



An Extended Guide · No. 1903

Chargebacks — Fighting a Dispute and Winning

The deadlines, the evidence that
wins, and how to prevent them

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! A dispute has a clock on it — respond fast

When a customer disputes a charge, your processor gives you a short window to respond with evidence — often just a week or two. Miss it and you lose by default, no matter how right you are. If you take one thing from this guide: when a dispute notice lands, act on it the same day.

Chargebacks — let's fight fair and win

A chargeback is when a customer goes to their bank instead of to you, disputes a charge, and the money gets pulled back out of your account. It stings, but it's not the end of the story — you get to respond.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. In 30-some years of helping folks with their technology, I've sat with a lot of small-business owners staring at a chargeback notice, unsure what it even means. So let's take the fear out of it.

Here's the reassuring part: most disputes can be prevented, and many of the rest can be won — if you keep good records and respond on time. This guide shows you the deadlines, the evidence that actually wins, and the day-to-day habits that keep disputes from happening at all.

★ I earn nothing from any processor

I don't sell payment processing and take no commission, so I've no reason to pretend chargebacks are rare or easy. I'll tell you straight what the process looks like and how to give yourself the best shot.

The whole guide, on one page

If you remember only these things, you'll handle a dispute far better than most owners do.

- ❑ A chargeback pulls the sale back out of your account and usually adds a chargeback fee on top.
- ❑ You get a short window to respond with evidence — often a week or two. Missing the deadline means an automatic loss.
- ❑ The cardholder's window to dispute is long — commonly up to around 120 days after the sale. Keep records that long.
- ❑ Evidence that wins: itemized receipt, signature or authorization, delivery or tracking, photos, written messages, and your refund policy.
- ❑ The process of responding with your evidence is called representment.
- ❑ Prevent disputes: a clear business name on the statement, good service, deliver as promised, use AVS and CVV online, and offer a refund before it escalates.

✓ One rule to hold onto

The business with the paperwork usually wins. Keep receipts, authorizations, and delivery proof for every sale, and a dispute becomes a matter of sending a file — not a panic.

What a chargeback actually is

Before you can fight one, it helps to know exactly what's happening and who's involved. It's less mysterious than it sounds.

Normally a customer who's unhappy comes back to you for a refund. A chargeback is when they skip you and go straight to their card's bank, disputing the charge. The bank pulls the money back out of your account while it sorts out who's right — and usually charges you a chargeback fee whether or not you win.

Banks allow this to protect cardholders from real fraud and from businesses that don't deliver. That's fair. The trouble for honest businesses is that the system sometimes gets used for disputes that aren't really fraud at all — which we'll get to.

! The fee stings even when you win

The chargeback fee is usually charged just for the dispute happening, and it often isn't refunded even if you win the case. That's why preventing disputes matters even more than winning them — a prevented chargeback costs you nothing.

The deadlines — two clocks to know

Chargebacks run on timers, and the timers cut both ways. Knowing them is half of winning.

Your clock: short

Once a dispute is filed, your processor gives you a window to respond with evidence — often just a week or two, as of late 2026. This one is tight and unforgiving: miss it and you lose automatically, however strong your case. Confirm your processor's exact deadline, because it varies.

The customer's clock: long

The card networks give cardholders a much longer window to dispute a charge in the first place — commonly up to around 120 days after the sale, though it varies by network and reason. That's why you keep records for months, not days. A dispute can land long after you've forgotten the sale.

! Exact timelines vary — confirm them

These windows differ by card network, by the reason for the dispute, and by your processor. Treat the numbers here as the usual shape of it, not a promise, and confirm your own deadlines with your processor the day a dispute arrives.

Representment — fighting back, step by step

The formal name for responding to a dispute with your evidence is representment. Don't let the word scare you — it just means re-presenting the sale to show it was legitimate.

When a dispute lands, your processor notifies you and asks for your side with supporting documents. You gather your evidence, write a short plain explanation of the sale, and submit it through their dispute tool before the deadline. The bank reviews both sides and decides.

Your job is to make the decision easy: tell the simple story of the sale and attach the proof. Who bought what, when, how they paid, that they got it, and that they agreed to the terms. The clearer and more complete your packet, the better your odds.

