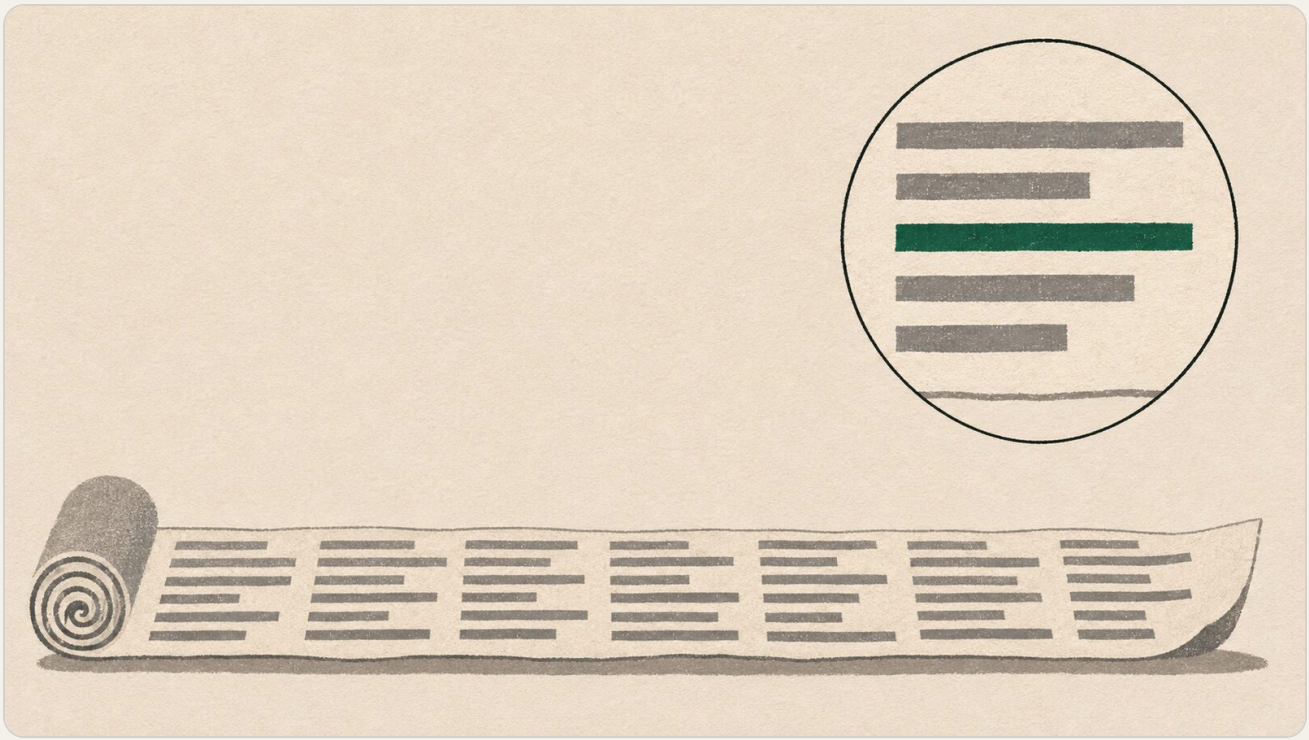
Customer emails as chargeback evidence: which messages count, and how to send them



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COMPELLING EVIDENCE

Customer emails as chargeback evidence: which messages count, and how to send them

Customer emails as chargeback evidence, by dispute reason: which messages count, the one that hurts, and how Stripe, Shopify and PayPal take them.

BY OWEN PRITCHARD · PUBLISHED NOV 26, 2026 · 11 MIN READ

KEY TAKEAWAYS

- Card processors take customer emails as chargeback evidence. What counts is a dated message from the address on the charge that answers the dispute's condition.
- An email from the customer doesn't prove who made a purchase. Stripe says these exchanges don't verify identity, so on a fraud claim an email only supports the response.
- Stripe takes one customer_communication file per dispute, so every email, text screenshot and call note goes into a single file.
- On a Stripe Subscription canceled dispute, send the renewal notice you sent and any message showing the customer used the product after the date they say they canceled.

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A processor's checklist says "include customer communication", and you're looking at a support inbox with forty messages from the buyer who just disputed a charge. Some of those customer emails are chargeback evidence. Most are context, and one or two may work against you.

