

PREPARED FOR MERCHANT SUBMISSION

# Chargeback Evidence Pack

## BluePeak Gear

A comprehensive evidence package prepared for responding to a payment dispute. Includes a detailed case analysis, complete transaction timeline, formal rebuttal letter with card network citations, and a fully catalogued evidence inventory — ready for platform submission.

MERCHANT

**BluePeak Gear**

STORE URL

**bluepeak-gear.com**

PAYMENT PLATFORM

**Shopify Payments / Stripe**

ORDER REFERENCE

**#BP-10482**

TRANSACTION AMOUNT

**USD 186.40**

DISPUTE REASON

**Product Not Received**

RESPONSE DEADLINE

**May 12, 2026**

DATE PREPARED

**May 4, 2026**

**Recommendation:** The evidence supporting this case is strong. The merchant has complete order records, verified payment, carrier tracking with confirmed delivery, a shipping confirmation email sent to the customer, and published store policies. A response should be filed before the May 12 deadline. Lead with the carrier delivery record and address match — these are the two items the issuer weighs most heavily.

**Case Overview.** Order #BP-10482 was placed on April 12, 2026 by a customer purchasing outdoor accessories from BluePeak Gear's Shopify store. The customer paid **USD 186.40** via credit card processed through Stripe. The order was fulfilled on April 13 via SwiftParcel with tracking number **SP823947510US**. A shipping confirmation email was sent to the customer on April 14 with the tracking number and a direct link to track the package. The carrier confirmed delivery on **April 19, 2026 at 14:26** local time.

**Dispute Filed.** On April 29, 2026 — ten days after the carrier confirmed delivery — the customer filed a chargeback with the reason "**Product Not Received.**" The merchant was not contacted by the customer at any point prior to the chargeback being initiated. No refund request, return inquiry, delivery complaint, or any form of communication was received from the customer between the delivery date and the dispute filing date. The tracking URL has been continuously available, and the customer had access to real-time delivery status throughout the entire period.

**Evidence Strength.** The case is supported by verifiable, timestamped records from independent third parties: the payment processor (Stripe), the e-commerce platform (Shopify), and the carrier (SwiftParcel). The shipping address on the order matches the delivery address on the carrier record — same city, same postal code, same country. AVS and CVV checks both passed at the time of the transaction, confirming the cardholder's identity and billing address.

**Recommendation.** We recommend filing a response before the May 12 deadline. Under applicable card network rules — specifically Visa reason code 13.1 and Mastercard reason code 4855 — a merchant may prevail when the merchandise was shipped to the address on file, delivery is confirmed by an independent carrier, and the customer was notified with tracking information. All three conditions are satisfied in this case. This document provides the complete evidence package required for submission.

## Key Strengths of This Case

- ✓ **Independent third-party delivery confirmation** — The carrier (not the merchant) confirms the package was delivered.
- ✓ **Address match verified** — The shipping address on the order matches the carrier's delivery record.
- ✓ **AVS and CVV passed** — Cardholder identity and billing address were verified at the time of purchase.
- ✓ **Customer was notified** — A shipping confirmation email with tracking was sent on April 14, five days before delivery and fifteen days before the chargeback.

✓ **No pre-dispute contact** — The customer did not attempt to resolve any issue with the merchant before filing the dispute.

# Case Summary & Evidence Assessment

SECTION 2

<b>DEADLINE</b> <b>Active</b>	<b>EVIDENCE</b> <b>Strong</b>	<b>RISK LEVEL</b> <b>Low-Med</b>	<b>RECOMMEND</b> <b>Fight</b>
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## Comprehensive Evidence Assessment

