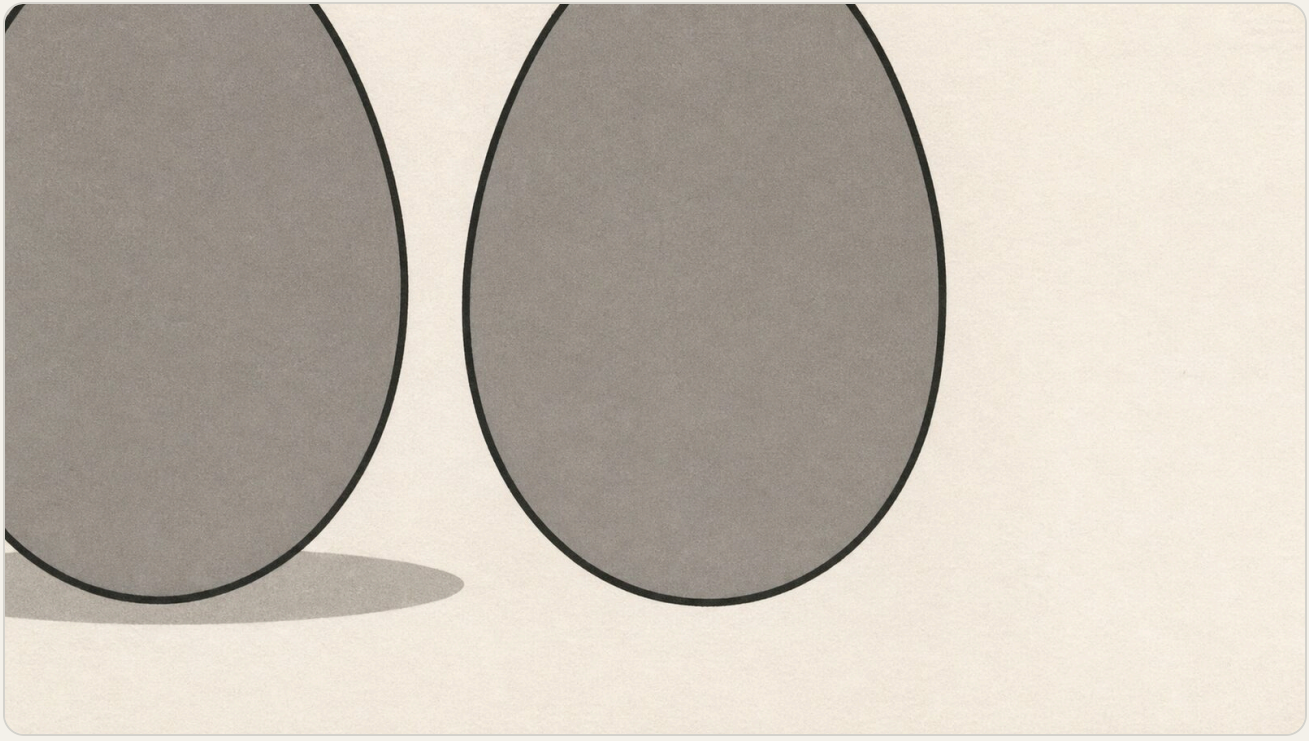
From 24 October 2026, Visa counts device ID and device fingerprint as one



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COMPELLING EVIDENCE

From 24 October 2026, Visa counts device ID and device fingerprint as one

For Visa disputes processed on or after 24 October 2026, device ID and device fingerprint no longer count as two CE 3.0 elements — and on the pre-arbitration leg one copy of the same rule carries no date at all. What to change, and how to check what was sent.

BY OWEN PRITCHARD · PUBLISHED AUG 25, 2026 · UPDATED NOV 5, 2026 · 13 MIN READ

KEY TAKEAWAYS

- From 24 October 2026 a Visa Compelling Evidence 3.0 packet matching on device ID and device fingerprint has one qualifying element, not two: footnote 9 to Table 11-28 bars both.
- On the pre-arbitration leg the restriction does not wait for the date: footnote 4 to Table 11-31 carries it, undated, on the text for disputes processed through 23 October 2026.
- Pair the IP address with the customer account or login ID, or with the full delivery address: one of the two matched elements must still be the IP address or a device value.
- On Stripe one API status field is the only CE 3.0 verdict, and no field names the two matched elements; not_qualified means Stripe sent the evidence through its standard flow.

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You built the packet the way the guides describe it: two prior undisputed transactions, and two data elements matching across all three. The device ID in one field, the device fingerprint in another. Two elements, requirement met.

