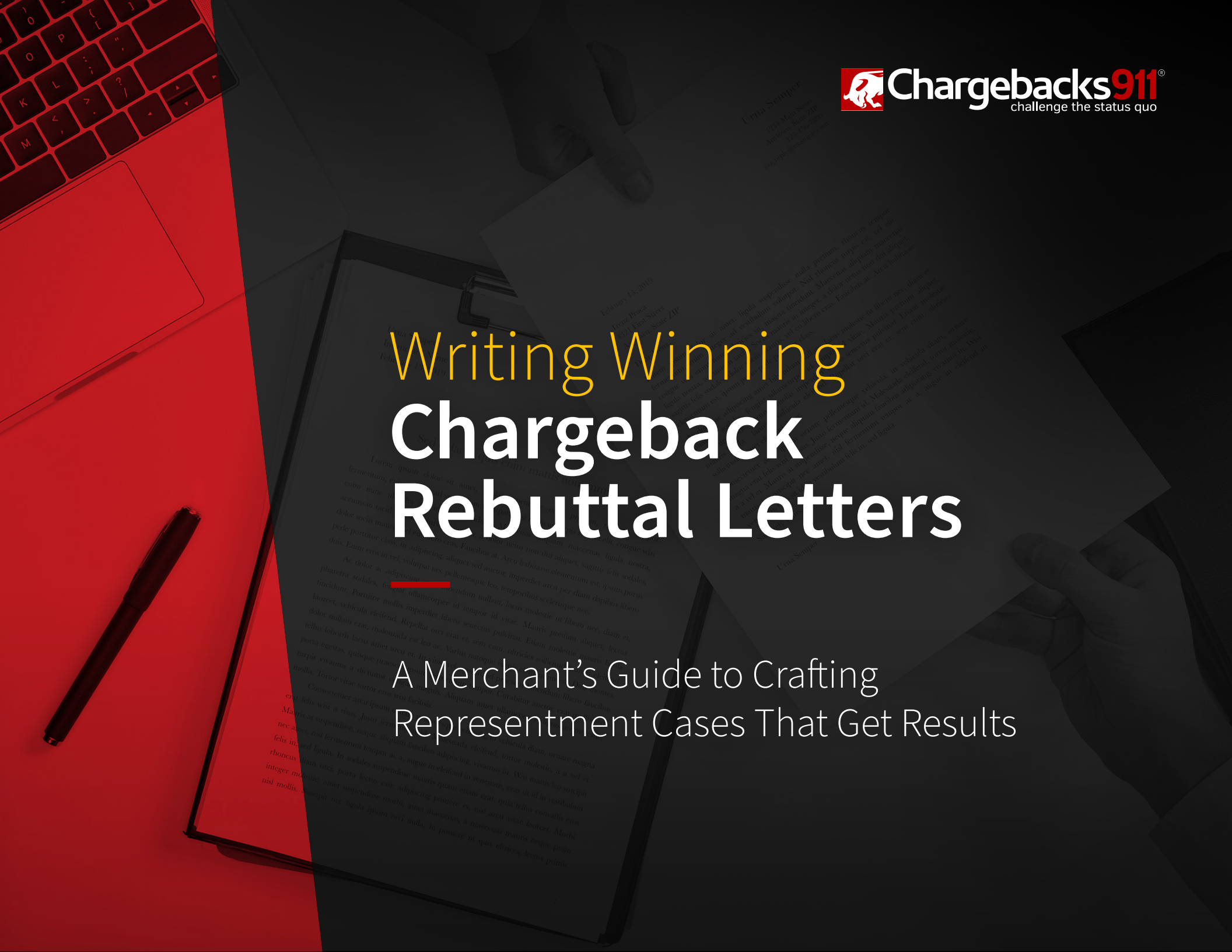
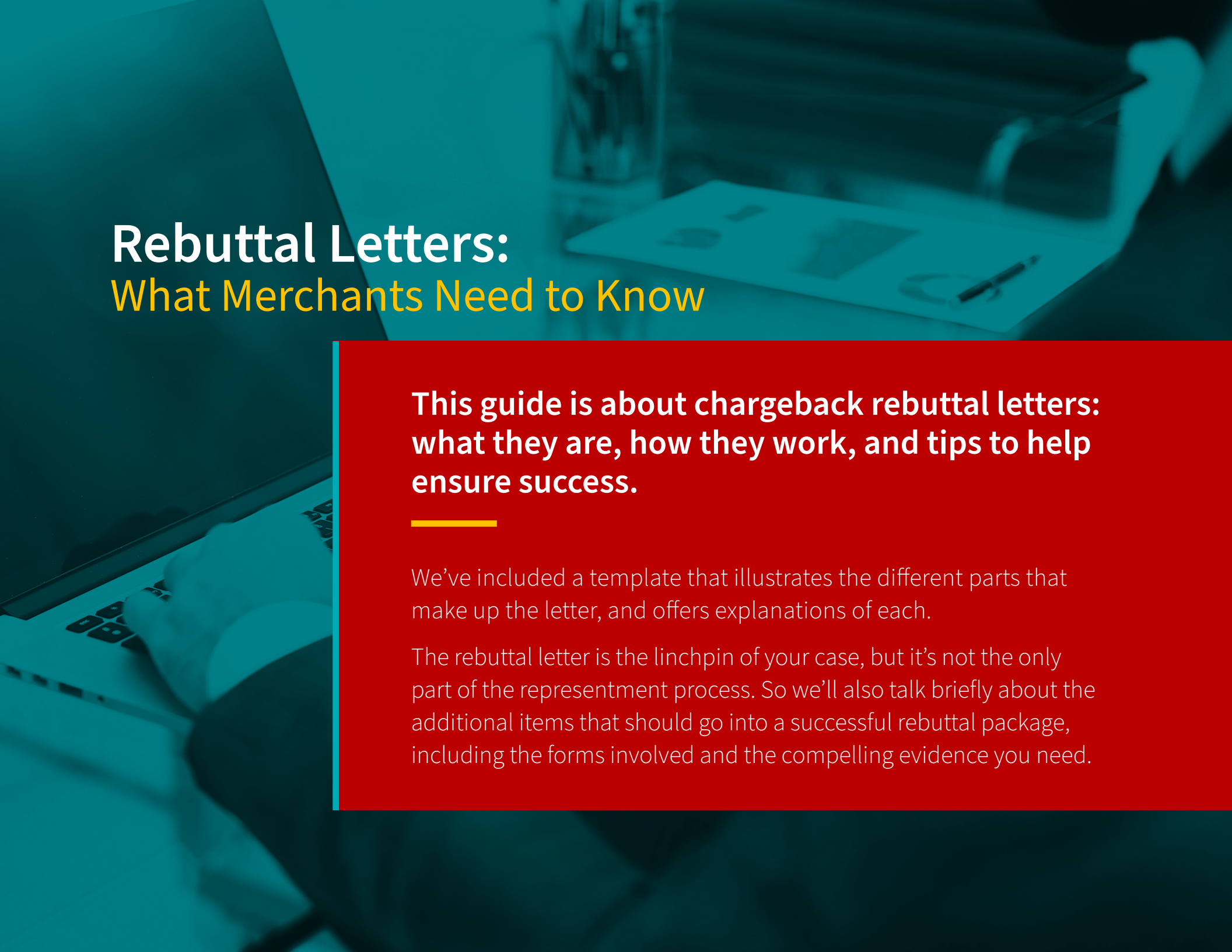


