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Thread: [Advice on winning BS Stripe fraud disputes?](#)

Lor?d - December 12, 2023, 7:16 am

Hey guys,

I've recently received a few fraud disputes through Stripe. I've followed their steps which are basically just

"Email the customer and ask them to close the dispute if it's not actually fraud"

Unfortunately when someone opens a bullshit fraud dispute their response doesn't seem to be "Oh yeah I did that, let me close it."

I included in my email to them the fact that I get charged additional fees for incurring a dispute and would happily have offered them a refund in the first place if they had requested it, and would still offer a refund if they were unhappy with the service, if they would close the dispute. One very nice lady had responded that she was unable to close it as she had closed her entire account with the bank, I don't know how much truth there is to that. Another simply ignored me, however I was able to get somewhat of an acknowledgement of it not being fraud over an alternative form of communication, but not through email, so I doubt that it'll be considered sufficient proof to counter the dispute.

Does anyone have some advice on how I could win these disputes? I don't mind refunding the payment by any means, but one payment in particular was literally \$5 and I'm racking up nearly \$30 in dispute fees over it. It's asinine to lose \$30 over a \$5 charge and I'd happily just refund it but at this point my only option is to accept or counter the dispute, in which I get charged those fees either way unless I actually win the dispute, otherwise it's up to the customer to withdraw the dispute which I could then give a refund once closed.

If anyone has any advice here I'd really love to hear it as I don't wanna pay these insane fees over such miniscule payments.

Thanks in advance for any replies here!

Edgeville - December 12, 2023, 7:36 am

Few third party games use stripe payment system.

I could only recommend to have more sales, if ratings/vouches display have some buddies do it first, advertise everywhere.

Chargebacks honestly suck when you are the one in the right.

DashPHP - December 12, 2023, 8:23 am

That is a nightmare tbh. Pretty sure I'll experience this too.

The good thing is I make crypto payments a preferred choice.

GI with the dispute.

Lor?d - December 12, 2023, 11:04 am

(Dec 12, 2023 08:36 AM)Edgeville Wrote: [\[CITE\]](#) Few third party games use stripe payment system. I could only recommend to have more sales, if ratings/vouches display have some buddies do it first, advertise everywhere.

Chargebacks honestly suck when you are the one in the right.

The unfortunate thing is with Stripe they give you a risk and fraud rating, if you're over basically .11% they consider you HIGH risk. I'm at 2.47% right now with just 2 disputes and hundreds of perfectly fine sales. They have notices everywhere that if you're too high they will close your account, restrict your sales, etc. I'm trying my hardest to avoid that.

(Dec 12, 2023 09:23 AM)DashPHP Wrote: [\[CITE\]](#) That is a nightmare tbf. Pretty sure I'll experience this too.

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Yeah I gotta add crypto as an option. I avoided it in the past just because I didn't want to deal with withdrawing it or holding cryptos but at this point it sounds like a more reliable option.

(Dec 12, 2023 11:14 AM)-Scrub Wrote: [\[CITE\]](#) Chalk it up to online selling

Unfortunately I'm used to this, I've been dealing with disputes for years and years however in the past it's been with PayPal. I guess I was just hoping someone might have some tips or ideas to improve my chances of winning the case. I know fraud disputes are hard to fight and I'll almost definitely lose no matter what, but I figured I'd give it a shot and post a thread for advice.

Digital_King - December 13, 2023, 7:21 am

I had a similar situation with the fact that I had an amount over €2,500 in 3 disputes that happened a month ago.

At 2, I complained with all the proofs and all the pictures + additionally the money back clause that was highlighted and I lost nothing and my balance went into the red.

Yesterday I received a new dispute for \$900, for which I am thinking of how to complain and what else to do. The product is digital and delivered properly, however there is no way I can prove it because I have no idea what exactly you are charging me for the reason given is that the product is damaged, how can a digital product be damaged???

All in all, I tried to get rid of it, I read it on reddit and the niche doesn't help...