Card processors do take a customer's emails as chargeback evidence. What counts is a message from the address on the charge, dated, about this order, that answers the dispute's condition: the customer confirming delivery, asking to change an address, or being told about a refund. An email doesn't prove who made a purchase, so on a fraud claim it only supports. Below: which message answers which Visa condition, what makes one count, the one that hurts, and how Stripe, Shopify and PayPal take it.

Can you use customer emails as evidence in a chargeback?

Yes: Stripe has an evidence field for it, Shopify Payments asks for it, and PayPal takes messages as notes or documents. Stripe's field is `customer_communication`, and Stripe's dispute evidence best practices say what it should hold: "Customer name and relevant message".

The reason it matters is in the network rules. For Visa dispute condition 13.1 (not received), the Visa Core Rules, October 24, 2026 edition say:

> Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the Dispute with the Merchant, …

That is Table 11-91 (ID# 0030314, p. 752), and Table 11-105 says the same for 13.3, not as described (p. 768). So a consumer dispute often starts in your inbox.

The limit is identity. Stripe says many businesses include email correspondence or texts, "but be aware that these exchanges don't verify identity." On a Visa 10.4 fraud claim, a message from the cardholder's address helps, but it doesn't settle who made the purchase.

Which customer emails answer which chargeback reason?

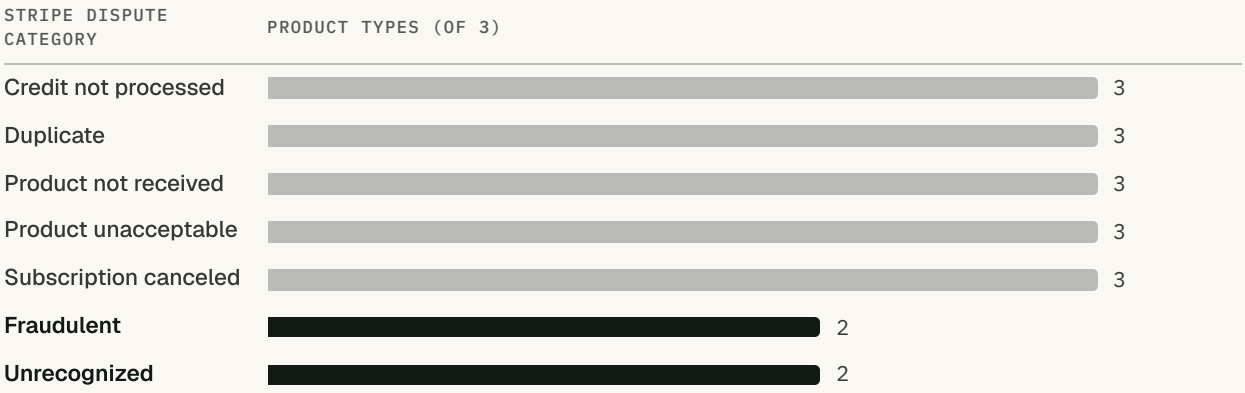
Each dispute condition is answered by a different message: the delivery confirmation on a not-received claim, the customer's own description of a fault on not as described, the cancellation request or its absence on a subscription. A refund promise answers credit not processed, and on fraud an email only supports the response. For the question each reason code asks, the evidence map has the rest; this table takes one record type across the codes.

STRIPE CATEGORY (VISA CONDITION)	THE MESSAGE THAT ANSWERS IT	THE RULE'S WORDS	READ MORE
Subscription canceled (Visa 13.2)	The renewal notice you sent; the customer using the product after the date they say they canceled; if no cancellation request reached you, evidence of that	Stripe asks for "A notification you sent about the subscription's renewal or continuation". Shopify: "If no cancelation request exists in your system, then provide evidence of this"	Free trials
Product not received, goods (Visa 13.1)	The customer confirming it arrived, or asking to change the address or date	Response: the cardholder "received the merchandise at the agreed location or by the agreed date/time" (Table 11-95, p. 760). Pre-arbitration, where the merchant shows a different delivery date: the issuer brings "evidence to support the expected delivery date that was provided to the Cardholder" (Table 11-96, p. 761)	Reason code 13.1
Product not received, digital or service (Visa 13.1)	The access or welcome email, and the customer replying about using it	The cardholder "received services at the agreed location or by the agreed date/time" (Table 11-95, p. 760)	Services not rendered
Product unacceptable (Visa 13.3)	The customer's description of the fault, and your offer of a return or replacement	Evidence the merchandise "matched what was described", together with a "Merchant rebuttal to the Cardholder's claims" (Table 11-109, p. 774)	—
Credit not processed (Visa 13.6)	The support reply promising a refund	The issuer can supply an "Other record to prove that a credit is due to the Cardholder" (Table 11-127, p. 786)	Credit not processed
Duplicate (Visa 12.6)	The message where you explained the two charges	Shopify: "Any communication with the customer where you let them know about the two charges"	—
Fraudulent (Visa 10.4)	A message from the cardholder's address about the order, as support only	Stripe: "these exchanges don't verify identity"	Compelling Evidence 3.0
Most Visa conditions, withdrawn	The customer saying in writing they no longer dispute it	"The Cardholder no longer disputes the Transaction" (Table 11-95, p. 760, and 13.2's and 13.3's response tables)	—

