
WOOCOMMERCE · CHARGEBACKS

Chargeproof

*Answering a chargeback with what
the order already knows*

THE FACT EVERYTHING HERE IS BUILT ON

evidence is submitted **once**. there is no undo

What Chargeproof does

A chargeback arrives at your payment gateway. The evidence that answers it is in WooCommerce. Nothing joins the two, so you type it across by hand, once, against a deadline.

Chargeproof joins them. It lists every dispute your gateway holds with the deadline read from the dispute itself, matches each one to its order through the processor reference, and fills in the eleven evidence fields it can read straight off that order — the buyer's name and email, the IP the order was placed from, the billing and shipping addresses, the carrier, the tracking number, the date it shipped, and what was bought.

Then it does two things most tools do not. It shows what the dispute has already cost, including the fee you do not get back. And it says when a case is not worth answering, because some of them are not.

It never submits on its own. There is no scheduled submission, no bulk action, and no WP-CLI command that sends. Saving a draft and sending are different buttons on different forms, and the send step shows you every field verbatim first.

What it does not do

It does not fight the dispute for you, and it does not take a share of what you recover. It assembles the answer and you decide whether to send it. It cannot reduce your dispute rate — that is a different problem, upstream of this one — and it does not yet read WooPayments or PayPal, which it tells you plainly rather than reporting that you have no disputes.

Getting started

There is nothing to configure. Install it, open **WooCommerce → Chargeproof**, and if your store has a gateway it can read, your disputes are already listed.

About your credentials

Chargeproof does not ask for an API key. It reads the credentials your existing gateway already stores, and verifies them before using them. Rotate your key and it follows, because no second copy is kept anywhere.

It reads four gateways today:

- WooCommerce Stripe Payment Gateway
- Payment Plugins for Stripe
- FunnelKit Payment Gateway for Stripe
- Stripe for WooCommerce (ThemeHigh)

If you would rather narrow what it can see, enter a Stripe restricted key with read access instead. It needs to read disputes and charges and nothing else, so a restricted key cannot move money even if it leaked.

A gateway it cannot read is named, not skipped. If a gateway is present but unreadable, the screen says so at the top. A dispute you cannot see is a deadline nobody is watching, and reporting a clean list would be the most dangerous thing this screen could do.

The dispute list

Everything answerable, soonest deadline first. The summary above it answers the only three questions that matter on arrival: how many need an answer, how much is at stake, and how long you have.

Chargeproof					
NEEDS AN ANSWER		AT RISK		SOONEST DEADLINE	
6		AUD 416.00		4 days	
DUE	DISPUTE	REASON	ORDER	AT RISK / COST	GATEWAY
4 days	du_1UJJYP2Ns42bcMb1gTIzu98y needs an answer	Card used fraudulently	#26	AUD 69.70 incl. AUD 25.00 fee	WooCommerce Stripe Payment Gateway
4 days	du_1UJJXC2Ns42bcMb1dmVf6N1k needs an answer	Card used fraudulently	not matched	AUD 69.70 incl. AUD 25.00 fee	WooCommerce Stripe Payment Gateway
6 days	du_1UK50U2Ns42bcMb17wdD1Swf needs an answer	Card used fraudulently	#12	AUD 69.70 incl. AUD 25.00 fee	WooCommerce Stripe Payment Gateway
6 days	du_1UK5NW2Ns42bcMb101xbcpDg needs an answer	Card used fraudulently	#14	AUD 69.70 incl. AUD 25.00 fee	WooCommerce Stripe Payment Gateway
6 days	du_1UK5Mj2Ns42bcMb1VRF2x3it needs an answer	Card used fraudulently	#16	AUD 69.70 incl. AUD 25.00 fee	WooCommerce Stripe Payment Gateway
6 days	du_1UK4HS2Ns42bcMb1jWltqaI0 needs an answer	Product not received	#18	AUD 67.50 incl. AUD 25.00 fee	WooCommerce Stripe Payment Gateway
—	du_1UJX1R2Ns42bcMb1J11A69ns under review	Card used fraudulently	#22	AUD 69.70 cost so far	WooCommerce Stripe Payment Gateway
—	du_1UJWED2Ns42bcMb10dqGe9p9 under review	Card used fraudulently	#24	AUD 69.70 cost so far	WooCommerce Stripe Payment Gateway
—	du_1UJz682Ns42bcMb1TV2x1X0F won	Product not received	#20	AUD 25.00 cost so far	WooCommerce Stripe Payment Gateway

Each row carries the days left, the dispute id, the reason code in plain words, the order it matched, and what it costs. A dispute with no order behind it says **not matched** rather than guessing at one.