CATEGORY	STATUS	DETAILED ASSESSMENT
Response Window	Open	The response deadline is May 12, 2026. As of the preparation date (May 4), 8 calendar days remain to compile and submit evidence. The response window is well within the acceptable timeframe.
Order Legitimacy	Confirmed	Order #BP-10482 contains: timestamped purchase date (April 12), item description, SKU, quantity, unit price, total amount of USD 186.40, customer name, email address, and full shipping address. All fields are complete and internally consistent.
Payment Authorization	Verified	Stripe records confirm the payment was authorized and captured on April 12. The card passed AVS (billing zip match), CVV (security code match), and CVC checks. No fraud flags were raised. The card was not reported stolen at the time of the transaction.
Fulfillment & Shipping	Documented	Shopify records show the order was marked as fulfilled on April 13. The fulfillment event includes: carrier name (SwiftParcel), tracking number (SP823947510US), shipping method, and timestamp. The tracking number is active and publicly verifiable on the carrier's website.
Delivery Confirmation	Confirmed	The SwiftParcel tracking page shows the package status as "Delivered" with a timestamp of April 19, 2026 at 14:26. The delivery location city and postal code match the shipping address on the order. The tracking number remains active and verifiable at the time of this report.
Address Verification	Match	The customer's shipping address on the order (Portland, OR 97201) matches the delivery destination on the carrier tracking record. Name, city, postal code, and country all correspond. Minor abbreviation differences ("Avenue" vs "Ave") are standard carrier address normalization.
Customer Notification	Sent	A shipping confirmation email was sent to the customer's email address on April 14, 2026. The email included: order reference, tracking number, carrier name, and a direct link to track the package. The email was delivered successfully (no bounce recorded).
Pre-Dispute Contact	None	The customer made no attempt to contact the merchant after delivery. No emails, phone calls, messages, or support tickets were received between April 19 (delivery) and April 29 (dispute filing). This is documented and verifiable through the store's communication logs.

CATEGORY	STATUS	DETAILED ASSESSMENT
Store Policies	Available	The store's shipping policy, refund policy, and return policy were published on bluepeak-gear.com and accessible to the customer at the time of purchase. The shipping policy explicitly states that fulfillment is considered complete upon carrier delivery confirmation. Screenshots of all policies as they appeared at the time of purchase are included.
AVS / CVV	Passed	Address Verification Service (AVS) returned a zip code match. Card Verification Value (CVV) check passed. Both indicate the person making the purchase was in possession of the physical card and had access to the cardholder's billing information.

## Key Facts at a Glance

<p><b>Order &amp; Payment</b></p> <p>Customer placed order on April 12. Payment of USD 186.40 authorized and captured same day via Stripe. AVS and CVV passed.</p>	<p><b>Fulfillment</b></p> <p>Order fulfilled April 13 via SwiftParcel. Tracking SP823947510US assigned. Shipment created within 24 hours of order.</p>	<p><b>Customer Notified</b></p> <p>Shipping confirmation email sent April 14 with tracking number and carrier link. Email delivered successfully.</p>
<p><b>Delivery Confirmed</b></p> <p>Carrier tracking shows delivered April 19 at 14:26. Destination city and postal code match the order shipping address.</p>	<p><b>No Contact from Customer</b></p> <p>Zero communication from customer between delivery (April 19) and dispute filing (April 29). No refund requests, no complaints.</p>	<p><b>Policies Published</b></p> <p>Shipping, refund, and return policies accessible on the store at time of purchase. Screenshots included in evidence.</p>

# Transaction Timeline

A chronological reconstruction of every event in this transaction, from purchase through dispute filing, with corresponding evidence references.

