

THE CHARGEBACK KILL FILE

The Proven System for Winning Disputes
Across Visa, Mastercard, AmEx & Discover

WHAT'S INSIDE

Response Deadline Guide

Know your exact windows by network

The Evidence Stack

The exact order processors want to see

The Outreach Email Framework

Your secret weapon for flipping cases

5 Mistakes That Guarantee You Lose

And what they cost you

The Win Formula

The framework behind 89%+ wins

Why You're Losing Chargebacks

Most service businesses lose chargebacks for the same five reasons. Not because the client is right. Not because the card network is biased. Because your response is weak.

The chargeback system is designed to be won by whoever presents the better case. Issuers do not investigate. They evaluate what is in front of them.

This Kill File gives you the exact framework used to win disputes across all four major card networks, including rare AmEx reversals that most merchants consider impossible.

Everything here is based on real cases, real wins, and a system refined through dozens of disputes in consulting, funding, and professional services.

89%

WIN RATE

44

CODES

4

NETWORKS

32+

WINS

WHO THIS IS FOR

- Coaches and consultants losing revenue to friendly fraud
- Course creators getting hit with 'unauthorized' claims
- Service businesses where clients dispute after delivery
- Any merchant tired of losing disputes they should be winning

WHAT TO DO RIGHT NOW

If you just received a chargeback notification, follow this checklist before doing anything else. Speed and structure win cases.

01

IDENTIFY YOUR DEADLINE

Visa: 30 days. Mastercard: 45 days. AmEx: 20 days. Discover: 30 days. Your processor may have a shorter window. Confirm the exact date before anything else.

02

PULL YOUR EVIDENCE

Gather: signed agreement, invoice, payment confirmation, identity verification, proof of delivery, communication logs, and audit trail. Start now if these are not organized.

03

SEND THE OUTREACH EMAIL

Before submitting representment, email the client directly. Section 03 covers exactly what this email needs to accomplish.

04

STRUCTURE YOUR RESPONSE

Follow the Evidence Stack order in Section 02. Rebuttal letter first, then agreement, verification, payment, delivery, communications, outreach, audit trail.

05

SUBMIT AND TRACK

Upload your evidence packet to your processor. No links, no URLs, attachments only. Log the submission date and monitor for escalation.

THE RULE:

Structure wins cases. Messy, unnamed, unordered evidence loses before the reviewer reads a single word.

Response Deadlines

Miss the deadline and you automatically lose. No exceptions. Know these cold.

VISA

17 reason codes | Pre-Arb: 30 days from notice

Always confirm actual deadline from the chargeback notice.

30 calendar days

MASTERCARD

9 reason codes | Pre-Arb: 45 days from notice

Always confirm actual deadline from the chargeback notice.

45 calendar days

AMERICAN EXPRESS

10 reason codes | Pre-Arb: Varies (AmEx-managed)

Always confirm actual deadline from the chargeback notice.

20 calendar days

DISCOVER

8 reason codes | Pre-Arb: 30 days from notice

Always confirm actual deadline from the chargeback notice.

30 calendar days

IMPORTANT

Processors may have shorter windows than the network default.

The deadlines above are maximums, not guarantees.

The Evidence Stack

The exact order processors want to see your evidence. Structure wins cases. Most merchants get this wrong and lose disputes they should win.

01

REBUTTAL LETTER

02

SIGNED AGREEMENT

03

IDENTITY VERIFICATION

04

PAYMENT CONFIRMATION

05

PROOF OF DELIVERY

06

COMMUNICATION TIMELINE

07

OUTREACH EMAIL + RESPONSE

08

AUDIT TRAIL

CRITICAL RULE

Never include links or URLs. All evidence submitted as attachments.

Use: "Supporting documentation submitted with this response."

The Outreach Email

This single tactic has flipped more cases than any other element in the system. Before you submit representment, you send one email directly to the client.

Most merchants skip this entirely. They go straight to the processor and hope for the best. That is a mistake. The outreach email is not a courtesy. It is a strategic weapon that changes the entire dynamic of your case.

