



FM

FLOWMATRIX.DEV

Premium Workflow

A practical guide – step by step

Refund and Chargeback Triage

Review refund requests and chargebacks with clear rules, AI summaries and a fast approval path.

FINANCE OPERATIONS

ADVANCED

ABOUT 3 HOURS SETUP

OVERVIEW

Refund and Chargeback Triage

Review refund requests and chargebacks with clear rules, AI summaries and a fast approval path.

CATEGORY	DIFFICULTY	DURATION
Finance Operations	Advanced	About 3 hours setup

What you use it for

Faster, consistent decisions on refunds and disputes.

Tools in this workflow

Stripe Payments API · OpenAI API · Notion API · Slack

How to implement it

1

Collect payment events

Fetch refund requests and dispute events from Stripe into one queue.

WHAT YOU NEED TO DO

1. Create a restricted Stripe API key.
2. List new refunds and disputes daily.
3. Store amount, customer and reason codes.
4. Ignore events that were already processed.

CHECK AT THE END

- ☐ API key is restricted
- ☐ Processed events are skipped

RESULT

A daily queue of refund and dispute cases is ready.

LINKS

Stripe API Reference: <https://docs.stripe.com/api>

2

Apply policy rules

Check each case against your refund policy before a human reviews it.

WHAT YOU NEED TO DO

1. Define rules for amount, age and reason.
2. Auto-approve cases inside the policy.
3. Flag cases outside the policy for review.
4. Record the rule that matched.

CHECK AT THE END

- ☐ Policy rules are documented
- ☐ Auto-approved cases are logged

RESULT

Every case has a policy decision.

LINKS

Stripe Refunds: <https://docs.stripe.com/refunds>

3

Summarise the case

Generate a short case summary so reviewers do not need to read every event.

WHAT YOU NEED TO DO

1. Send event details to the OpenAI API.
2. Ask for a neutral summary and risk flag.
3. Limit the summary to five sentences.
4. Store the summary with the case.

CHECK AT THE END

- ☐ Summary is neutral

[] Risk flag is present

RESULT

Reviewers see a short, neutral case summary.

LINKS

OpenAI Text Generation: <https://platform.openai.com/docs/guides/text-generation>

4

Route for approval

Send high-value or risky cases to the right approver in Slack.

WHAT YOU NEED TO DO

1. Set approval limits per team.
2. Post high-value cases to Slack.
3. Include the summary and payment link.
4. Track the approval response.

CHECK AT THE END

- ☐ Approval limits are documented
- ☐ High-value cases reach an approver

RESULT

Cases are approved by the right person.

LINKS

Slack chat.postMessage: <https://api.slack.com/methods/chat.postMessage>

5

Execute and record

Process approved refunds and keep an audit trail for every decision.

WHAT YOU NEED TO DO

1. Issue approved refunds through Stripe.
2. Store the Stripe reference in Notion.
3. Record the reviewer and timestamp.
4. Report rejected cases with a reason.

CHECK AT THE END

- ☐ Every refund has a Stripe reference
- ☐ Audit trail is complete

RESULT

Refunds are executed with a complete audit trail.

LINKS

Stripe Disputes: <https://docs.stripe.com/disputes>

RECOMMENDED TOOLS & RESOURCES

Recommended Tools & Resources

All tools in this workflow with their official website.

Stripe Payments API

<https://stripe.com/>

OpenAI API

<https://platform.openai.com/?ref=flowmatrix>

Official URL

Notion API

<https://www.notion.so/?ref=flowmatrix>

Official URL

Slack

<https://slack.com/>

Full version as Premium PDF

All steps, tools and resources as a PDF – €4.99.

[Buy now – €4.99](#)