DATE & TIME	EVENT	SUPPORTING EVIDENCE	REF
<b>Apr 12, 2026</b> 14:32 UTC	Customer placed order #BP-10482 for outdoor accessories (2 items) via the Shopify checkout on bluepeak-gear.com. Customer provided name, email, and shipping address.	Shopify order detail page — shows timestamp, line items, quantities, prices, customer email, and full shipping address.	A
<b>Apr 12, 2026</b> 14:32 UTC	Payment of USD 186.40 authorized and captured via Stripe. Card brand and last 4 digits recorded. AVS returned zip match. CVV check passed.	Stripe payment record — confirmation of successful payment, AVS result, CVV result, transaction ID.	B, H
<b>Apr 12, 2026</b> 14:33 UTC	Automated order confirmation email sent to customer. Email includes order summary, item list, total amount, and shipping address on file.	Shopify email log — order confirmation template sent to customer email address. No bounce recorded.	E
<b>Apr 13, 2026</b> 09:15 UTC	Merchant created fulfillment in Shopify. Package prepared and handed to SwiftParcel. Tracking number SP823947510US generated and assigned to the order.	Shopify fulfillment timeline event — shows fulfillment creation timestamp, carrier, tracking number, and shipping method.	C
<b>Apr 14, 2026</b> 08:02 UTC	Shipping confirmation email sent to customer. Email contains: order reference #BP-10482, carrier name (SwiftParcel), tracking number (SP823947510US), and a direct hyperlink to track the package.	Email log — shipping notification delivered to customer's email address. No bounce. Tracking link active and verifiable.	E
<b>Apr 19, 2026</b> 14:26 local	Carrier marked shipment as delivered. Tracking status updated to "Delivered." Delivery location recorded as Portland, OR 97201 — matching the order shipping address.	SwiftParcel public tracking page — shows delivery timestamp, delivery status, and destination city/postal code. Still publicly accessible.	D
<b>Apr 19 – 28, 2026</b>	No contact of any kind received from the customer. The customer did not email, call, submit a support ticket, or message the merchant through any channel.	Store communication logs (email, phone, chat, support tickets) — all show no inbound contact from the customer during this period.	E
<b>Apr 29, 2026</b> 06:48 UTC	Chargeback filed by the customer through their issuing bank. Reason given: "Product Not Received." Dispute notification received via Stripe dashboard.	Stripe dispute notification — shows dispute ID, reason code, amount disputed (USD 186.40), response deadline, and case status.	B
<b>May 4, 2026</b>	Evidence pack prepared. All exhibits collected, organized, catalogued, and assembled into this	This document. Prepared by DisputePack for merchant	—

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submission-ready document.

submission.

### Timeline Analysis

The timeline demonstrates three critical facts: **(1)** The merchant fulfilled the order promptly — within 19 hours of purchase. **(2)** The customer had full visibility into the shipping process — they received a tracking number on April 14, five days before delivery, and the tracking URL was accessible at all times. **(3)** The chargeback was filed 10 days after delivery without any prior attempt by the customer to contact the merchant. This pattern — delivery confirmed, no contact, then chargeback — is consistent with what card networks classify as "friendly fraud" or first-party misuse, where a legitimate transaction is disputed without valid cause.

This letter is written for direct submission to the payment platform's dispute resolution interface. It addresses each element the issuing bank reviews under card network operating regulations.

**Merchant:** BluePeak Gear

**Store URL:** bluepeak-gear.com

**Order Reference:** #BP-10482

**Transaction Amount:** USD 186.40

**Transaction Date:** April 12, 2026

**Dispute Reason:** Product Not Received

**Card Network:** Visa / Mastercard / American Express

Dear Dispute Resolution Team,

We are writing to formally respond to the chargeback filed against transaction #BP-10482 for USD 186.40. The cardholder claims that the merchandise was not received. This claim is contradicted by independent, verifiable evidence from the payment processor, the e-commerce platform, and the shipping carrier. We respectfully request that you review the evidence below and resolve this dispute in the merchant's favor.

### **Order and Payment Verification**

On April 12, 2026, the cardholder placed an order for outdoor accessories through our Shopify store at bluepeak-gear.com. The total charged was USD 186.40. The transaction was processed through Stripe. At the time of purchase, the card passed all security checks: AVS (Address Verification Service) confirmed a zip code match, and CVV (Card Verification Value) verification passed — confirming the person initiating the transaction had possession of the physical card and knowledge of the cardholder's billing information.

### **Fulfillment and Shipping**

The order was fulfilled on April 13, 2026 — within 24 hours of purchase — and shipped via SwiftParcel under tracking number SP823947510US. A shipping confirmation email containing the tracking number and a direct link to track the package was sent to the cardholder's email address on April 14, 2026. The email was delivered successfully; no bounce was recorded.