✓ Tell the story in plain words

A good representment reads like a short, calm account of what happened, with the receipts attached. You don't need legal language — you need to make it obvious that the customer bought the thing and got the thing.

The evidence that wins

Cases are won on documents, not arguments. Here's the evidence that actually moves a decision your way.

Evidence	Why it helps
Itemized receipt	Shows exactly what was bought
Signature / authorization	Proves the customer agreed
Delivery / tracking	Proves they received it
Photos	Shows the work or item delivered
Written messages	Shows the customer was satisfied
Your refund policy	Shows the terms they accepted

You won't have every row for every sale, and that's fine — send what fits. For a shipped product, tracking is gold. For a service job, photos and a signed estimate carry the day. For a card on file, the signed authorization is the piece that wins.

★ **Keep the proof as you go, not after**

The evidence that wins a dispute is the stuff you can only gather at the time of the sale — the signature, the photo, the tracking. Build the habit of capturing it on every job, and a dispute three months later becomes easy. Our cards-on-file guide covers keeping authorizations.

True fraud versus 'friendly fraud'

Not all disputes are the same, and telling them apart changes how you respond. Two very different things wear the same label.

True fraud

This is a stolen or copied card used without the real owner's knowledge. The genuine cardholder sees a charge they never made and disputes it — rightly. There's not much to 'win' here; the honest move is usually to accept it and focus on preventing the next one, especially online.

Friendly fraud

This is a real customer who really did buy from you, then disputes the charge anyway — maybe they forgot the purchase, didn't recognize your name on the statement, or are trying to get something for free. It's called 'friendly' because it comes from your own customer, but it costs you just the same. This is the kind your evidence can beat.

✓ Match your response to the type

Fighting true fraud is usually a waste of your evidence — you'll lose and the real victim is the cardholder. Friendly fraud is where good records win. Knowing which you're looking at saves you effort on the wrong battles.

The quiet fix: your name on the statement

A surprising share of disputes come from one small thing — the customer didn't recognize the charge. The fix is nearly free.

The name that shows up on a customer's card statement is called your descriptor. If it's a confusing company name, an unfamiliar town, or a generic processor code, a customer who looks at their statement weeks later may not place it — and dispute a charge they actually made.

Set your descriptor to the name customers know you by, and add a phone number if your system allows it. Then, when someone squints at their statement, they see 'Jane's Bakery' and your number, remember the muffins, and call you instead of their bank. That one change heads off a lot of friendly-fraud disputes.

✓ Make yourself easy to recognize and reach

A clear descriptor plus a findable phone number turns a 'what's this charge?' into a quick call to you — which you can resolve with a refund or an explanation for free, instead of eating a chargeback fee.

Preventing disputes before they start

Every chargeback you prevent is one you don't have to fight — and the fee you never pay. Prevention is the real win.

- ❑ Use a clear business name (descriptor) on the statement, with a phone number if you can.
- ❑ Deliver exactly what you promised, when you promised it.
- ❑ Send an itemized receipt on every sale so the charge is recognizable.
- ❑ For online, phone, or keyed sales, use AVS and CVV checks to screen bad cards.
- ❑ Keep records — receipts, signatures, tracking, photos — for months.
- ❑ Offer a refund or fix the problem before an unhappy customer calls their bank.

That last one does more than anything else. A customer who feels heard and gets a fair refund almost never files a chargeback. A customer who feels ignored reaches for the dispute button — and that costs you the sale plus the fee.

★ The cheapest chargeback is the one you prevent

I'd rather help you set up clear receipts, a good descriptor, and a habit of fast refunds than help you fight disputes later. Prevention is boring and it works. Call (330) 200-8042 if you want a hand setting it up.

Two kinds of small business, two setups

The disputes you'll see and the evidence that wins them look different behind a counter than they do on a job or shipping orders — so your record-keeping should fit how you sell.

If you sell from a fixed counter or shop

You ring people up in person, card in hand. Most of your sales are card-present, which carries less fraud risk, but you'll still see the occasional 'I don't recognize this' dispute weeks later.