Stripe categories from Stripe's dispute categories page, read November 22, 2026. Visa conditions in brackets, from the Visa Core Rules, October 24, 2026 edition, by table and printed page.

FIGURE 1

Product types, out of three, for which Stripe's dispute guidelines list customer communication as evidence, by dispute category



Our count of Stripe's Category defense guidelines, read November 22, 2026, across its three product types: physical product, digital product or service, and offline service. 19 of 21. The two without it are Fraudulent and Unrecognized for a digital product or service.
Source: Stripe Docs, Dispute reason code categories
docs.stripe.com/disputes/categories

Stripe's category defense guidelines list `customer_communication` in 19 of the 21 category and product-type combinations they break down, by Chargewood's count in Figure 1. The two without it are Fraudulent and Unrecognized for a digital product or service. Stripe lists access logs, IP address and device there instead. Our reading of why: the question is who used the account, and an email can't answer it.

What makes a customer email count as evidence?

A customer email counts when it is from the address on the charge or the order, dated, about this order, quoted in the customer's words, and cut to the lines that matter.

- **From the address on the charge or the order.** Stripe's fraud guidance asks for "photographs or emails, linking the person who received the products to the cardholder." When the sender isn't the address on the order, say who it is, such as a gift buyer or a work address, or leave the message out.
- **Dated.** Visa's conditions are date-bound: 13.1 turns on the "agreed date/time", 13.2 on the date permission was withdrawn.
- **About this order.** The order number or the item named, so the issuer doesn't have to guess which purchase it means.
- **Quoted, not paraphrased.** Stripe's field asks for the "relevant message", not your summary of it.
- **Excerpted and labeled.** Stripe asks you to "only include the relevant excerpts" and to "redact any duplicated copy in the chain." Shopify's chargeback process page gives the label to copy: "Order confirmation email sent to customer on March 15, 2024, showing itemized total of $127.50."

Excerpting cuts duplication. It never changes what the customer said.

What if the customer's email hurts your case?

Our reading: answer the customer's message, don't leave it out. On Visa conditions 13.1, 13.3, 13.5 and 13.7, including not received and not as described, the cardholder must try to resolve with you first. So the bank already knows they wrote, and for disputes processed from October 23, 2027 the issuer must record when and how. What changes the picture is what you did next, with dates.

Stripe's guidance covers the opposite case under Credit not processed, Duplicate, Product not received and Product unacceptable: "Whether the customer tried to resolve the issue with you before filing the dispute. If they didn't contact you, state that clearly." A quiet inbox is evidence too.

Take Northwind Supply, the invented WooCommerce homewares store these posts use, which takes cards through Stripe. A buyer writes about a $60 order, "It never arrived," and two days later, "Still nothing." Northwind answered the first message the same day with the carrier's delivery scan, showing the full street address, and the delivery photo. The buyer filed a 13.1 anyway.

Northwind's response quotes both messages and the reply, with dates. Visa's 13.1 response table accepts "proof of delivery that contains the full delivery address" (Table 11-95, p. 760). Without the two complaints, the scan has no story. With them, the issuer sees the buyer was told, that day, where the parcel went.

Now the case that cuts the other way. Tidewater Labs, the invented SaaS seller these posts use, bills $49 a month on Stripe. A customer emails support, "Please cancel my plan," nobody actions it, the next month renews, and the customer files a Subscription canceled dispute. That email is the cardholder's evidence, not Tidewater's: on Visa 13.2 the issuer certifies "The date the Cardholder withdrew permission" and the "Details used to contact the Merchant" (Table 11-101, pp. 764–765).