### **Delivery Confirmation**

According to SwiftParcel's publicly accessible tracking records, the package was delivered on April 19, 2026 at 14:26 local time. The delivery destination — Portland, OR 97201 — matches the shipping address provided by the cardholder at checkout. The tracking number remains active and verifiable at the time of this response. A screenshot of the carrier's tracking page, showing the delivery confirmation, is included as Exhibit D.

### **Address Match**

The shipping address on the order record and the delivery address on the carrier record correspond: both reference the same recipient name (J. Miller), city (Portland), postal code (97201), and country

(United States). The minor difference in street suffix ("Avenue" in the order vs. "Ave" in the carrier record) is a standard carrier address normalization and does not indicate a different location.

### **Customer Communication**

Between the delivery date (April 19) and the chargeback filing date (April 29), the merchant received no communication of any kind from the cardholder. No emails, phone calls, support tickets, or messages were received requesting a refund, reporting a delivery issue, or inquiring about the order status. The cardholder made no attempt to resolve any concern with the merchant before initiating the chargeback. This is documented in the store's communication logs, included as Exhibit E.

### **Applicable Card Network Rules**

Under Visa Core Rules section 10.4 (Dispute Resolution — Reason Code 13.1: Merchandise/Services Not Received), a merchant may provide compelling evidence by demonstrating that the merchandise was shipped to the cardholder's address and delivery was confirmed. Similarly, under Mastercard Chargeback Guide section 5.6 (Reason Code 4855: Goods/Services Not Provided), a merchant prevails when proof of delivery to the cardholder's address is documented by an independent carrier. American Express reason code C08 follows the same standard. All conditions required by these network rules are satisfied in this case.

### **Summary of Evidence Attached**

- **Exhibit A:** Shopify order detail — confirms the order was voluntarily placed by the cardholder with full item, price, and address details.
- **Exhibit B:** Stripe payment confirmation — confirms the payment was authorized, captured, and passed all security checks.
- **Exhibit C:** Shopify fulfillment record — confirms the order was shipped via SwiftParcel with tracking SP823947510US.
- **Exhibit D:** SwiftParcel tracking page — confirms delivery on April 19, 2026 to Portland, OR 97201.
- **Exhibit E:** Customer communication logs — confirms shipping notification was sent and no pre-dispute contact was made by the cardholder.
- **Exhibit F:** Store shipping policy — confirms the published terms that were available to the cardholder at the time of purchase.
- **Exhibit G:** Store refund and return policy — confirms the return terms available to the cardholder.
- **Exhibit H:** AVS/CVV verification record — confirms the cardholder's identity and billing address were verified.

### **Conclusion**

The evidence demonstrates that this was a legitimate transaction: the cardholder voluntarily placed the order, the payment was authorized with full security verification, the merchandise was shipped to the address on file, delivery was confirmed by an independent carrier, and the cardholder was notified with tracking information. The cardholder made no attempt to contact the merchant before initiating this dispute. Under applicable card network rules, the merchant has met all evidentiary requirements to prevail in this case.

We respectfully request that this chargeback be reversed and the funds of USD 186.40 be returned to the merchant.

Sincerely,

**BluePeak Gear**

bluepeak-gear.com

Order #BP-10482

May 4, 2026

# Evidence Catalog

All exhibits are referenced by letter throughout this document. Each exhibit is a self-contained piece of evidence that can be uploaded individually to platform dispute interfaces or submitted together as part of this complete PDF.