- Set a clear descriptor so counter sales are easy to recognize on a statement.
- Hand or email an itemized receipt every time.
- For a card on file or a big ticket, keep the signed authorization.
- A friendly refund policy, posted and honored, prevents most disputes.

If you sell on the go — markets, trucks, house calls

You take deposits on jobs, charge cards over the phone, or ship orders. More of your sales are card-not-present, which carries more risk — so your proof of 'they agreed' and 'they got it' matters more.

- Use AVS and CVV checks on keyed, phone, and online sales to screen bad cards.
- Keep tracking numbers for everything you ship — delivery proof wins shipping disputes.
- Photograph finished work and keep signed estimates for service jobs.
- Save written messages where the customer confirmed they were happy.

★ Not sure what proof your business should keep?

The right records depend on whether you sell at a counter, on jobs, or by mail. Tell me how you sell and I'll help you set up a simple habit that captures what wins disputes — without drowning you in paperwork. Call (330) 200-8042.

Extra care for phone, keyed, and online sales

Sales where the card isn't physically tapped carry more risk and more disputes. A few checks tilt the odds back your way.

When you can't see the card, you can't rely on the chip and the customer standing in front of you. So the card networks give you tools to check the card another way: AVS matches the billing address the customer gives against the bank's records, and CVV is the little code on the card that a thief with just a number often doesn't have.

Turn both on for keyed, phone, and online sales. They won't catch everything, but they screen out a lot of bad cards before the sale, and using them strengthens your position if a dispute comes anyway — it shows you took reasonable care.

! Watch for card-testing patterns

A burst of tiny online charges, many declines in a row, or repeated tries with different cards can mean someone's testing stolen numbers on you. Our card-testing and scams guide covers spotting and stopping it before it turns into a pile of disputes.

Responding to a dispute, step by step

When the notice lands, work it like a checklist and the whole thing gets a lot less stressful.

- ❑ Open the dispute notice the day it arrives and note the deadline.
- ❑ Read the reason given — 'didn't receive it,' 'don't recognize it,' 'not as described' each need different proof.
- ❑ Decide honestly: is this true fraud (accept it) or a sale you can prove (fight it)?
- ❑ Gather the evidence that fits the reason — receipt, signature, tracking, photos, messages, policy.
- ❑ Write a short, plain explanation of the sale and attach the proof.
- ❑ Submit through your processor's dispute tool before the deadline, and keep a copy.

Don't contact the customer in anger — that can backfire and rarely helps your case. If reaching out might resolve it (say they simply didn't recognize the charge), keep it friendly and offer to sort it out. Otherwise, let your evidence do the talking.

✓ Same-day beats last-minute

The deadline is short and life gets busy. Start your response the day the notice arrives, even if you finish it later. The dispute you mean to handle 'this weekend' is the one that quietly expires.

Should you refund or fight?

Not every dispute is worth fighting, and not every unhappy customer should become one. A little judgment saves you money and grief.

If a customer contacts you before disputing, a prompt refund or fix is almost always cheaper than a chargeback — you keep the goodwill and skip the fee. If a dispute's already filed and you've got solid proof the sale was good, fighting it makes sense. If it's clearly true fraud, accept it and shore up your defenses.

Weigh the amount, too. Fighting a small dispute can cost more of your time than it's worth, while a large one is worth assembling a careful packet. There's no shame in refunding a small, murky dispute to move on — just don't let it become a pattern someone exploits.

✓ A fast refund is a cheap insurance policy

When a customer is genuinely unhappy and reaches out, refunding quickly usually costs less than the chargeback fee alone — and it keeps a customer who might otherwise leave a bad review. Think of it as prevention, not defeat.

When disputes start piling up

A single chargeback is a nuisance. A steady stream is a problem that can cost you your ability to take cards at all, so catch it early.

Card networks track how often a business gets disputes, and too many can put your account at risk — extra fees, a reserve on your funds, or in a bad case losing the account. That's why a rising dispute rate is worth treating as an early warning, not just an annoyance.

If disputes are climbing, look for the common thread. Is one product always 'not as described'? Is your descriptor confusing? Are shipping times too slow? Fixing the cause beats fighting each case, and it protects the account you depend on.

