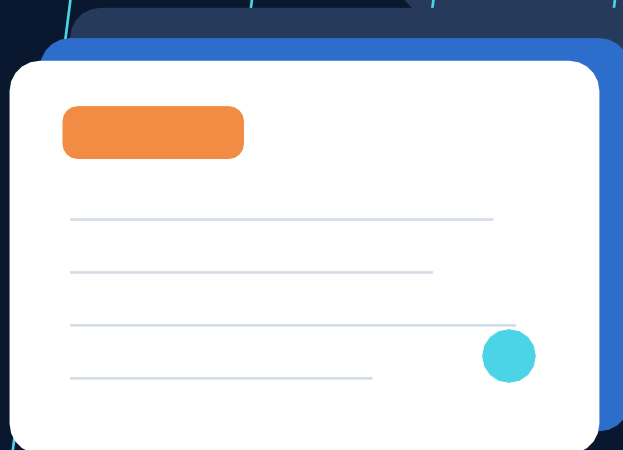


BLUE HARBOR EDITIONS

CHARGEBACK DEFENSE KIT

Operating system to organize evidence,
responses, and prevention for digital sellers



24 TEMPLATE | 10 PLAYBOOK | 8 SCENARI | WORKBOOK EXCEL



STANDINGS

Reason and
deadline



CONNECT

Claim and proof



VERIFICATION

Truth and Format

REAL EVIDENCE. CLEAR ANSWERS. DEADLINES UNDER CONTROL.

No outcome is guaranteed: the issuer or the competent party decides.

2026 EDITION | CODE BH-015 | UPDATED JULY 23, 2025



BLUE HARBOR
STUDIO

Chargeback Defense Kit

Operating system to organize evidence, responses, and prevention for digital sellers

Blue Harbor Editions · BH-015 · Italian edition 2026

PURPOSE OF THE KIT

Turn a dispute into an orderly case: reason, deadline, decision, facts, evidence, response, and improvement. The kit does not promise victory and is not a substitute for the provider, acquirer, legal counsel, or applicable rules.

Legal and operational notice

This material is informative and organizational. Procedures, reasons, terms, formats, costs and protections vary based on the circuit, country, bank, provider, platform, contract and type of transaction. Always use the deadline and instructions shown in the real case. For significant amounts, organized fraud, regulatory requests or legal and tax concerns, contact qualified professionals.

ONLY REAL EVIDENCE

Do not create, alter, backdate, or out-of-context logs, communications, consents, deliveries, IP addresses, signatures, receipts, or documents. A credible answer is verifiable, relevant, and consistent with the original data.

Privacy and security

A dispute file may contain personal and financial data. Collect only what is necessary, limit access, use secure storage, apply a justified retention period, and delete or anonymize when the data is no longer needed. Do not enter full card numbers, passwords, unsolicited IDs, or irrelevant sensitive data.

Copyright and License

Copyright © 2026 Blue Harbor Editions. Individual and business license for a single business. You can fill out and adapt the templates for your internal cases; You may not resell, distribute, publish, or integrate the kit into another product without written permission.

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Quick Start: the first 30 minutes

When a notification arrives, the useful speed is not to write a long defense right away. It consists of blocking the deadline, understanding the claim and preserving the data before it is dispersed.

Time	Action	Output
0-5 min	Open the case	ID, amount, currency, reason, platform, deadline, and status.
5-10 min	Preserves	Order, receipt, product page, policies shown, delivery/access logs and communications.
10-15 min	Ranking	Is it an inquiry, a chargeback, a PayPal case, or a request handled by the platform?
15-20 min	Decide	Accept, contact the customer or dispute? Record motivation, costs, and risks.
20-25 min	Map	For each customer claim, it indicates evidence that confirms or refutes it.
25-30 min	Assign	Manager, internal date, missing elements and final check.

INTERNAL DEADLINE

Set an internal expiration at least 48 hours before the one shown by the provider, when the available time allows it. The official date remains that of the real case.

Minimum case sheet

Field	Value to be recorded
Case ID	Provider or platform identifier
Reason	Category and exact description of the claim
Deadline	Date, time, and time zone shown
Transaction	Order ID, payment ID, import, currency, data
Responsible	Who collects, controls and sends
Decision	Accept / Contact / Dispute / Advice
Status	New / Collection / Review / Sent / Closed

The P.R.O.V.A. method

P.R.O.V.A. is the Blue Harbor sequence to build a readable file without turning it into an indiscriminate archive.

Letter	Lock	Control application
P	Disputed point	What is the concrete statement to be addressed?
R	Original records	What contemporary recordings really exist?
O	Chronological order	Does the sequence make it clear what happened and when?
V	Verification	Is each sentence attached to an attachment and free of exaggeration?
A	Final Annex	Are format, readability, privacy and sending compliant with the portal?

The guiding phrase

STRUCTURE

The customer states [CLAIM]. The original records show [DONE]. Annex [ID] demonstrates [LINK]. This is why we ask for [OUTCOME ALLOWED BY THE PORTAL].

Five checks before sending

- Did I respond to the actual reason, not a different problem?
- Have I separated facts, interpretations, and demands?
- Is each piece of evidence original, dated, readable and explained?
- Have I deleted duplicates, irrelevant and unnecessary personal data?
- Does a reviewer outside the case understand the sequence in less than three minutes?

PART I | FOUNDATION

From chargeback to file

Roles, decisions, records, timelines, privacy, and writing – the foundation needed before playbooks by reason.