REF	EXHIBIT	SOURCE	DESCRIPTION	RELEVANCE TO DISPUTE
A	Order Detail	Shopify	Screenshot showing order #BP-10482 with item description, quantity, unit price, total USD 186.40, customer name, email address, and full shipping address. Timestamped April 12, 2026.	Establishes that the order was legitimate — voluntarily placed with full details. Demonstrates the customer knowingly provided a shipping address and completed the purchase.
B	Payment Confirmation	Stripe	Payment record confirming successful authorization and capture of USD 186.40 on April 12, 2026. Shows card brand, last 4 digits, transaction ID, and status "succeeded."	Proves payment was processed successfully. The card was not flagged for fraud. Establishes the transaction amount and date.
C	Fulfillment Record	Shopify	Fulfillment event showing the order was shipped on April 13, 2026 via SwiftParcel with tracking number SP823947510US. Includes fulfillment timestamp and shipping method.	Proves the merchant acted on the order promptly (within 24 hours). Establishes the carrier and tracking number for cross-referencing with Exhibit D.
D	Carrier Delivery Confirmation	SwiftParcel	Publicly accessible tracking page for SP823947510US. Status: "Delivered" on April 19, 2026 at 14:26 local time. Destination: Portland, OR 97201.	<b>Strongest evidence in this case.</b> Confirms delivery by an independent third party (the carrier). The delivery address matches the order shipping address. The tracking number is publicly verifiable.
E	Customer Communication Log	Shopify / Email	Record of all communications: order confirmation (Apr 12), shipping notification with tracking link (Apr 14). Zero inbound messages, calls, or tickets from the customer before the chargeback.	Demonstrates the customer was kept informed and had access to tracking. Shows the customer did not attempt to resolve any issue before filing the chargeback — a pattern consistent with friendly fraud.
F	Store Shipping Policy	bluepeak-gear.com	Screenshot of the published shipping policy, captured as it appeared at the time of the transaction. States fulfillment is	Proves the customer had access to clear shipping terms at the time of purchase. Supports the merchant's

REF	EXHIBIT	SOURCE	DESCRIPTION	RELEVANCE TO DISPUTE
			complete upon carrier delivery confirmation.	fulfillment obligations being met upon carrier delivery.
G	Store Refund & Return Policy	bluepeak-gear.com	Screenshot of the published refund and return policy, captured as it appeared at the time of the transaction. Includes return window, conditions, and customer instructions.	Proves the customer had a clear path to request a refund or return. The customer chose not to use these channels before filing a chargeback.
H	AVS / CVV Verification	Stripe	Payment gateway record confirming Address Verification Service (AVS) returned a zip code match and Card Verification Value (CVV) check passed at the time of transaction.	Demonstrates the transaction was authenticated. The person making the purchase had the physical card and the cardholder's billing address — ruling out unauthorized use.

## Evidence Summary Cards

### Exhibit A — Order Detail

Order #BP-10482 · USD 186.40 · April 12, 2026  
 Customer: James Miller · 2 items  
 Shipping to: Portland, OR 97201, USA

### Exhibit D — Carrier Tracking

SwiftParcel · SP823947510US  
 Status: Delivered · April 19, 2026, 14:26  
 Destination: Portland, OR 97201, USA

### Exhibit B — Payment Record

Stripe transaction · USD 186.40  
 Status: Succeeded · April 12, 2026  
 AVS: Pass · CVV: Pass

### Exhibit E — Communication Log

Order confirmation sent: Apr 12  
 Shipping notification sent: Apr 14  
 Customer contact: 0 messages received

## How to Use This Evidence

**If the platform requires separate category uploads** (e.g., Shopify Payments), organize as: *Order Details* (Exhibits A, B, H), *Shipping Information* (Exhibits C, D), *Customer Communication* (Exhibit E), *Store Policies* (Exhibits F, G).

**If the platform accepts only one file** (e.g., Stripe), submit this entire PDF. The exhibits are organized sequentially and clearly labeled for easy review by the issuer's dispute analyst.

**If the platform has a text response field** (e.g., PayPal's 500-character limit), use this condensed summary: "Order #BP-10482, USD 186.40. Shipped April 13 via SwiftParcel SP823947510US to customer's address on file. Carrier confirmed delivery April 19 to Portland, OR 97201 — address

matches order. AVS and CVV passed. Shipping confirmation email sent April 14. Customer did not contact merchant before filing dispute."