

Evidence pack

Visa 10.4 – Other fraud, card-absent environment

Order number	SO-40219
Order date	2026-07-14
Amount charged	USD 148.00
Processor	Stripe
Notice date	2026-08-28
Response deadline	2026-09-18
Pack reference	sample

Summary

This response concerns order SO-40219, charged USD 148.00 on 2026-07-14, disputed under Visa 10.4. The evidence below is supplied in the order Visa reads it, and is limited to what Visa 10.4 accepts. Items supplied: 16.

Evidence assessment

Evidence assessment: strong, with nothing missing. The Compelling Evidence 3.0 checklist passes.

What you supplied

1. AVS result on the authorisation — Full match
2. CVV result on the authorisation — Match
3. 3-D Secure status — Attempted, not authenticated
4. IP address recorded at checkout — 203.0.113.42
5. Device ID or device fingerprint — dv_9f21c7
6. Customer account or login ID used — sample-customer-4021
7. Delivery address against billing address — Same address
8. Delivery confirmation from the carrier — Signature on delivery
9. Prior undisputed transaction 1 with this merchant — date — 2026-02-11
10. Prior transaction 1 — amount and currency — USD 62.00
11. Prior undisputed transaction 2 with this merchant — date — 2025-11-30
12. Prior transaction 2 — amount and currency — USD 119.00
13. Same IP address across all 3 transactions — Yes
14. Same device ID across all 3 transactions — Yes
15. Same account ID across all 3 transactions — Yes
16. Same delivery address across all 3 transactions — Yes

Compelling Evidence 3.0 checklist

This checklist passes on the data supplied. One submission only, so file it once.

Pass Two prior undisputed transactions from the same merchant

Both priors recorded.

Pass Both priors are 120 to 365 days older than the dispute date

Prior 1 is 198 days older than the dispute date; prior 2 is 271 days older. The window is 120 to 365 days.

Pass At least two of account ID, IP address, delivery address and device ID match across all 3 transactions, one of them IP address or device ID

Matching across all 3 transactions: Account ID, IP address, Delivery address, Device ID.

sample

Response text, in your processor's categories

Paste each block into the field named beside it in Stripe. The character count is shown so you can see it fits.

Uncategorised text

Where: Stripe Dashboard, the dispute, "Additional details"

1177 characters of 20,000

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Evidence index

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2. CVV result on the authorisation: Match
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9. Prior undisputed transaction 1 with this merchant — date: 2026-02-11
10. Prior transaction 1 — amount and currency: USD 62.00
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12. Prior transaction 2 — amount and currency: USD 119.00
13. Same IP address across all 3 transactions: Yes
14. Same device ID across all 3 transactions: Yes
15. Same account ID across all 3 transactions: Yes
16. Same delivery address across all 3 transactions: Yes

This prepares your evidence; the card network decides.

Product description

Where: Evidence, "Product description"

128 characters of 20,000

Two pairs of merino hiking socks and one waterproof shell, described on the listing as shipped from stock within 2 working days.

Shipping and delivery

Where: Evidence, "Shipping documentation", plus the tracking fields

281 characters of 20,000

Carrier: DHL
Tracking number: JD0002210918273645
Ship date: 2026-07-15
Carrier status: Delivered
Delivery date: 2026-07-17
Signature or delivery photo: Signature captured, A. Sample
Delivery address against billing address: Same address
Delivery confirmation: Signature on delivery

Customer and authorisation data

Where: Evidence, "Customer signature / activity" and the uncategorised field
197 characters of 20,000

AVS result: Full match
CVV result: Match
3-D Secure status: Attempted, not authenticated
IP address at checkout: 203.0.113.42
Device ID: dv_9f21c7
Customer account or login ID: sample-customer-4021

Compelling Evidence 3.0

Where: Stripe Dashboard, the uncategorised field, at the top of the submission
710 characters of 20,000

Compelling Evidence 3.0 checklist: passes on the data below.

Pass — Two prior undisputed transactions from the same merchant. Both priors recorded.

Pass — Both priors are 120 to 365 days older than the dispute date. Prior 1 is 198 days older than the dispute date; prior 2 is 271 days older. The window is 120 to 365 days.

Pass — At least two of account ID, IP address, delivery address and device ID match across all 3 transactions, one of them IP address or device ID. Matching across all 3 transactions: Account ID, IP address, Delivery address, Device ID.

Prior transaction 1: 2026-02-11, USD 62.00

Prior transaction 2: 2025-11-30, USD 119.00

One submission only. Do not file a second time on this dispute.

Customer communication

Where: Evidence, "Customer communication"
140 characters of 20,000

2026-07-17 customer: received, thanks.

2026-08-27 seller: we can see this order was signed for on 2026-07-17. Can you tell us what happened?

Attachment index

Attach these files in your processor’s own evidence fields. This pack lists them so the reader can follow the order; the files stay with you.

A	Order confirmation or receipt	named above
B	Carrier tracking record	JD0002210918273645
C	Delivery confirmation, signature or photo	Signature captured, A. Sample
D	Refund or cancellation policy page	not supplied
E	Customer messages	included as text above

sample