Chargebacks911®
challenge the status quo

Writing Winning Chargeback Rebuttal Letters

A Merchant's Guide to Crafting Representment Cases That Get Results



Rebuttal Letters:
What Merchants Need to Know

This guide is about chargeback rebuttal letters: what they are, how they work, and tips to help ensure success.

We've included a template that illustrates the different parts that make up the letter, and offers explanations of each.

The rebuttal letter is the linchpin of your case, but it's not the only part of the representment process. So we'll also talk briefly about the additional items that should go into a successful rebuttal package, including the forms involved and the compelling evidence you need.

A Word of Caution

The information provided here is intended to serve as a basic guide for merchants who insist on “do-it-yourself” chargeback management. The samples and templates you’ll see show what a typical rebuttal letter should look like.



In-house chargeback management is not recommended in all situations.

There are some instances where DIY efforts may be able to address the “low-hanging” fruit. Examples of these include chargebacks which are issued in error, or which contain obvious mistakes. Still, the stats show that the odds of merchants winning a chargeback reversal on their own are discouragingly low.

The representment system is complicated, with extremely tight deadlines and exacting requirements. The individual banks, card networks, and processors all have different guidelines that can change without warning. Even worse, sending wrong, incomplete, or misleading information with the rebuttal letter can actually do more harm than good.

When all this is factored in, the cost of internal chargeback management may surpass that of the fraud itself. In the end, what you don’t know can hurt you.

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Introduction

Every business that accepts credit cards is vulnerable to payment card disputes. Despite your best prevention efforts, it's likely that a few illegitimate claims will slip through the cracks.

What should you do when that happens?



In many cases, merchants do nothing. They believe that chargebacks are unavoidable, and write off the loss as a cost of doing business. Nothing could be further from the truth, though.

In reality, there are only **two reasons** you should ever accept a chargeback

1

A genuine mistake on your part
MERCHANT ERROR



2

An unauthorized transaction
CRIMINAL FRAUD



You may enter a wrong account number, for example, or a criminal may use stolen information to make a purchase. However, our internal research shows that fewer than half of all chargebacks meet one of these criteria. Most chargebacks stem from cases of post-transactional fraud, commonly known as “friendly fraud.”

Post-transactional fraud comes from seemingly legitimate customers. Some claims may be filed out of ignorance, while others are attempts to gain something for free. Regardless, the end result is the same: you lose revenue and see a higher chargeback rate.

With few exceptions, every friendly fraud claim should be challenged through the represent process. This is where the chargeback rebuttal letter comes into play. Every part of the representment process is necessary. As we’ll see, though, a strong rebuttal letter is often the key to winning a reversal.

Before we dive head-first into rebuttals, however, it may be helpful to examine the reason we need them in the first place.



Chargebacks and Rebuttals

Understanding the Chargeback Process



Chargebacks started out as a necessary component of the credit card landscape.

They were introduced as a “safety net” that protected consumers against fraud and abuse. The ability to file a chargeback gave cardholders the assurance they needed to embrace credit card use on a wide scale.

The chargeback system, however, was put into place half a century ago. This was long before eCommerce was even a thought in anyone’s head. The way consumers shop has changed, but chargebacks haven’t. The direct result has been a meteoric rise in customers filing invalid disputes.

It’s possible for a cardholder to abuse chargebacks by accident. Some people, for example, might believe a chargeback is the same as a return. Others may call the bank simply to inquire about a purchase on their monthly statement, not realizing that the bank would file a dispute on their behalf.

