

Chargebacks — Inbox Document

SAMPLE DOCUMENT — FOR TRAINING PURPOSES ONLY

From: evidence@yahoo.com
To: chargebacks@luminapay.com
Subject: RE: RE: FW: Evidence for dispute - Nexus Dynamics
Date: 2026-03-27 14:32

Hi,

Following up on our previous email about the chargeback for transaction on 12/03/2026.

The original transaction was for €683.66 and was a legitimate card-present sale. I've attached the signed receipt and delivery confirmation.

Please note the reason code on the scheme notification says "10.4 - Fraud" but this was actually a chip-and-PIN transaction at our POS terminal. The cardholder was present and entered their PIN. I believe this should be "13.1 - Consumer Dispute" instead.

--- Original message from I. Thomas (2026-03-25) ---

Dear Nexus Dynamics,

We have received a chargeback notification for ARN ARN-59393.

Scheme: Visa

Amount: €388.32

Reason Code: 10.4 - Fraud

Deadline: 2026-04-18

Please provide the following evidence within 7 days:

- Signed receipt or proof of cardholder authorisation
- Delivery confirmation (if applicable)
- Any correspondence with the cardholder
- AVS/CVV match confirmation

Note: We also have 2 additional disputes from Coastal Bay Rentals pending evidence. One for €330.93 (Mastercard, reason 4853) and another for €310.32 (AMEX, deadline in 3 days).

--- Original message from Nexus Dynamics (2026-03-23) ---

Hello, I received a notification about a disputed payment. What do I need to provide? This is the first time this has happened. Our terminal is a PAX A920 and all our transactions use chip-and-PIN.

--- End of thread ---