Needs an answer

The clock is running. This is the only state where anything can be done.

Under review

Evidence has gone and the network is deciding. Nothing further to do.

Won or lost

Closed. The row shows what it cost rather than what is at risk.

What a chargeback actually costs

The amount reversed is not the cost. The fee is charged whether you win or lose, and winning does not return it.

ON A DISPUTED AUD 42.50 ORDER

42.50 reversed + 25.00 fee = 67.50 at risk

Win, and the 42.50 comes back. The 25.00 does not. That is not an opinion about fee policy — it is what the balance transactions on a won dispute show, and Chargeproof reads them rather than assuming.

Which means on a low-value order, fighting and winning can still lose money once your own time is counted. Chargeproof shows the fee beside the amount for exactly that reason: it changes the decision, and no screen that hides it can be trusted to help you make one.

Accepting is sometimes correct. If the evidence that decides your reason code is not in the order, answering will not change the outcome — it will just cost you an afternoon. The one thing worth protecting is the fee not doubling, and that happens by not escalating a case you cannot win.

The deadline is read, never calculated

A missed deadline is an automatic loss. Not a weaker case — a loss, with no appeal and no second attempt.

Every dispute carries its own deadline, and Chargeproof reads it from the dispute object rather than computing it from the date the dispute opened. This matters because the window is not a constant: it varies by card network, by reason code and by acquirer. A guessed window that is one day too generous is a lost dispute that looked fine on screen until it was not.

```
evidence_details.due_by
```

```
The deadline, on the dispute itself. No second API call, no  
derivation, no assumption.
```

A dispute that is already past due shows no countdown. Its deadline is gone and printing a live-looking number beside it would be a lie in the one place a merchant most needs the truth.

Closed disputes keep their due_by

Gateways keep the deadline field populated after a case closes, which means anything reading it naively puts a countdown on a finished dispute. Chargeproof shows a dash instead, because a closed case has nothing to count down to.

One case, and where every line came from

Stripe asks for twenty-eight pieces of evidence. Chargeproof can fill eleven of them from the order. This case answers nine, because it has no downloads and its delivery date is the shipping date.

Chargeproof

[← All disputes](#)

du_1UK4HS2Ns42bcMb1jWLTqalQ

WooCommerce Stripe Payment Gateway

REASON	REVERSED	FEE	TAKEN SO FAR	DEADLINE
Product not received	AUD 42.50	AUD 25.00 charged whether you win or lose	AUD 67.50	6 days October 4, 2026

STRONG

Answer this. The evidence that decides this kind of dispute is on the order.

Assembled from the order		Order #18
the buyer's name	Priya Balakrishnan	from the order
the buyer's email	priya.b@example.test	from the order
the IP the order was placed from	203.0.113.150	from the order
the billing address	14 Rose Street, Fitzroy, VIC, 3065, AU	from the order
where it was sent	14 Rose Street, Fitzroy, VIC, 3065, AU	from the order
the carrier	Australia Post	from the order
a tracking number	AP1234567911AU	from the order
the date it shipped	2026-09-21	from the order
what was bought	2 × Ceramic Pour-Over Cone	from the order

Save as draft

Stores this on the dispute without sending it.
Safe to repeat.

☐ I have read the evidence above. I understand it can only be sent once.

Send to the gateway

Every filled line says **from the order** beside it. A merchant about to spend their one submission is entitled to know which parts the plugin supplied and which parts are theirs.

It leaves blanks rather than filling them

A field the order cannot answer is left empty and named. It is never filled with something plausible.

With one submission and no way back, a good guess is not a convenience. It is your only attempt, spent on something untrue — and a plausible wrong answer is worse than an obvious gap, because the gap is something you can go and fill yourself.

An unmatched dispute stops

If Chargeproof cannot match a dispute to an order, it says so and offers nothing. Evidence assembled from the wrong order would read as entirely reasonable: a real name, a real tracking number, a real delivery date, all belonging to somebody else. It would be sent once and it could not be taken back.