The bulk of post-transactional fraud, however, comes from cardholders trying to do an “end run” around the merchant and appeal to the bank for an unwarranted refund. They may have waited too long to make the return, or perhaps they experienced buyer’s remorse. In a growing number of cases, though, they are engaging in “cyber shoplifting” by deliberately gaming the system to steal from merchants.



Officially, the cause of a chargeback is indicated by what banks and card networks call a **“reason code.”**

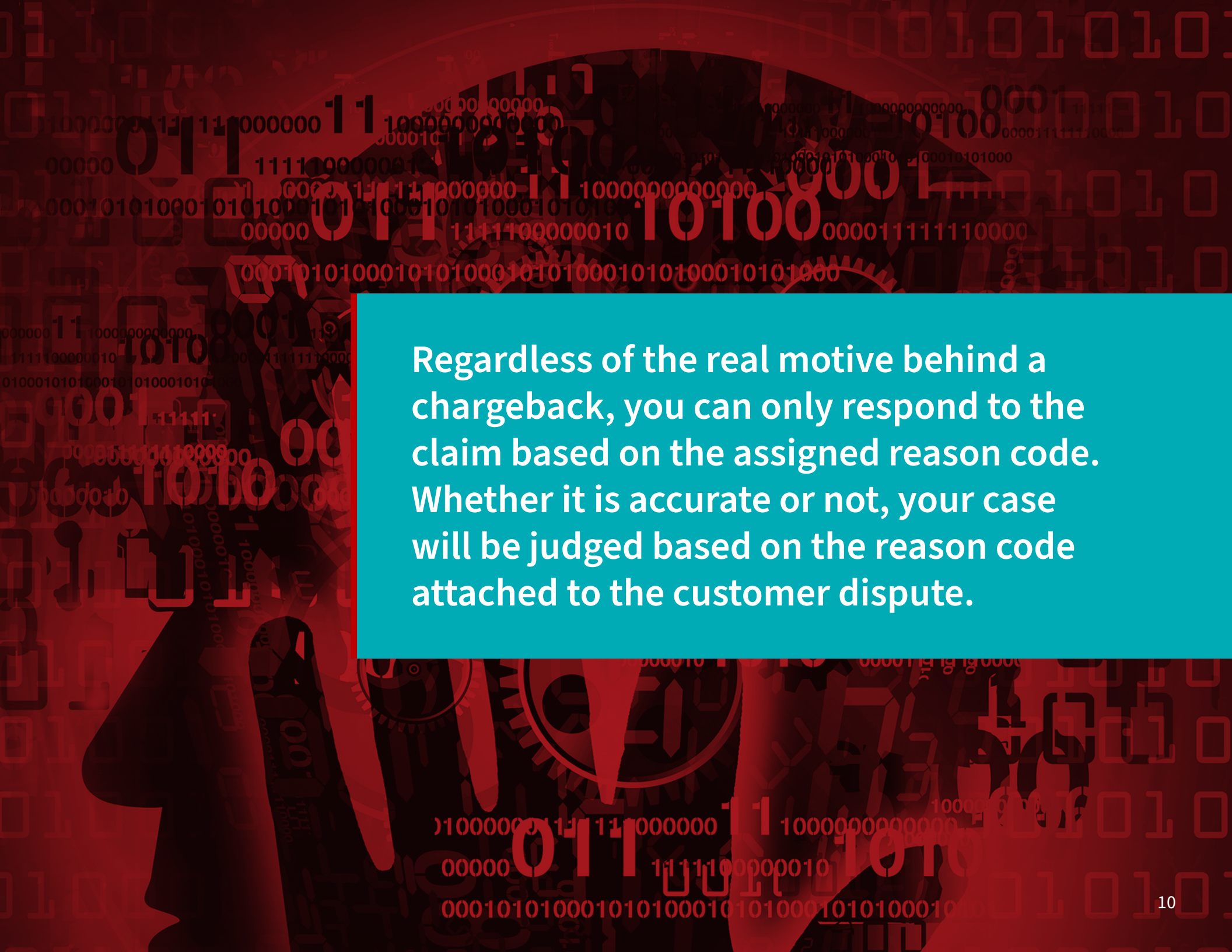
These codes are meant to reference the various acceptable reasons for filing a chargeback. By necessity, these codes are somewhat generic. Each one can apply to multiple, more specific situations.

This is complicated by the fact that each card network has its own unique set of reason codes. These codes can also change or be updated at any time, which adds another level of complexity. Just keeping up with reason code requirements can take a lot of time and effort.

The larger problem is that reason codes are also notoriously incorrect. Because the majority of post-transactional fraud is illegitimate, the cardholder has to “invent” a reason for the dispute. The buyer could claim the merchandise never arrived, or that it differed from the product description.

If you’re interested in learning more, we have a downloadable white paper that explores why reason codes aren’t always effective.





Regardless of the real motive behind a chargeback, you can only respond to the claim based on the assigned reason code. Whether it is accurate or not, your case will be judged based on the reason code attached to the customer dispute.

How Representment Works



Crafting a rebuttal letter is only one specific task within the overall chargeback representment case. The process starts with the customer dispute, then moves through a series of steps:

1. The cardholder requests a chargeback from the issuing bank.
2. The bank reviews the claim; if the case is deemed valid, the issuer files a chargeback.
3. The chargeback is forwarded to your acquiring bank.
4. Your bank debits your account and notifies you using a Chargeback Debit Advice Letter. The letter is normally mailed on the same day your account is debited. Unless you closely follow the numbers in your merchant account, you may receive the letter before you notice the funds are missing.