! A rising dispute rate can cost you the account

Processors watch your dispute rate closely, and a spike can trigger holds or reserves on your money — see our deposit-timing guide — or even close your account. Treat a pattern of disputes as a fire to put out, not a cost of doing business.

Keeping records that save you

Everything in this guide comes back to one habit: keep good records, and keep them long enough. Here's what that looks like day to day.

Because a customer can dispute for months after a sale, you need records that reach back months — receipts, signed estimates or authorizations, tracking numbers, photos of finished work, and any messages where the customer confirmed they were satisfied. Your system stores a lot of this automatically; the rest is a habit.

Keep it organized so you can find a given sale fast when the clock's ticking. A dispute you could win but can't find the proof for in time is a dispute you lose. A few minutes of organization now is worth hours of scrambling later.

★ Let's build a simple record habit

You don't need a filing system worthy of an accountant — just a consistent spot for receipts, photos, and tracking that you can search. I'll help you set one up that fits how you work. Call (330) 200-8042.

Questions to ask your processor about disputes

Know these answers before a dispute arrives, not in the panic after. A quick call to your processor settles them.

Q: What's my deadline to respond once a dispute is filed?

Get the exact window in writing. It's often just a week or two, and missing it means an automatic loss.

Q: What's the chargeback fee, and do I get it back if I win?

Ask the amount and whether it's refunded when you win — often it isn't, which is why prevention matters.

Q: How do I submit evidence, and what format do you want?

Know where the dispute tool is and what documents help, so you're not learning it under deadline pressure.

Q: Can I set my statement descriptor and add a phone number?

A clear, recognizable descriptor prevents a lot of disputes — make sure yours is set to the name customers know.

✓ Learn the process on a calm day

Find your processor's dispute tool, read how it works, and set your descriptor now — while nothing's on fire. When a dispute does come, you'll move fast because you already know the drill.

Common mistakes people make

Most lost disputes come down to a short list of avoidable errors. Know them and you'll win more and fight less.

- **Missing the deadline** — the surest way to lose a case you'd have won.
- **A confusing statement descriptor** that makes customers dispute charges they actually made.
- **Keeping no records**, so there's nothing to submit when a dispute lands months later.
- **Fighting true fraud** and wasting effort you should spend preventing the next one.
- **Ignoring unhappy customers** until they skip you and call their bank instead.
- **Not using AVS and CVV** on phone, keyed, and online sales.

! The expensive mistake

Every item here costs you, but missing the response deadline is the cruelest — you had the proof and lost anyway because the clock ran out. The day a dispute notice arrives, that's your signal to act, not to file it for later.

Where I stop and your advisors start

I can help you set up records, read a dispute notice, and assemble your evidence. For a couple of things, you'll want a professional's word.

I'm a tech helper, not an attorney and not your processor. If a dispute turns into something bigger — a legal threat, a large sum, a pattern you can't explain — that's a conversation for your attorney. And the final rules of any dispute belong to the card networks and your processor, not to me.

The timelines, fees, and exact steps vary by network and processor and change over time, so confirm the current details against your processor's own dispute help pages or support. When a deadline or a rule really matters, get it from the source, not from memory.

★ I'll help you show up prepared

Even when the decision rests with the bank, I can make sure your evidence is organized and your response is in on time — which is most of what you can control. Call (330) 200-8042 and we'll get your packet together.

Keeping your head when one lands

A chargeback notice can feel like an accusation. It isn't. Treating it as routine paperwork — which it is — leads to better outcomes.

The customer going to their bank instead of to you usually isn't personal, and sometimes it's an honest mix-up. Reacting with anger, firing off a heated message, or ignoring it out of frustration all make things worse. A calm, organized response is what wins.

Build a small routine: notice arrives, note the deadline, decide fight or accept, gather proof, submit, keep a copy. When it's a routine instead of a crisis, you handle more of them well and lose sleep over none of them.

✓ It's paperwork, not a verdict on you

One dispute doesn't mean you run a bad business — even great shops get them. What separates owners is whether they respond calmly and on time. Make that your habit and chargebacks lose their sting.