Visa Compelling Evidence 3.0 counts those as one. The sentence that says so is a footnote in a 900-page PDF, and the rule it belongs to is written out twice — once as the test for when a dispute is invalid, once as the list of what your acquirer has to file. Call those the two legs. On the leg most people read, the footnote takes effect for disputes processed on or after 24 October 2026. On the leg your acquirer actually files, an identical sentence sits on the earlier text with no effective date at all.

What changes for Visa Compelling Evidence 3.0 on 24 October 2026?

For disputes processed on or after 24 October 2026, device ID and device fingerprint do not count as two matching data elements for Visa Compelling Evidence 3.0. The rule is footnote 9 to Table 11-28 in the Visa Core Rules and Visa Product and Service Rules, edition 18 April 2026 — §11.7.5.3, the invalid-disputes rule for dispute condition 10.4 — stamped *"Effective for Disputes processed on or after 24 October 2026"*:

> For the avoidance of doubt, device ID and device fingerprint are considered similar data elements. An Acquirer is not permitted to supply both in support of a submission and must select another data element instead.

Every quotation from the rules in this post was read out of that PDF on 13 August 2026. Visa has since replaced the 18 April 2026 edition with the one of 24 October 2026, so the link opens an archived copy. It is free to open if you want to check any of this yourself.

If your two matching elements are the device ID and the device fingerprint, then on a dispute processed on or after that date you have one, and CE 3.0 needs two.

The change is easy to miss, and not through anyone's carelessness. The earlier text of the same rule — the block bounded *"Effective for Disputes processed through 23 October 2026"* — reads "The device ID, device fingerprint, or the IP address and an additional one or more of the following", with no footnote marker on it and no restriction attached. Read that block on its own and the two device values genuinely are alternatives. A page presenting them that way is reading that block, and the block's end date is easy to pass over.

The same date carries a separate CE 3.0 change, allowing prior transactions from more than one merchant, which the earlier text does not. Different rule, different consequences, not this post. Both are worth the work for the same reason: a CE 3.0 qualification takes the associated fraud report out of the ratio Visa monitors you on. For the qualifying rules themselves — what a prior transaction has to be, how many, how old — start with the mechanic.

Does the device restriction only apply from 24 October 2026?

No, not on the pre-arbitration leg. The same sentence — device ID and device fingerprint are similar data elements, and an acquirer may not supply both — appears a second time in the same edition, and that copy carries no effective date. §11.7.5.6 sets the pre-arbitration processing requirements for dispute condition 10.4 — what the acquirer has to supply when it files — and its Table 11-31 carries the device restriction twice, as footnote 4 and as footnote 6. Footnote 6 is prefixed with the October date. Footnote 4 has identical wording and no date of any kind.

You can check the practical half of that in about thirty seconds without opening a rulebook. Stripe's Visa CE 3.0 page states, in the present tense and with no date attached to it, that "Customer Device Fingerprint and Customer Device ID isn't a valid evidence combination". Stripe, which files for its merchants, treats the pair as invalid without waiting for any date.

The rule text is why. The pre-arbitration requirement for disputes processed through 23 October 2026 reads "The device ID/fingerprint,[4] or the IP address and an additional one or more of the following" — marker 4, the undated footnote — while the block introduced by the October date carries marker 6. Nothing else on that table competes for the marker: Table 11-31's other footnotes cover the issuer's fraud reporting, the Original Credit Transaction carve-out, the 365-day cap and the acquirer's own-data rule. A footnote about device ID and device fingerprint is attached to the phrase "device ID/fingerprint", in three separate pairings, with no second candidate anywhere on either table.

The wording carries the same signal. On the pre-arbitration leg the text for disputes processed through 23 October 2026 already writes the merged form "device ID/fingerprint", where the invalidity leg's text for the same period spells the three out as separate disjuncts — "The device ID, device fingerprint, or the IP address". Before 24 October 2026 the two legs are not in the same state, and the text shows it twice over.

LEG OF THE 10.4 RULE	WHERE IT SITS	EFFECTIVE DATE ON THE RESTRICTION
Invalid disputes, through 23 October 2026	§11.7.5.3, Table 11-28	no restriction attached
Pre-arbitration, through 23 October 2026	§11.7.5.6, Table 11-31, footnote 4	none
Pre-arbitration, from 24 October 2026	§11.7.5.6, Table 11-31, footnote 6	24 October 2026
Invalid disputes, from 24 October 2026	§11.7.5.3, Table 11-28, footnote 9	24 October 2026

It matters because pre-arbitration is the leg that carries the filing. CE 3.0 is not something a merchant submits: the acquirer submits it, as a pre-arbitration attempt, and §11.7.5.6 is the list of what goes in. A packet whose only two matching elements are a device ID and a device fingerprint does not meet that requirement on either side of 24 October 2026: under footnote 4 before it, under footnote 6 from it.