You have two options at this point:

A. Accept the chargeback (including fees and loss of merchandise).

B. Challenge the chargeback through representment.



If you choose to accept the chargeback, the dispute ends here. If you decide to challenge the chargeback, the process continues:

5. You create a response package, sometimes called a rebuttal package, or simply a rebuttal.

6. You send a rebuttal letter/response package to your acquirer.

7. If the acquirer accepts your challenge, the bank will temporarily credit your account and forward the information on to the issuer.

8. The issuer reviews your letter and evidence and decides the case for either you or the cardholder.

Some cases may qualify for a second presentment (arbitration), which essentially repeats the process with additional evidence. Keep in mind that you will still be responsible for chargeback fees, whether the issuer rules in your favor or not.

While there may be other parties involved, including card networks, processors, and so on, the illustration on the following page shows a simplified version of the rebuttal process.



Dispute Process

Cardholder calls bank

Issuer files chargeback

Chargeback sent to acquirer

Acquirer sends advice letter

MERCHANT WILL EITHER

Challenge the chargeback  **OR**  **Accept** the chargeback

Merchant writes rebuttal letter

Rebuttal sent to acquirer

Merchant receives temporary credit

Issuer rules for merchant or cardholder

END initial dispute

What Goes into a Rebuttal?



Challenging a customer dispute requires a response package that includes multiple items. We'll look more closely at each one, but here is an overview of what your rebuttal should contain:

A Persuasive Rebuttal Letter

A summary of your case. This is your chance to make a great first impression. Your letter should be easy to read, concisely sum up your position, and point to your evidence.

Compelling Evidence

Without compelling evidence—receipts, proof of delivery, communication records, etc.—you have no case. Specifics will vary by bank/network, as we'll see later on.

Chargeback Adjustment Reversal Request

The Chargeback Adjustment Reversal Request is a form that covers the information you should have in you rebuttal letter. Including it does not apply in every case. Some acquirers mandate the use of this form, but others don't. Ask your acquirer whether you need to include it with your rebuttal.



CHARGEBACK ADJUSTMENT REVERSAL REQUEST

For faster processing of your chargeback representment, please complete this form, attach supporting evidence, and return all documentation by **08/08/21.**

Mail Documents to:
Acquiring Bank
123 Example Street
Sample City, XX 12345
800-555-5555

or fax to: Fax 800-555-5551

CHARGEBACK ADJUSTMENT ADVICE **Respond by: 08/08/21**

Reason: Late presentment		ADJUSTMENT DATE:	07/27/21
CODE:	4842	CASE NO:	56789123
TYPE:	Retail	CARDHOLDER NO:	123654
MERCHANT NO:	122344566788	REFERENCE NO:	213343 5566779911001122
TRANSACTION AMOUNT:	$67.89	TRANSACTION DATE:	07/18/21
CHARGEBACK AMOUNT:	$67.89	PROCESSING DATE:	07/26/15

MERCHANT ACTION NECESSARY TO REMEDY CHARGEBACK

Please provide the following information:

Merchant Name: Acme Cooking Supplies

Merchant Identification Number: 122344566788

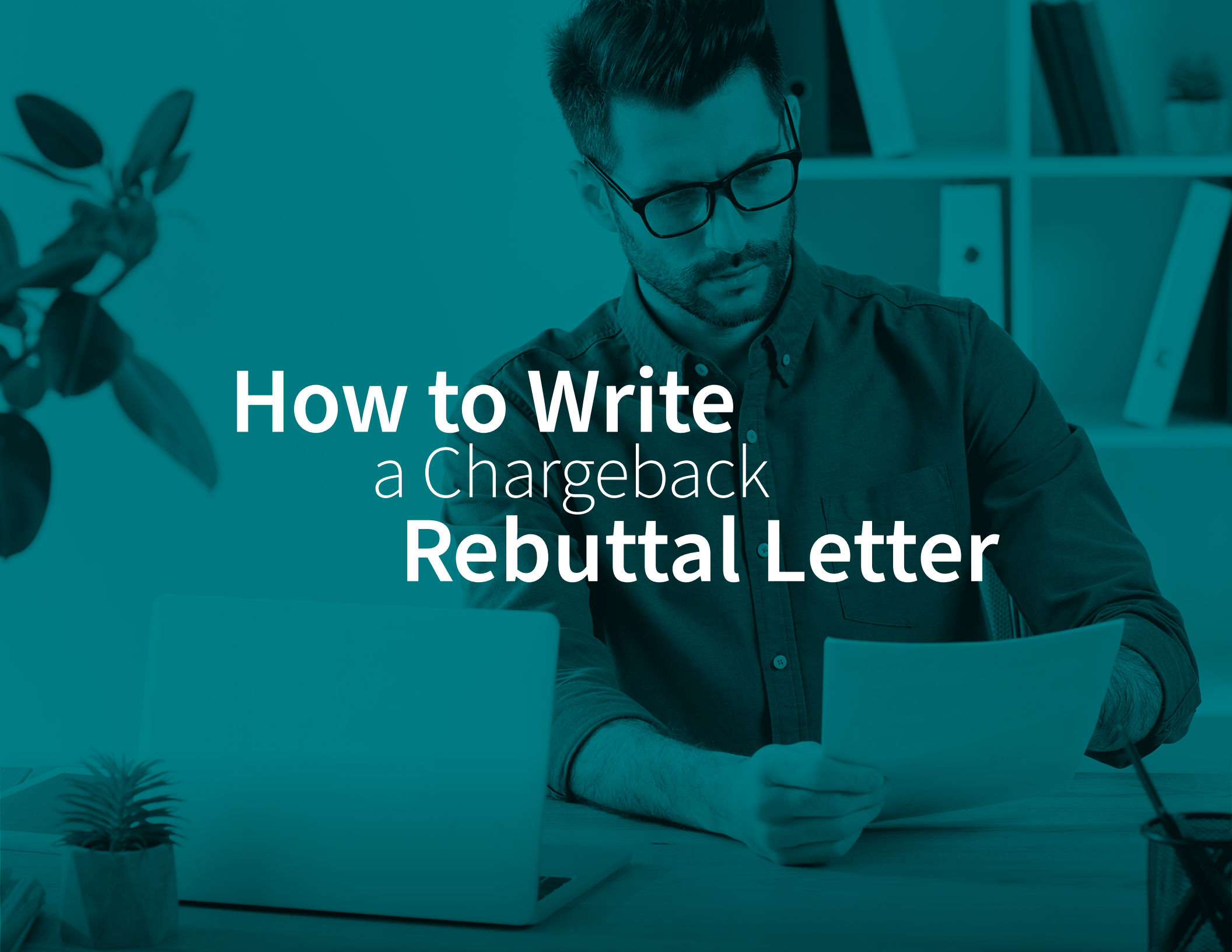
Contact Person: Jane Doe

Telephone number: 544-444-5151 Fax Number: 544-444-5152

Reversal Reason: See Attached documents

Reversal Request Example

Note that chargebacks come with a response timeline, which can vary based on several factors. Late responses will be rejected, so submit your claim as soon as possible, in case a problem arises.



How to Write a Chargeback Rebuttal Letter

1

Gather Information



The last thing you want to do is craft a detailed, compelling rebuttal letter, only to find that you missed an important bit of information and need to start over. To avoid this, it's good to perform a "pre-flight" check before you actually start writing.

Carefully Read the Chargeback Advice Letter ▶

The notice you get from the issuer will probably look similar to this. All the information you need should be here, including any actions already taken by the bank. This will be your reference in crafting your overall response.

Reaffirm the Reason Code

Remember, you must respond to the reason code attached to the chargeback. Even though it may or may not have anything to do with the real reason the chargeback was filed, you must address the claim.

Acquiring Bank
123 Example Street
Sample City, XX 12345
800-555-5555
Fax 800-555-5551

08/04/21

CHARGEBACK ADJUSTMENT ADVICE

Respond by: 08/08/21

Merchant Name
987 Example Boulevard
Test Town, XX 54321

This is a notification of a chargeback initiated by:		Wells Fargo	
Reason: Late presentment		ADJUSTMENT DATE:	07/27/21
CODE:	4842	CASE NO:	56789123
TYPE:	Retail	CARDHOLDER NO:	123654
MERCHANT NO:	122344566788	REFERENCE NO:	213343 5566779911001122
TRANSACTION AMOUNT:	$67.89	TRANSACTION DATE:	07/18/21
CHARGEBACK AMOUNT:	$67.89	PROCESSING DATE:	07/26/15

ACTION TAKEN BY ACQUIRING BANK
- Verified this chargeback is valid and received within the allotted time frame.
- Verified the information listed on this Chargeback Adjustment Advice is valid.

YOUR ACCOUNT HAS BEEN ADJUSTED BECAUSE:
- Late presentment

Please be advised:
- A Chargeback Adjustment Reversal Request form is attached. Please review and complete the "Merchant Action Necessary to Remedy Chargeback" portion of the document.
- Return the Chargeback Adjustment Reversal Request with you compelling evidence.
- Submit your chargeback rebuttal letter before **08/08/21**. Failing to do so means you forfeit your representment rights.
- Your merchant bank account has been debited for the amount of the chargeback.

Gather Your Compelling Evidence

Each reason code has a list of items that may be considered compelling evidence. Check the card network's most current guidelines to see what these are. Make sure you can access the necessary items during writing.

Triple-Check Your Timeframes

Any response that doesn't arrive by the deadline is automatically rejected. Be absolutely sure you know what the timeline is for your response. We recommend submitting your rebuttal 3-4 days before the due date. This allows for follow-up in the event of errors or other complications.

Know Your Submission Options

Nowadays, most processors have a digital portal for uploading your response. Some still rely on older methods such as fax machines or overnight delivery services, though. Find out your submission options ahead of time, and choose the one that works best for you. Be aware, however, that the method you use may affect how much time you have to create your rebuttal.

Get Into The Right Mindset

Chargebacks can make you furious. This is especially true when you know the cardholder is just trying to scam you. That's understandable, but "furious" is the absolute worst frame of mind for writing a rebuttal. Take some time to cool down and look at the situation logically.



2

What to Include



The ultimate goal behind your rebuttal letter is to convince the issuing bank that the chargeback is invalid and should be reversed. It may be tempting to include as much information as you can. In reality, that's not always the best plan.