The processor reference is shown instead, so you can find the order yourself.

Matching goes through the gateway's own reference. Not a guess at the amount, not the nearest order by date. If the reference does not lead to exactly one order, that is not a match.

Whether the case is worth answering

Every reason code is won or lost on a different fact. Chargeproof knows which fact yours turns on, and whether your store has it.

A **product not received** dispute turns on delivery confirmation and very little else. If the tracking number and the delivery date are on the order, the case is strong. If they are not, no amount of well-written prose about your returns policy will change the outcome.

A **fraudulent** dispute turns on evidence the cardholder was involved: the IP, the device, the matching billing address, a history of orders from the same customer.

Strong

The evidence that decides this reason code is on the order. Answer it.

Partial

Some of it is there. The screen names what is missing.

Weak

The deciding fact is not in your store. Answering will not change this.

Saying so plainly is the point. Walking somebody through a form that was never going to work wastes the one resource a dispute gives you least of.

Sending, and the two steps before it

Evidence goes once. A second attempt is refused by the gateway, so everything here is arranged around making the first one deliberate.

Save as draft

Stores the assembled evidence on the dispute at your gateway without sending it. Repeatable, safe, and reversible — you can save a draft as many times as you like while you gather what is missing. Saving a draft is free, in every sense.

Draft and send are separate forms, not one form with two buttons. A single form with two submits is one stray keypress away from sending evidence nobody meant to send.

Send to the gateway

The send step shows every field verbatim, requires you to tick that you have read them, and carries a fingerprint of exactly what you were shown. If the order changes in another tab between your reading the page and your clicking — someone edits the shipping address, a tracking number is corrected — the submission is refused rather than quietly sending something you never reviewed.

Both checks run on the server. The tickbox stops an accident; the fingerprint stops the subtle case. Neither is a hint you can click past.

Being told before the deadline

The free tier shows you everything when you open the screen. The paid tier is what happens when you do not.

A merchant who does not open WooCommerce for four days does not find out about a three-day deadline. Chargeproof Pro reads your gateway in the background and emails when something changes, at three stages and each one only once:

Appeared

A new dispute needing an answer.

Three days

The deadline is closing and nothing has been sent.

One day

Last call. After this there is no email, because there is nothing to do.

A dispute first seen with eighteen hours left produces one email, not three. A deadline that gets extended does not re-arm an alert that has already fired. And a dispute already past due stays silent: an email about something lost cannot be acted on, and it teaches you to ignore the sender before the next one arrives.

One email covers every dispute that qualifies, never one per dispute.

If something looks wrong

The list is empty, but I know I have disputes

Check the top of the screen for a gateway it could not read. If a gateway is named there, its disputes are invisible until the credential is fixed. If no gateway is named at all, none was detected — open the plugin's own key field and enter a restricted key.

A dispute says "not matched" but I can see the order

Matching goes through the processor reference the gateway recorded against the order. An order paid through a route that never stored that reference will not match, and Chargeproof will not guess. The reference is shown on the row so you can find the order and answer it in your gateway directly.

The list is older than I expect

The screen keeps the last good read for ten minutes so it is not calling your gateway on every page load. **Check again now** beside the time-stamp discards it and re-reads. If the gateway is unreachable, the screen keeps showing the last good read and says how old it is, rather than showing you nothing.

It refused my submission

Two things refuse a send, and both say which on screen. Either the confirmation was not ticked, or the order changed after the page was loaded and the evidence is no longer what you reviewed. Reload, read it again, and send.

About this guide

Chargeproof is a WooCommerce plugin by Allan Niñal. It runs entirely inside your WordPress installation and talks only to your payment gateway.

No third-party service sits in the path, and no copy of your gateway credentials is stored — the key is read at the moment it is needed.

Requires WordPress 6.4 or later, WooCommerce, PHP 8.1 or later.

Free covers every dispute, every deadline, the true cost, the matched order, the assembled evidence, the verdict, and saving drafts to your gateway.

Pro adds the one-click send and the deadline emails. Solo \$19, Store \$49, Agency \$99 per month, each with a 14-day trial. Annual is ten months for twelve.

Online www.allanninal.dev/chargeproof/

The screenshots in this guide are real disputes on a live test account, captured from the plugin's own screen. They are not mock-ups, and the numbers in them are the numbers the gateway returned.