One caveat, and it is about intent rather than about the text. Visa has not said whether the missing date on footnote 4 is deliberate, and we found no published explanation of it. What an issuer does in practice with a pre-arbitration that pairs two device values is a separate question from what the requirement says.

Which two data elements should you match on instead?

Three other Visa CE 3.0 elements are available: the customer's IP address, the customer account or login ID used to authenticate at the time of the transaction, and the full delivery address. One of your two matched elements must still be the IP address or a device value — that constraint is in the rule's own sentence structure, since Table 11-28's through-23-October block asks for "The device ID, device fingerprint, or the IP address and an additional one or more of the following", and its 24 October block keeps the same shape — an anchor plus at least one more. So a pairing that holds cleanly on either side of 24 October 2026 is the IP address plus one of the other two.

- **Physical goods.** The full delivery address is the easy second element, and Visa wants all of it — street, city, state or province, postal code and country, in clear text. The billing address is a different field and does not stand in for it.
- **Digital goods and subscriptions.** With no delivery address, the second element is the customer account or login ID, and it has to be the identifier the cardholder authenticates with. That makes the login your evidence, and a reason to keep one identifier stable across a customer's history rather than reissuing it.

Visa specifies a format for each of these — all three in clear text and not hashed — and an element that misses its specification does not count as matched however well the values line up. The specifications, element by element, are worth reading once before you change anything.

> *The same restriction sits on both legs of the same Visa rule: dated on the leg everyone reads, and undated on the leg your acquirer actually files.*

How do you check which elements your processor actually submitted?

On Stripe you read one API field, and it will not tell you which two elements matched — because no field does. `GET /v1/disputes/:id` returns `evidence_details.enhanced_eligibility.visa_compelling_evidence_3.status`, Stripe's verdict on whether the dispute went to Visa as CE 3.0. The matched pair appears nowhere: not in the API, not on the dispute details page, not in a badge.

To find disputes worth opening, list your disputes and keep the ones whose `enhanced_eligibility_types` array contains `visa_compelling_evidence_3`. Stripe defines that array as the eligibility types present in `enhanced_evidence`, so it finds the disputes that carry a CE 3.0 packet at all — the population with something to audit — without having to work back from reason codes yourself. Any closed one will do for a first pass.

Then read `evidence.enhanced_evidence.visa_compelling_evidence_3.prior_undisputed_transactions`, described in the Stripe API reference as a list of exactly two prior undisputed transaction objects, each carrying a `charge` id and its own copy of the identifier set — `customer_purchase_ip`, `customer_device_id`, `customer_device_fingerprint`, `customer_account_id`, `customer_email_address`, `shipping_address` — as does `disputed_transaction`, minus the `charge`. Those values are what went into the packet. Follow the two `charge` ids back to the orders themselves and you get the second half of the answer: whether the values Stripe sent are the ones you actually recorded at the time, and which identifiers you had and did not send.

Then decide what counts as a match, because that is the step that decides the audit. Visa's own word for it is "the same" — the rule asks that the elements "in the undisputed Transaction(s) are the same as the disputed Transaction". Not similar, not the same subnet, not the same device family. Line the three transactions up side by side and read down each identifier:

- **IP address.** The same value in all three, character for character. A shopper whose address changes between orders — a mobile network, a dynamic residential IP — will not produce a match on it, which is why IP is a weak anchor for some businesses and a reliable one for others.
- **Device fingerprint or device ID.** The same value in all three, and only one of the two may be supplied. A fingerprint your tracker regenerates per session cannot match itself four months later; one derived from stable device properties can.
- **Customer account or login ID.** The same identifier in all three. A migration or a re-platform that reissued account IDs breaks the history you would otherwise have had.
- **Full delivery address.** The same address, in all of its parts, not just the same postal code.

Two identifiers that read the same down all three rows is a qualifying pair, as long as one of them is the IP address or a device value. One is not, and neither is two where both are device values.

Three details worth knowing before you start:

- **The whole surface arrived in one API version.** `enhanced_evidence`, `enhanced_eligibility_types` and `evidence_details.enhanced_eligibility` were added in `2024-10-28.acacia`. On an older pinned version the fields are absent, which is a different finding from a dispute that failed to qualify.