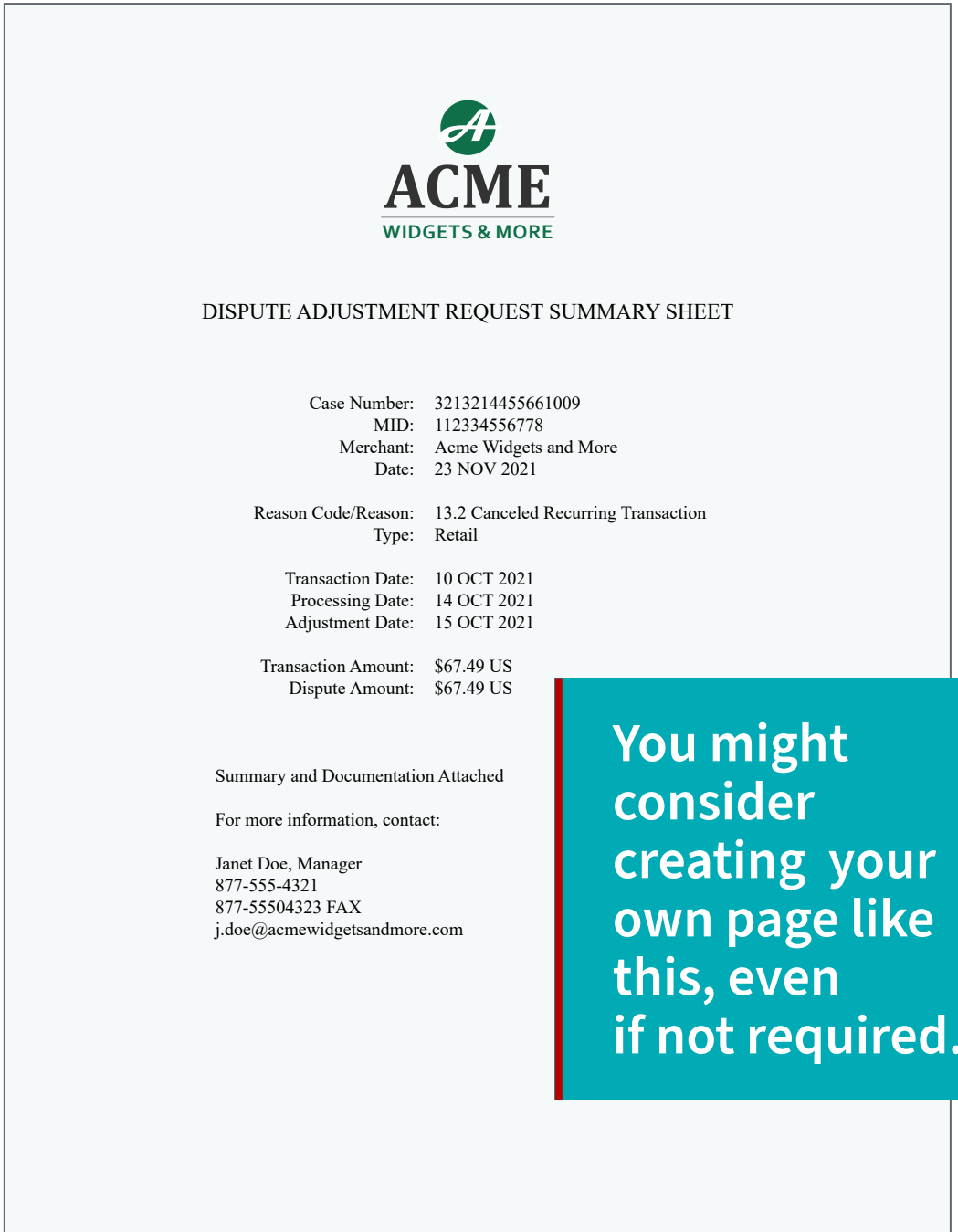
Remember, the bank agent who will be viewing your response looks at similar cases all day, every day. They want to find specific information as quickly as possible. Your rebuttal letter should summarize the main points of your case, so that a quick glance tells the agent the rebuttal bears closer inspection.

This need for an easily understood summary is why some financial institutions insist on the Chargeback Adjustment Reversal Request we described earlier. Even if the issuer doesn't require a formal reversal request, the form gives you a good idea of what your rebuttal letter should include.

Your rebuttal package must offer comprehensive information concerning the case. ▶

This includes any evidence, or copies of evidence, that support your claim. Generally, you should include a condensed or abbreviated version of all of those items in the rebuttal letter itself.

You can think of the rebuttal letter as a cover letter for your entire case. There's no need to go into extensive detail; that's what the evidence is for. It should, however, provide an easy-to-read summary of your claim.



ACME
WIDGETS & MORE

DISPUTE ADJUSTMENT REQUEST SUMMARY SHEET

Case Number:	3213214455661009
MID:	112334556778
Merchant:	Acme Widgets and More
Date:	23 NOV 2021
Reason Code/Reason:	13.2 Canceled Recurring Transaction
Type:	Retail
Transaction Date:	10 OCT 2021
Processing Date:	14 OCT 2021
Adjustment Date:	15 OCT 2021
Transaction Amount:	$67.49 US
Dispute Amount:	$67.49 US

Summary and Documentation Attached

For more information, contact:

Janet Doe, Manager
877-555-4321
877-55504323 FAX
j.doe@acmewidgetsandmore.com

You might consider creating your own page like this, even if not required.

2

Here is the information that the letter should cover.

