CHARGEBACK REBUTTAL LETTER

DATE *[Month Day, Year]*	**MERCHANT** *[Business legal name]*
CHARGEBACK CASE NUMBER *[Case number]*	**DISPUTED AMOUNT** *[$00.00 USD]*
TRANSACTION DATE *[Month Day, Year]*	**ORDER / TRANSACTION ID** *[Order or transaction ID]*
REASON CODE *[Network, code, and description]*	**MERCHANT CONTACT** *[Email or phone]*

Subject: Chargeback rebuttal — [brief description of the dispute]

To the Dispute Resolution Team,

We are submitting this rebuttal to contest the chargeback associated with *[order / transaction ID]*. The cardholder disputes the transaction on the grounds of *[state the customer's claim]*. Based on *[summarize your strongest supporting facts]*, we believe the transaction should be upheld.

On *[transaction date]*, the customer *[describe the purchase, booking, or subscription]* for *[amount]*. On *[fulfillment / service date]*, *[describe what was delivered, provided, authorized, or billed]*. *[Add any relevant follow-up events in chronological order, with specific dates.]*

The following documentation supports our response:

- Exhibit A — *[Transaction / order record]*: *[What this document establishes]*.
- Exhibit B — *[Delivery / authentication / service record]*: *[What this document establishes]*.
- Exhibit C — *[Customer communication / additional record]*: *[What this document establishes]*.

Based on *[briefly restate the decisive facts]* and the supporting evidence provided, we respectfully request that the issuing bank review this documentation and reverse the chargeback.

Sincerely,

[Full name]
[Job title]
[Business name]
[Contact email]