- **You can look before you send.** Stripe's dispute update endpoint accepts `submit: false`, which stages evidence without sending it and leaves it readable in the API. Read `required_actions` there; an empty array alongside a `qualified` status is the only "ready" signal you get. Staging is worth the extra call because of what Stripe says about the send itself, on its guidance for responding to a dispute: "You can't edit the response or submit additional files, so make sure you've assembled all your evidence before you submit." That is Stripe's rule about a Stripe response, not Visa's about a CE 3.0 attempt.
- **Stripe and Visa do not name the same elements.** Stripe lists `customer_email_address` as a qualifying identifier, and Visa's §11.7.5.3 element list does not contain email at all. So a pair can read `qualified` at Stripe on a second element Visa's rule text never names. We could not find a public source that explains the gap, so it is here as a discrepancy rather than an answer.

On Stripe the acquiring relationship is Stripe's rather than yours, which is why one API field is the only window you have onto a filing Visa's rules put in an acquirer's hands. If you are also weighing what Stripe's paid dispute products do and do not change, that distinction is drawn here.

What does a "not qualified" CE 3.0 status mean, and why won't you see it?

A `not_qualified` CE 3.0 status means the evidence was sent anyway, as ordinary evidence. Stripe's API reference defines `not_qualified` as "Evidence was not qualified to be submitted to Visa as Compelling Evidence 3.0. Evidence was submitted through the standard dispute flow to Visa." Nothing failed loudly. The response went, the dispute resolved, and the CE 3.0 remedy was never in play.

There is no obvious equivalent on screen, and Stripe says as much about the form itself: "We don't expose every CE 3.0 relevant field, such as customer email address and shipping address, in the evidence collection form, but we do make sure every evidence response includes all required data." Working only in the dispute details page, you cannot enumerate what was sent, so you cannot notice what was missing.

The `required_actions` array is the nearest thing to a diagnosis, and its shape is the finding: all five of its values name something absent, and none reports which two elements Stripe considered matched. You get a pass or a fail, never a receipt.

Do you still have the data from 120 to 365 days back?

Probably not, if your event logging rolls off at 90 days. A CE 3.0 submission reaches back to prior transactions roughly 120 to 365 days out, and it needs the identifiers as they were recorded at the time — the IP address on that order, the login ID used in that session. A ninety-day retention window cannot produce evidence about a transaction from four months ago, and no amount of packet-building fixes that afterwards.

State the window carefully, because the public sources disagree. Visa's rule text sets the outer bound at "not to exceed 365 calendar days prior to the Processing Date of the Dispute" and, for disputes processed on or after 24 October 2026, counts the 120 days "before the Dispute was submitted" — both anchored to the dispute. Stripe's documentation anchors the same window to the disputed transaction's processing date instead, and its two pages give slightly different endpoints. Roughly 120 to 365 days is the honest version; which date it counts from depends on whose document you are reading, so give yourself margin at both ends.

Does your store platform's own evidence guidance meet Visa's rule?

Sometimes not, and it is worth checking against Visa's text rather than assuming. WooPayments publishes an evidence suggestions guide that never names Compelling Evidence 3.0 but describes the same mechanic, and it tells merchants: "You're looking for at least two prior transactions from the same customer that were not disputed, with a matching billing address, email, or IP address."

That instruction does not satisfy Visa's rule. Visa requires two matching elements, one of them the IP address or a device value; the address element is the full delivery address, not the billing address; and email is not on Visa's CE 3.0 element list for dispute condition 10.4 at all. A WooCommerce merchant following that page exactly can assemble a pair that looks complete and does not qualify.

The two platforms also point in different directions about the fields they fill in for you. WooPayments says to review the autofilled billing address, name, email and IP "rather than assuming that they're correct." Stripe says you needn't edit pre-populated fields, because editing them might affect the eligibility of the transactions it matched. Both run on Stripe-backed rails, and both instructions are worth knowing before you follow either. BigCommerce publishes no equivalent instruction, being neither the acquirer nor the holder of an evidence form — one reason the e-commerce version of this problem is really a question about your processor.

Then put one question to whoever files for you, and not "do you support CE 3.0" — everyone says yes. Ask which two data elements were submitted as matching on your last declined 10.4, and whether that submission was accepted as CE 3.0 or sent as standard evidence. On Stripe you can answer the second half yourself from the status field; the first half is the one nobody publishes, and it tells you whether your packets are pairing two device values.