Business Identification

This may seem like a no-brainer, but sometimes you can be so focused on your case that you overlook basic information. From the start, the bank agent needs to know who you are and what your case is about. Be sure to include:

1. Your business' name
2. The MID (the merchant account number) used for the transaction, especially if you have more than one
3. The ARN (Acquirer Reference Number)—sometimes called a "trace ID"—found in the chargeback advice letter
4. Your processor's name can sometimes be helpful, as well



Case Identification

Which chargeback you are challenging? If your bank can't match your response to the dispute in question, you're dead in the water. Luckily, most of that information should be readily available in the Chargeback Advice Letter, including:

1. The chargeback reason code and the case number assigned to the chargeback.
2. The transaction amount and the chargeback amount
3. The name of the customer
4. The deadline for submitting representment documents
5. The cardholder number used for the transaction.
6. The 23-digit reference number assigned by the card network.

Also, try to give a little background for the sake of context. Briefly touch on the types of products you sell, your average ticket value, sales channels, etc. Again, this is not the place to go into detail. It's simply a quick way to get everyone on the same page.



Case Summary

This is the meat of the letter: your counter-claim against the chargeback. It needs to be as clear and concise as you can make it without omitting any important information. Here's what you want to cover:

1. **The facts of the transaction:**

   A simple recounting of what happened, including time, date, and amount of the order, type of product sold, processing and shipping dates, etc. Keep it brief; a bulleted list is usually enough.

2. **The cardholder's claim:**

   Describe the cardholder who filed the dispute, their claim, and the reason code used. There's no need for conjecture or explanation; just stick to the facts. Again, this could be a bulleted list.

3. **Your case & evidence:**

   Counter the cardholder's claim. List the main evidence you included to show the transaction was valid. Also, note whether you are contesting the entire dispute amount, or only a portion.



What You Want To Happen

You're requesting a chargeback reversal. The fact that you filled out a chargeback reversal request should make that clear. At the same time, it never hurts to formally state—in writing—what you want to happen.

No two rebuttals will be exactly the same. However, these are the key elements you'll usually want to include. Once again, be sure all the necessary information is included, but make it as easy to follow as possible.

Your rebuttal letter should be kept to a single page, or two pages at the most. At the same time, the included evidence may still be lengthy and hard to get through. It helps to highlight relevant passages in some way. For packages that are especially heavy with evidence, consider adding a table of contents to your rebuttal package that points bank agents to specific sections.

3

Get It in Writing



There are four cardinal rules to remember when writing your rebuttal letter.

Strong evidence will ultimately be what decides your case (more on that in a moment). The rebuttal letter, however, should be a summary that lets you underline and clarify how the facts support your challenge. This letter will probably be the first thing the bank agent looks at when reviewing the case, so strive to make a good first impression.

1. Get to the point

Be as concise in your writing as possible. Brevity is key to keeping the agent's attention. You don't need to make excuses or over-explain things; let your evidence do the talking. Ideally, your rebuttal letter should not be more than one page in length.

2. Keep it simple

While you don't want to appear condescending, this is one case where it won't hurt to simplify things a little. Make your letter easy to understand by combining bullet points and short, declarative sentences with active verbs and a clear structure.

3. Make it specific

This is where reliance on automation and generic templates can cause serious issues. Every rebuttal letter must be customized to the unique circumstances of the case. A form letter won't cut it.

4. Keep your cool

Don't say anything to turn the agent against you: stick to the facts and don't get emotional. It's natural to feel annoyance, frustration, or even anger stemming from the cardholder's claim, but keep it to yourself. Again, let your evidence support your case.

4

Style and Structure



4

Now that we know what to include, let's take a look at how to assemble the actual rebuttal letter.

Your Format

The letter should be formal and professional, leaving out emotional or confrontational language. It should follow a traditional letter form (salutation, content, close), but strive to make it accessible. Utilize bulleted lists when possible. Finally, make every word count.

Your Content

Your case will get thrown out immediately without complete information. Provide all the necessary transaction data, including your information, the cardholder's claim, and why the dispute is invalid.

Address each point of the customer's claim. Avoid conjecture; stick to the facts. Ultimately, you want the bank to understand your position and rule in your favor. Edit out anything that does not advance that goal.

Your Summary

Before you respectfully sign off, reiterate your request for a reversal. Even if it seems obvious, a specific call to action can prevent misunderstandings.



Wells Fargo Chargeback Division
1123 Bank Street
Sample City, XX 12345

Case number: 56789123

August 07, 2021

To Whom It May Concern:

Acme Cooking Supplies disputes this chargeback.

On July 18, 2021, our mutual customer, Sally Smith, purchased a Stainless-Steel Mixing Bowl Set, valued at $67.89.

This transaction was charged back to us based on the reasoning of late presentment.

The transaction was processed late, beyond MasterCard's seven day deadline. However, MasterCard chargeback guidelines for a late presentment specify the cardholder's account must also be permanently closed at the time of the chargeback. A copy of MasterCard's guidelines are attached.

On July 28, 2021, the day after the original chargeback was processed, Ms. Smith conducted a second transaction at Acme Cooking Supplies. She Purchased a Balloon Whisk 11" and a Large Wooden Spoon, valued at $15.78. As you can see from our processing records, she made this purchase with the same MasterCard account that was associated with the chargeback.

Since her account hasn't been permanently closed, this chargeback was issued in error and the original transaction should be charged to Ms. Smith's account.

Sincerely,
Jane Doe, CEO
Acme Cooking Supplies

Rebuttal Letter Example

Also, always run grammar/spellcheck on your letter before you send it. Typos and misspelled words come across as careless and make your entire response seem less professional.