Why This Is Your Secret Weapon

Creates documented good-faith effort

Issuers want to see you tried to resolve it directly. This email proves it.

Triggers client response

Any reply becomes additional representment evidence you did not have before.

Captures admissions

Clients often confirm the transaction in their reply, destroying their own claim.

Strengthens your entire case

Shows the issuer you operate professionally, not defensively.

NEVER SAY:

"If this was fraud, we can help you file a report."

This opens the door for the client to reinforce their fraud claim.

5 Mistakes That Guarantee You Lose

MISTAKE #1: NO IDENTITY PROOF

You processed a payment but cannot prove who made it. Without identity verification, every fraud claim becomes nearly impossible to beat.

MISTAKE #2: NO EVIDENCE TIMELINE

You have evidence but it is scattered and undated. Processors scan top-down. Disorganized evidence loses before it is read.

MISTAKE #3: NO OUTREACH EMAIL

You went straight to representment without contacting the client. The outreach email creates good-faith evidence and often captures admissions that kill the dispute.

MISTAKE #4: WRONG REASON CODE STRATEGY

You are arguing against the transaction instead of attacking the reason code. A fraud claim requires completely different evidence than a 'not as described' claim. Match the code or lose.

MISTAKE #5: WEAK EVIDENCE PACKAGING

You uploaded a zip file with unnamed documents and no structure. Processor reviewers have minutes, not hours. A messy packet signals an unprofessional operation.

THE PATTERN

Every case lost violated at least one of these rules. Every case won followed all of them. The system is not complicated. It is a discipline.

32 Wins

\$86,345 Recovered

4 Losses

\$16,140 Lost

89%

Win Rate (decided)

The Win Formula

Every case won follows this pattern. Every case lost violated it.

$$\text{WRONG REASON CODE} + \text{STRONG PARTICIPATION} = \text{REVERSAL}$$

Breaking It Down

WRONG REASON CODE

Most clients file under fraud or non-receipt when the real issue is buyer's remorse. Expose the mismatch and the dispute standard collapses.

STRONG PARTICIPATION

The client created an account, verified identity, signed an agreement, submitted documents, and communicated with your team. This is fundamentally inconsistent with unauthorized use or non-receipt.

CLEAN DOCUMENTATION

Evidence organized, dated, tied to the reason code. Rebuttal is one page, professionally structured. Reviewer evaluates in under 3 minutes.

THE BOTTOM LINE

You do not need a lawyer. You do not need a chargeback company.
You need a system. This formula mirrors how issuers actually evaluate disputes.

NEXT STEP

This Is Just the Starting Point

The Kill File showed you the system. Now you know why you have been losing, what evidence matters, and how winning cases actually work.

But knowing the system and executing it are two different things. When you sit down to write your first rebuttal, you are staring at a blank page. When you try to build an evidence index from memory, you forget what goes where. When you draft the outreach email from scratch, you second-guess every sentence.

That is the blank-page problem. The Kill File teaches the framework. The Dispute Arsenal gives you the tools to execute it.

YOUR NEXT MOVE

The Dispute Arsenal

\$37

- Universal Rebuttal Letter Template (reason-code variants for all 4 networks)
- Client Outreach Email Template (the full copy-paste version)
- Evidence Index Template (pre-formatted exhibit labeling system)
- Supplemental Memo Template (for adding evidence after initial submission)
- Reason Code Quick Reference (44 codes, one-page decision guide)
- Response Deadline Cheat Sheet (network-by-network with processor warnings)

\$37 to recover thousands. The math is not complicated.

GET THE DISPUTE ARSENAL

Want the full AI-powered system?

Email us for a demo at disputeproof@upayments.io

Documented results reflect 32 wins across 36 decided cases (89% win rate) and over \$86,000 recovered. Outcomes vary by evidence quality, reason code, card network, and issuing bank review. Fraud-category disputes (e.g., Visa 10.4) require hard authentication signals and carry lower documented win rates. This product provides operational templates and software tooling. It is not legal advice.