If the pair turns out to be device ID and device fingerprint, work out which of the IP address, the account or login ID and the full delivery address your checkout already collects reliably, and start collecting the one it does not — because the priors a future dispute needs were processed months before it arrives.

That last part is the awkward one: evidence for a dispute you have not received yet has to be captured at checkout, on an order nobody is arguing about. Chargewood records the device, session and delivery signals as orders come in, keeps them past the year mark, and builds the packet when the dispute lands rather than reconstructing it from whatever survived. Pricing is 20% of what comes back, and nothing at all on a dispute that recovers nothing. Sellers of courses, communities and downloads meet the same problem in a different shape.

AUDITING A VISA CE 3.0 SUBMISSION ON STRIPE, IN THE ORDER THAT ANSWERS THE MOST

Read the CE 3.0 status field on a closed Visa 10.4 dispute	REQUIRED
Pull both prior charges and compare the identifier values yourself	THE AUDIT
Stage evidence unsent and read required_actions before you submit	HIGH WEIGHT
No API access? Count the CE 3.0 identifiers your checkout sends	SUPPORTING

THE NUMBERS, AND WHERE THEY COME FROM

24 Oct 2026

the effective date stamped on the device-element restriction in the Visa 10.4 invalid-disputes rule, Table 11-28 footnote 9

Visa Core Rules and Visa Product and Service Rules, 18 April 2026

web.archive.org/web/20260504040652/https://usa.visa.com/d...

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copies of that same restriction inside Table 11-31, the 10.4 pre-arbitration rule — footnote 6 stamped 24 October 2026, footnote 4 carrying no effective date

Visa Core Rules and Visa Product and Service Rules, 18 April 2026

web.archive.org/web/20260504040652/https://usa.visa.com/d...

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values in Stripe's CE 3.0 required_actions array, every one naming something missing and none reporting which elements matched

Stripe API reference — Dispute object

docs.stripe.com/api/disputes/object

Questions people ask

Can I submit both a device ID and a device fingerprint for Visa CE 3.0?

No. The Visa Core Rules and Visa Product and Service Rules, edition 18 April 2026, state that device ID and device fingerprint are considered similar data elements and that an acquirer is not permitted to supply both in support of a submission and must select another data element instead. That sentence appears on both legs of the dispute condition 10.4 rule, with different status. On the pre-arbitration leg, Table 11-31, it appears twice: as footnote 4, with no effective date, on the requirement for disputes processed through 23 October 2026, and as footnote 6, stamped for disputes processed on or after 24 October 2026. On the invalid-disputes leg it is footnote 9 to Table 11-28 and is stamped effective for disputes processed on or after 24 October 2026. Either way, the second matching element has to be something other than a device value.

What changes for Visa Compelling Evidence 3.0 on 24 October 2026?

On the dispute condition 10.4 invalid-disputes rule, §11.7.5.3, device ID and device fingerprint do not count as two separate matching data elements: footnote 9 to Table 11-28 is stamped effective for disputes processed on or after 24 October 2026 and bars an acquirer from supplying both. The text of that same rule for disputes processed through 23 October 2026 lists device ID, device fingerprint and IP address disjunctively with no restriction attached, which is why the change is easy to miss. The same effective date also carries a separate expansion of CE 3.0 to prior transactions at more than one merchant, which is a different change with different consequences.

How do I know whether Stripe submitted my evidence as Visa CE 3.0?

Read evidence_details.enhanced_eligibility.visa_compelling_evidence_3.status on the dispute object in Stripe's API. It takes three values. Stripe documents qualified as evidence that will be submitted to Visa as Compelling Evidence 3.0, requires_action as transactions that are potentially eligible but need further action, and not_qualified as evidence that was not qualified for CE 3.0 and was submitted through the standard dispute flow to Visa instead. There is no field anywhere on the object that reports which two data elements Stripe matched on.

Which data elements can I use instead of device ID or device fingerprint?

Visa's CE 3.0 element list for dispute condition 10.4 also contains the customer's IP address, the customer account or login ID used to authenticate at the time of the transaction, and the full delivery address. One of the two matched elements must still be the IP address or a device value, so the reliable pairing is IP address plus either the account or login ID or the full delivery address. Visa specifies a format for each of these — all three in clear text and not hashed — and an element that does not meet the specification does not count as matched.

chargewood

Read it online, with the links and the latest revision: chargewood.com/blog/visa-ce3-device-id-fingerprint-october-2026

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