5

Compelling Evidence



5

Even the most dynamic rebuttal letter is worthless without solid evidence to support your claim. But what is considered "compelling" in any case will differ based on the reason code and card brand.

A sales receipt, order form, or invoice is usually the best place to start. Things you want it to reference include:

1. A description of the product or service
2. The total amount of the transaction
3. The card number (at least the last 4 numbers) used in the transaction
4. The billing and ship-to address



Other evidence sources:

1. Descriptions of any post-dispute communication with the customer, particularly anything that indicates the customer was satisfied with the purchase.
2. Any emails, written correspondence, or recorded phone conversations with the customer. If you send originals, be sure to make copies for your records.
3. Evidence the purchase was made by a member of the cardholders household or other authorized user.
4. The shipping date, carrier, tracking number, and any delivery confirmation.



For offline services or digital products, also consider:

1. Delivery address
2. Method of delivery (email, digital download, emailed PDF, etc.)
3. Copies of activity logs that verify sign-in at certain times from customer IP address
4. Other evidence that the product was delivered or available
5. Signed contract or other delivery documentation
6. Evidence a subscription has been canceled



This list is not exhaustive.

You'll need to be very familiar with the chargeback regulations of all the major card networks to know what is considered admissible evidence.

If you'd like more information—including some best practices—you should check out this article on compelling evidence for fighting chargebacks.

A Word About Reason Codes

We've said this before, but it's worth repeating: the reason code represents what the bank considers the reason for the chargeback … regardless whether that claim is true. In other words, your evidence must specifically counter whatever reason code accompanied the Chargeback Advice letter.

For a list of helpful chargeback prevention ideas, download our 50 Insider Tips for Preventing Chargebacks guide.

6

Checklist



6

You're almost ready to submit your case.

First, though, run down this list and ensure you've checked off every item you need to complete. Compare your package against this list one more time before you send it to the acquirer.

- [ ] Re-read the Chargeback Advice letter carefully. Be sure you understand the cardholder's claim and have verified the chargeback reason code.
- [ ] Double-check the response deadline, and make sure you hit it.
- [ ] Consult the applicable network's guidelines for examples of acceptable compelling evidence.
- [ ] Specify whether you are contesting either the entire chargeback amount or a partial amount in your rebuttal letter.
- [ ] Include Reversal Request Form, if required.
- [ ] State all the facts that contradict the illegitimate claim or clarify any transaction processing confusion.
- [ ] Refrain from writing an emotional retort. Stick to the facts.
- [ ] Make sure your claim is clear and concise. As far as possible, limit your claim to two or three short paragraphs.
- [ ] Locate the necessary compelling evidence. It's good practice to put your business name and case number at the top of each page for easy identification.
- [ ] If your policies help prove your case, print them out and attach them to the rebuttal letter. Highlight the applicable section, and note where the published polices can be found. Reference the policies in the rebuttal letter and show how they relate to your case.
- [ ] ALWAYS proofread your work for spelling and grammatical errors.




Before you
Start Writing...

With all the helpful information in this guide, you may think you're ready to start tackling chargeback rebuttals on your own. Before you start writing, however, there are a few other things you should know.



Implementing do-it-yourself prevention steps can recover some chargebacks. Statistically speaking, however, chargeback management without professional oversight is usually ineffective, for several reasons:

DIY strategies can only snag the most obvious chargebacks.

Most disputes demand extensive efforts that go beyond do-it-yourself tactics. Plus, even if you win a reversal, you can still get hit with a second/pre-arbitration chargeback.

The chargeback representment process is complicated.

Representment rules are complex, technical, and subject to change without notice. You'll end up spending a lot of your time just keeping track of all the updates and revisions.

Timeframes are short, and deadlines are immovable.

Cardholders can have as long as 120 days to dispute a transaction, but in most cases, you'll have less than a week to submit your rebuttal. That's not much time to craft a compelling case.

Guidelines vary by party.

Banks, card networks, processors, etc., typically all have different guidelines. New chargeback threats appear daily, causing shifts to evidence requirements and other regulations. Staying current on procedures means regular reviewing of documentation from each involved party.

While this is just a partial list, it illustrates why most merchants find it's far more efficient and profitable to outsource their chargeback rebuttals.



A Few Final Words…

Taking a high-level look at writing rebuttal letters may make the process seem straight-forward. Start looking more closely, however, and it quickly becomes apparent that partnering with a professional chargeback management provider offers a world of benefits. Less hassle, for example, and an increased ROI.

Of course, even outsourcing your representments can be dangerous if you turn to the wrong provider. Some firms rely on static rebuttal templates or send automated details. Not only will these be less effective, some of them can actually damage your reputation with the issuer.

Chargebacks911® offers award-winning assistance with representment, rebuttal letter writing, and other post-transactional fraud needs. Our proprietary methods deliver a higher win-rate without damaging your reputation or increasing risk. In fact, we can take chargebacks off your plate altogether, so you can invest more time and energy in serving your current customers and winning new ones.

Still not convinced you need the help of a chargeback expert? Contact us today. We'll show you exactly how much ROI to expect from professional chargeback assistance.

About Us

Chargebacks911 provides cutting-edge, highly-scalable enterprise solutions and specialized consulting for chargeback compliance, risk mitigation, and dispute management to acquirers, card issuers, and large-scale merchants. The company's dynamic technologies and tactical data analysis help decrease the negative impacts of chargebacks and disputes, thereby increasing customer retention and revenues.

For more information, please visit www.chargebacks911.com.

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