

Dispute Fighter SOP

Complete Guide to Fighting Chargebacks on Whop

■■ **CRITICAL:** You can only upload **ONE FILE** with a **5MB max size**. Combine all evidence into a single PDF before submitting.

Overview

Whop's Dispute Fighter auto-uploads key evidence (access logs, policy disclosures, customer info) but you need to add supporting documentation to build a winning case. The disputed amount + \$15 fee is held until resolution.

Timeline: 1-4 weeks to respond (varies by bank) • 30-90 days for bank decision • Decision is final

Step 1: Case Assessment

When you receive a dispute notification:

- Review the dispute reason and customer claims
- Check the "Respond by" deadline under Status
- Examine customer details (email, billing address)
- Analyze the product access activity log (auto-populated by Whop)
- Review policy acceptance records
- **Attempt to contact customer directly first** — internal resolution avoids fees

Don't rush. Funds are already held. Take time to build a thorough, organized response.

Step 2: Evidence Compilation

Whop's Dispute Fighter requires evidence organized into **three categories**. You must address ALL THREE in your single uploaded file.

Category 1: Customer Communications

- All chat logs and email threads
- Support tickets and responses
- Call logs (dates, duration, topics discussed)
- Call recordings or transcript snippets (especially onboarding)
- Calendar invites / booking confirmations
- Any message where customer acknowledged receiving service

Category 2: Transaction & Order Records

- Signed agreement/contract (with signature + date)
- Order confirmation / invoice
- Payment processing confirmation
- ToS acceptance screenshot (with timestamp)
- Refund policy acceptance (checkbox confirmation)
- IP address at time of purchase
- AVS (Address Verification) match confirmation

Category 3: Proof of Service / Product Access

- Login/access logs showing portal visits (Whop auto-tracks this)
- Course progress (modules viewed, completion %)
- Download logs (templates, resources, materials)
- Account creation timestamp
- Welcome email delivery confirmation
- Screenshots of customer activity in community/Discord
- Any usage statistics available

Step 3: Building Your Evidence PDF

Since you can only upload ONE file (max 5MB), organize your evidence into a single PDF with clear sections:

Section	Contents	Pages
Cover Page	Case summary, dispute reason, your position	1
Section A	Signed Agreement / Contract	1-2
Section B	Transaction Records (invoice, ToS acceptance)	1-2
Section C	Access & Activity Logs	1-3
Section D	Customer Communications	2-5
Section E	Call Logs / Recordings Transcript	1-2
Section F	Policy Documentation	1

File Size Tips:

- Compress images before adding to PDF
- Use screenshot snippets, not full-page captures
- For call recordings: include transcript summary, not audio file
- Remove duplicate or redundant pages
- Use PDF compression tools if over 5MB

Step 4: Written Response Structure

Include a written response in your PDF (first 1-2 pages) that follows this structure:

Opening (2-3 sentences)

State the purchase details and that the dispute is invalid.

"This dispute is regarding [Customer Name]'s purchase of [Product] on [Date] for [Amount]. The customer claims '[dispute reason]' — however, as evidenced in the attached documentation, the customer received full access to all purchased services and actively used them."

Product Description (3-5 sentences)

Clearly describe what was purchased and included. Be specific.

Evidence Summary

Reference each exhibit: "Section A shows the signed agreement dated [Date]..." "Section C shows the customer logged into the portal X times between [dates]..."

Closing (2-3 sentences)

"The evidence clearly demonstrates that [Customer] received full access to all purchased services, actively engaged with the product, and received ongoing support as documented. We respectfully request this dispute be resolved in our favor."

CRITICAL: Always include links to your Terms of Service and Refund Policy. Reference specific clauses that apply.

Responding by Dispute Reason

"Product/Service Not Received" or "No Support"

Focus on: Access logs showing portal logins, call logs with dates/duration, chat transcripts, email threads, booking confirmations, support ticket history. Show timestamps of every interaction.

"Not as Described"

Focus on: Signed agreement listing exactly what's included, sales page screenshots matching delivery, course content documentation, ToS acceptance with product description.

"Unauthorized Transaction" / "Fraud"

Focus on: IP address match between purchase and logins, AVS verification, signed agreement, email confirmations that were opened/clicked, device fingerprint if available.

"Duplicate Transaction"

Focus on: Transaction records showing single charge, invoice details, if legitimately separate purchases — documentation of each distinct order.

Prevention Best Practices

Set yourself up to win disputes before they happen:

- Get signed agreement **BEFORE** processing payment
- Record onboarding calls where you review the agreement verbally
- Use clear billing descriptor so charge is recognizable
- Send welcome email immediately after purchase
- Log all customer interactions (calls, chats, emails)
- Whop auto-tracks access logs — ensure customers actually log in
- Respond to support requests within 24 hours
- Send regular check-in emails (creates paper trail)
- Integrate ToS and Refund Policy acceptance at checkout
- **Document everything** — assume every customer might dispute

■ **KILLER EVIDENCE:** A recorded call snippet of the customer verbally acknowledging the agreement, confirming what they're purchasing, and agreeing to terms. This single piece of evidence wins most disputes.

Quick Reference

Item	Details
Response Deadline	Check "Respond by" date in Dispute Fighter (usually 1-4 weeks)
Resolution Time	30-90 days (bank decision is final)
Dispute Fee	\$15 (charged win or lose)
File Upload	ONE file only, 5MB maximum

Auto-Uploaded by Whop	Access logs, policy disclosures, customer info
You Must Add	Communications, signed agreements, call logs, additional proof
Win Rate	20-40% industry average — strong evidence is critical

Remember: Contact the customer first. A resolved dispute or voluntary refund is always better than fighting a chargeback you might lose. Use Whop's Resolution Center for internal resolution before it escalates.