

Response to chargeback - product not received (Visa 13.1 / MC 4853)

Re: dispute dp_SAMPLE_pnr

The cardholder claims the product was never received. Carrier delivery records and an address match to the order of record confirm the goods were delivered, defeating this Visa 13.1 / MC 4853 not-received claim.

KEY FIELDS

Amount: USD 129.00

Transaction date: 2026-04-10

Transaction ID: ch_SAMPLE_pnr01

Carrier: UPS 1Z-SAMPLE-0123-4567-84

Delivery date: 2026-04-14

AVS result: Y

DELIVERY CONFIRMATION & ADDRESS MATCH

Order #SAMPLE-10432 (USD 129.00, charge ch_SAMPLE_pnr01 on 2026-04-10) was shipped by UPS under tracking 1Z-SAMPLE-0123-4567-84 and the carrier confirmed delivery on 2026-04-14 to 100 Example Avenue, Suite 200, Sampletown, CA 90001 (Exhibit A).

That delivery address is identical to the shipping and billing address the cardholder entered at checkout (Exhibit B), and the authorization returned AVS result Y - a full street-and-ZIP match. AVS Y is a network-accepted address match, so the same address that the cardholder's bank verified is the address UPS delivered to. The goods reached the cardholder's own address of record; the not-received claim cannot stand against a matched carrier delivery.

EXHIBITS

A. Carrier delivery confirmation with date and full address

UPS tracking 1Z-SAMPLE-0123-4567-84 showing delivery on 2026-04-14 to the full Sampletown address.

B. Order confirmation showing the shipping address

Order #SAMPLE-10432 confirmation capturing the shipping address the cardholder entered at checkout.

C. AVS result

Processor authorization response for ch_SAMPLE_pnr01 recording AVS result Y (street and ZIP match).