

Response to chargeback - fraud, card absent (Visa 10.4 / MC 4837)

Re: dispute dp_SAMPLE_fraud3ds

The cardholder claims this card-absent transaction was unauthorized. The grounded authentication, transaction and history evidence below places the cardholder at the purchase and defeats this Visa 10.4 / MC 4837 fraud claim.

PRIMARY ARGUMENT

Formal remedy - 3-D Secure liability shift (3.1): the transaction authenticated under ECI 05 with a valid CAVV and DS transaction ID; under network liability-shift rules the dispute is invalid and liability rests with the issuer.

KEY FIELDS

Amount: USD 249.00

Transaction date: 2026-05-02

Transaction ID: ch_SAMPLE_fraud3ds01

ECI: 05

CAVV: SAMPLEcavvAAABBWcSNIAAAAABgJI3dA=

DS transaction ID: SAMPLE-ds-0f38e6948-5388-41a6

3-D SECURE AUTHENTICATION

This order for USD 249.00, charge ch_SAMPLE_fraud3ds01 on 2026-05-02, completed full 3-D Secure authentication before it was authorized. The issuer's access control server returned ECI 05 - the value the card networks define as a fully authenticated cardholder - together with a valid CAVV (SAMPLEcavvAAABBWcSNIAAAAABgJI3dA=) and DS transaction ID SAMPLE-ds-0f38e6948-5388-41a6, timestamped 2026-05-02T14:32:00Z (Exhibit A). Under the Visa Core Rules a completed 3-D Secure authentication moves fraud liability to the issuer: the cardholder's own bank verified the cardholder during checkout. No authentication exemption was applied, so the liability shift stands on its own and this 10.4 fraud claim is invalid on the network rules alone - before the supporting authorization, AVS and account-history evidence is even reached.

EXHIBITS

A. 3-D Secure authentication data (ECI / CAVV / DS transaction ID)

Issuer ACS response showing ECI 05, the CAVV, and the DS transaction ID for this transaction, with the 2026-05-02T14:32:00Z authentication timestamp.

B. Authorization and AVS record

Processor authorization response for ch_SAMPLE_fraud3ds01 tying the approved authorization to the authenticated 3-D Secure session.

C. Order confirmation and account history

Order confirmation for the USD 249.00 purchase and the account's prior undisputed activity on the same credential.