Setting honest expectations

A clear sense of what's winnable keeps you from over-fighting or under-trying. Here's the realistic picture.

Expect to win many friendly-fraud disputes if you keep good records and respond on time. Expect to lose most true-fraud disputes — and that's right, because the cardholder really was wronged. Expect the fee even when you win, which is why prevention beats fighting.

You won't win them all, and chasing a perfect record isn't the goal. The goal is a low dispute rate, a high win rate on the ones worth fighting, and a calm routine for the rest. Do that and chargebacks stay a minor cost of doing business, not a threat to it.

✓ Aim to prevent, prepared to fight

Put most of your energy into the habits that prevent disputes — clear descriptor, good service, fast refunds, solid records. Then, when one slips through anyway, you'll already have what you need to fight it well.

Common Questions

The questions I hear most from owners facing their first chargeback, answered plainly.

Q: A customer disputed a charge — can I just call them?

If it looks like an honest mix-up (they didn't recognize your name), a friendly call can resolve it. Keep it calm, never angry. Otherwise, let your evidence do the talking through the dispute process.

Q: How long do I have to respond?

Usually a short window — often a week or two once the dispute is filed. Confirm your processor's exact deadline the day the notice arrives, and respond that day if you can.

Q: How long after a sale can a customer dispute it?

A long time — commonly up to around 120 days, though it varies by network and reason. That's why you keep receipts, signatures, and tracking for months, not days.

Q: What's the difference between fraud and friendly fraud?

True fraud is a stolen card used by someone who isn't the owner — usually accept it. Friendly fraud is a real customer disputing a real purchase. Good records beat friendly fraud.

Q: How do I keep from getting chargebacks at all?

Set a clear statement descriptor, deliver as promised, send receipts, use AVS and CVV online, keep records, and refund unhappy customers before they call their bank. Most disputes are preventable.

★ Staring at a dispute notice right now?

Don't let the clock run out while you worry about it. Call or text me at (330) 200-8042 and we'll read the notice together, figure out whether to fight or accept, and get your evidence in on time.

You don't have to figure this out alone

You just have to remember that a friendly, patient person who speaks plain English is one call away.

I hope this guide made chargebacks and disputes feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't feel you have to memorize a thing.

When you'd rather have a hand, that's exactly what I do. I come to your shop or your kitchen table, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell payment processing and I earn no commission from any company — so the advice you get is just honest advice. For the tax and legal fine points, I'll point you to your accountant or attorney.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

The Two Clocks on a Dispute

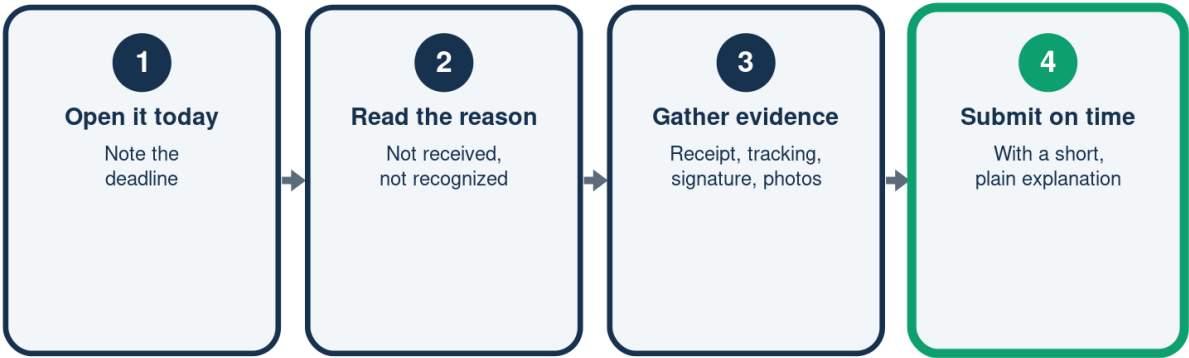
One short, one long -- both matter

	Your response window	Customer's dispute window
How long	Often 1-2 weeks	Up to ~120 days
Starts when	Dispute is filed	After the sale
Miss it means	Automatic loss	Can't dispute
So you should	Respond fast	Keep records