Read the message before deciding. If it asked to cancel from a later date, or the customer kept using the product after it, Visa's 13.2 response table lists both: the cardholder "requested cancellation for a different date and services were provided until this date", or "used services after the withdrawal of permission to bill date and prior to the Dispute Processing Date" (Table 11-102, pp. 765–766). Quote the email and the usage record together. If it was a plain request you missed, Stripe's advice is to accept: "In cases where you agree that the customer should keep the disputed funds, accept the dispute rather than ask the cardholder to withdraw the dispute for a regular refund." Then fix whatever let the email sit.

The same inbox is also where friendly fraud shows itself: a buyer who wrote "got it, thanks" and later filed a not-received dispute.

> *The issuer never sees your inbox. It sees the line you quote from it.*

Do the emails you sent the customer count as evidence?

Yes, as evidence of what you told the customer and when: the receipt, the shipping notice, the cancellation confirmation, the renewal reminder. Stripe's `receipt` field is "automatically filled with a Stripe generated email receipt if any such receipt was sent."

Replies written after the dispute opened count too. Stripe asks you to "Include any communications before the dispute, along with later conversations that clarify the facts," so your chargeback customer service replies belong in the file when they show a refund offered or a replacement sent.

A customer's written withdrawal is evidence: Stripe files "Any documentation of the account owner withdrawing the dispute" under `customer_communication`. Shopify's resolve-a-chargeback page asks for more, "an official withdrawal letter from their bank."

A message asking the customer to withdraw is not evidence of anything, and Stripe notes that "a withdrawn dispute still counts as a dispute." What to write to the customer is in the chargeback rebuttal letter guide.

What will Visa issuers have to record about the customer's contact from October 2027?

For disputes processed on or after October 23, 2027, on Visa dispute conditions 13.1, 13.3, 13.5 and 13.7, the issuer must certify that the cardholder tried to resolve with the merchant, with a date and the contact details used. The rule lists both:

> - The date the Cardholder attempted to resolve
> - Details used to contact the Merchant, such as an email address, telephone number, or physical address, and the outcome of the attempt to resolve

The text is in the issuers' Dispute Processing Requirements: Table 11-94 for 13.1 (p. 757), Table 11-108 for 13.3 (p. 772), Table 11-121 for 13.5 (p. 782) and Table 11-133 for 13.7 (p. 792). Visa 13.2 already asks for the contact details (Table 11-101, p. 765).

As Chargewood reads it, from that date the claim names an address and a date, and your inbox is where you check them. For 13.1 disputes processed from that date, Table 11-95 also lets the response say a dispute "did not meet the requirements" of the section that holds the contact rule (p. 760).

How do Stripe, Shopify and PayPal take customer emails?

Stripe, Shopify Payments and PayPal each take customer emails as a file or a note you add to the response, and the format differs.

- **Stripe.** "You can only submit one piece of evidence per type," so emails, text screenshots and phone transcripts go into one Customer communication file: PDF, JPEG or PNG, inside the response's combined limits of 4.5 MB and under 50 pages. More in the Stripe dispute process.
- **Shopify Payments.** Evidence added automatically "comes only from your Shopify admin," so you add "Emails, chat logs, and other communication with the customer" yourself, as labeled screenshots rather than links where possible. More in Shopify chargebacks.
- **PayPal.** PayPal's dispute reasons and evidence page lists three evidence types, `PROOF_OF_FULFILLMENT`, `PROOF_OF_REFUND` and `OTHER`, so messages go in as notes or documents, under `OTHER` on a not-as-described case. The Disputes API caps a note at 2,000 characters. More in PayPal chargebacks.

Do helpdesk tickets and chat transcripts count the same way?

Yes. Helpdesk tickets and chat transcripts pass or fail on the same five tests as emails: the right address, a date, the order, the customer's words, and only the lines that matter. A ticket is the same evidence from a different place. A Zap can start when a dispute opens, look up that customer in your helpdesk, and send the conversation to the dispute as customer communication, where it waits for you to confirm it (Chargewood on Zapier).

What does Chargewood do with your customer emails?

Chargewood searches one buyer's address, and only because that buyer disputed a charge. Be clear on the permission first: Google's consent screen asks for read access to all of your Gmail, because Gmail's narrower metadata permission gives headers but not the email body. The search is what keeps it to one buyer. When a dispute opens, Chargewood asks the connected inbox for mail to or from the address that was charged, from about six months before the order (or the dispute, if no order is matched) up to now. It is an exact address search in Gmail's own syntax, `from:` or `to:` the buyer's address after a start date, which you could type into Gmail yourself. On the dispute, "Look for new emails" searches again if the buyer has written since.