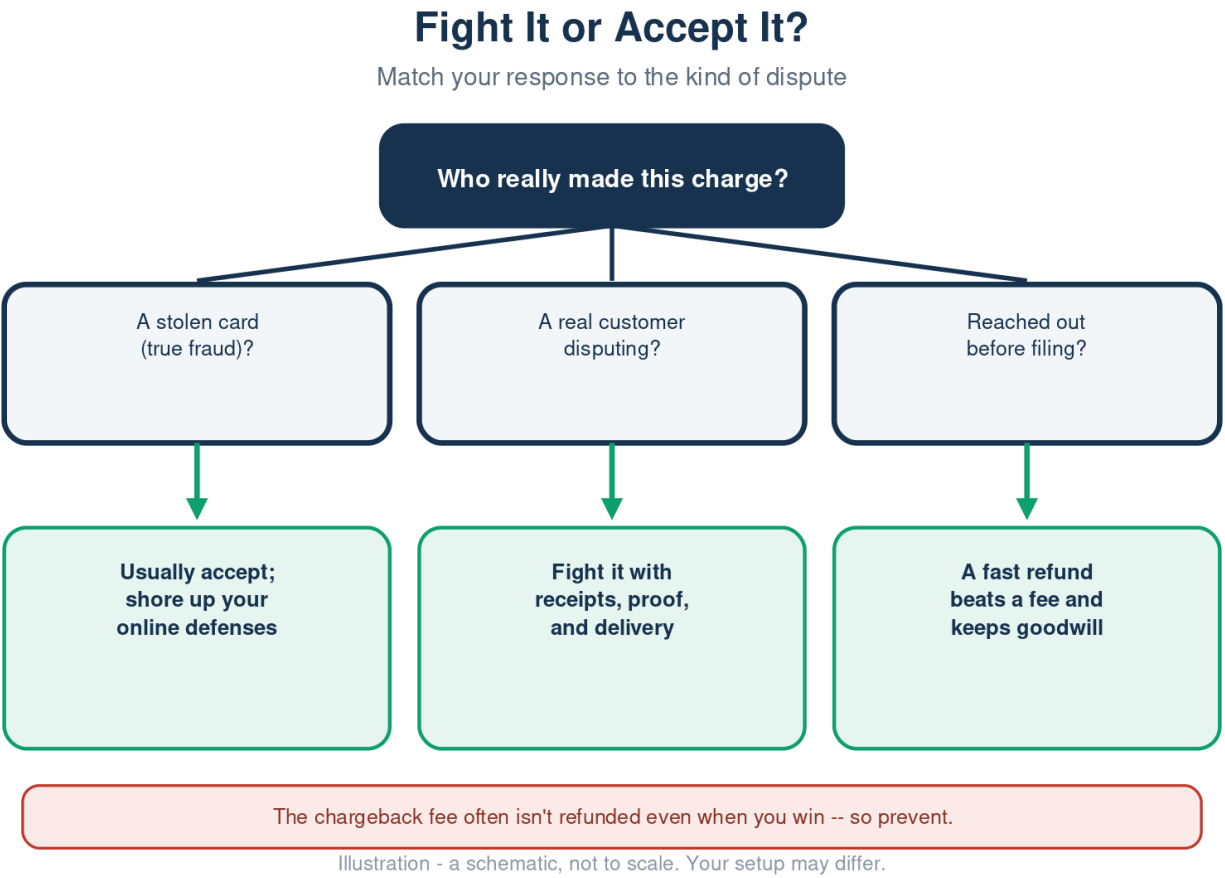
Timelines vary by network and processor -- confirm your own.

Responding to a Dispute

Work it like a checklist, not a crisis



Start the day the notice lands -- the deadline is short.



Habits That Prevent Disputes

Every prevented chargeback costs you nothing

	Habit	What it stops
Clear descriptor	Your name shows	I don't know it
Itemized receipts	Every sale	Unrecognized
AVS and CVV	Online and keyed	Bad cards
Fast refunds	Before it escalates	The dispute

Good service and good records prevent most disputes outright.



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Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



A Note From Bill

A quick note from Bill.

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