The address comes from your payment processor or the matched store order, never from a field anyone types. There's no sync and no copy of the inbox. For each message, Chargewood keeps the subject, sender, recipients, date and text, and no attachments.

Every message arrives as a proposed fact, up to 500 characters of it, for you to confirm. At most 20 wait per dispute, and the rest sit on the dispute's records panel. Only what you confirm goes into the response, which is sent on its own or once you approve it, depending on your settings. Gmail needs a payment or store connection, because the dispute and the buyer's address come from there.

To try it, connect Gmail. How it fits a subscription business, a digital product or an online store is on those pages, and the rest of the series is on the compelling evidence hub. Chargewood never sends, deletes or labels a message.

BEFORE A CUSTOMER EMAIL GOES INTO A RESPONSE

Sent from or to the address on the charge or the order	REQUIRED
Dated	REQUIRED
Names the order or the item	RECOMMENDED
Quoted in the customer's own words	RECOMMENDED
Cut to the relevant lines, duplicated copy removed	RECOMMENDED
Labeled with its date and what it shows	RECOMMENDED

THE NUMBERS, AND WHERE THEY COME FROM

1

file per evidence type in a Stripe dispute response, so every email, text screenshot and phone transcript goes into one Customer communication file

Stripe Docs, Best practices for responding to disputes
docs.stripe.com/disputes/best-practices

Oct 23, 2027

from this date, on Visa dispute conditions 13.1, 13.3, 13.5 and 13.7, the issuer certifies the date the cardholder tried to resolve and the contact details used

Visa Core Rules, October 24, 2026 edition, Tables 11-94, 11-108, 11-121 and 11-133
usa.visa.com/dam/VCOM/download/about-visa/visa-rules-publ...

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Stripe dispute category and product-type combinations whose recommended evidence includes customer_communication (our count)

Stripe Docs, Dispute reason code categories
docs.stripe.com/disputes/categories

Questions people ask

Can emails be used as evidence in a chargeback?

Yes. Stripe has a customer_communication evidence field, Shopify Payments asks for emails, chat logs and other communication with the customer, and PayPal takes messages as notes or documents. The message has to come from or go to the address on the charge or the order, be dated, be about the order, and answer the dispute's condition, such as the customer confirming a delivery.

Does an email from the customer prove they made the purchase?

No. Stripe's dispute guidance says email correspondence and texts with a customer don't verify identity. On a Visa 10.4 fraud claim, an email from the cardholder's address supports the response, and the identity test is the matching identifiers from earlier undisputed transactions under Visa Compelling Evidence 3.0.

Should I include a customer email that hurts my case?

Chargewood's reading: answer it rather than leave it out. On Visa conditions 13.1, 13.3, 13.5 and 13.7, including not received and not as described, the cardholder must try to resolve with the merchant first, so the bank already knows they contacted you, and from October 23, 2027 the issuer certifies when and how on those conditions. Show what you did next, with dates.

How do I submit customer emails to Stripe?

Combine them into one PDF, JPEG or PNG file and upload it as Customer communication (customer_communication in the API). Stripe accepts one file per evidence type. Include only the relevant excerpts, and in a long email thread redact the duplicated copy in the chain, as Stripe's best-practices page asks.

Can I include emails sent after the dispute opened?

Yes. Stripe's dispute categories page asks for communications before the dispute along with later conversations that clarify the facts, and documentation of the customer withdrawing the dispute goes in customer_communication. Shopify Payments asks for an official withdrawal letter from the customer's bank instead. A message asking the customer to withdraw is not evidence of anything.

Can Chargewood read my whole inbox?

It has permission to. Google's consent screen asks for read access to all of your Gmail, because Gmail's narrower metadata permission gives headers but not the email body. What Chargewood does with it is narrower: when a dispute opens, it searches the connected inbox for mail to or from that one buyer's address, from about six months before the order (or the dispute, if no order is matched) up to now. The address comes from the processor or the matched order. Nothing found is used until you confirm it, and Chargewood never sends, deletes or labels a message.

chargewood

Read it online, with the links and the latest revision: chargewood.com/blog/customer-emails-chargeback-evidence

More guides to reason codes, evidence and dispute ratios: chargewood.com/blog