



Claim Latch

Sample Audit Report

Revenue Leakage & Policy Risk Audit

SAMPLE DELIVERABLE

Prepared for: Sample Business

Prepared by Claim Latch

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This sample shows the type of audit Claim Latch provides for businesses that need to identify gaps in refund policies, return rules, shipping claims, chargeback evidence, subscription cancellation workflows, and review/testimonial presentation.

Report Sections

- Business overview
- Refund policy risk
- Return policy risk
- Shipping claim risk
- Chargeback evidence gaps
- Subscription cancellation risk
- Review/testimonial risk
- Top recommended fixes

Business Overview

A concise snapshot of the sample client, audit scope, and overall risk profile identified during the Claim Latch review.

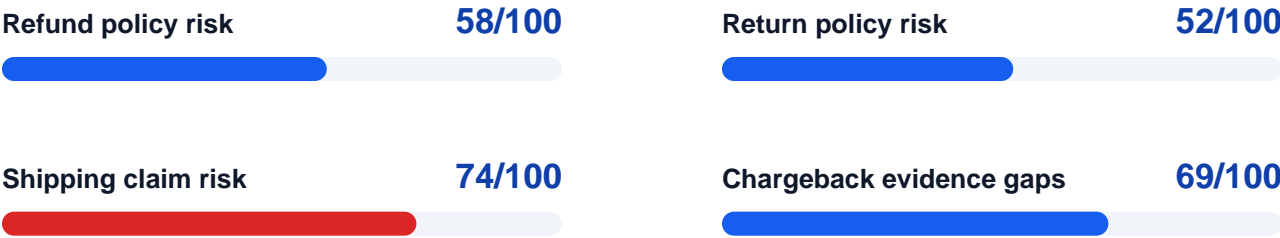
Sample Client Snapshot

Business type	Online retail and subscription support services
Primary risk area	Policy clarity, evidence retention, shipping claims, and dispute preparation
Audit goal	Find process gaps that may create avoidable revenue loss or customer claim exposure

Audit Scope

- Review of public-facing refund, return, cancellation, and shipping claim language.
- Review of internal evidence checklist for orders, deliveries, approvals, customer messages, photos, and timestamps.
- Review of chargeback response readiness and missing documentation categories.
- Review of testimonial and review presentation for clarity, substantiation, and customer expectation risk.

Overall Risk Dashboard



Executive Observation

The sample business has basic policies in place, but several operational details are missing. The largest exposure is not one single policy issue; it is the combination of unclear customer instructions, inconsistent evidence collection, and no standardized claim-response workflow.

Refund Policy Risk

Assessment of refund language, approval rules, timing, exceptions, customer expectations, and internal decision documentation.

MODERATE-HIGH RISK

Primary Findings

- Refund window is visible, but exceptions are not clearly separated.
- Processing time is not stated in customer-friendly language.
- No consistent record of who approved or denied refund requests.
- Refund decisions rely on message history instead of a structured checklist.

Why It Matters

When refund terms are incomplete or difficult to interpret, customers may challenge decisions. Internal teams also make inconsistent decisions when no standard approval record exists.

Audit Detail

Area reviewed	Sample observation	Risk
Refund eligibility	Rules mention general eligibility but do not define key exclusions.	Medium
Refund timing	Processing time is unclear after approval.	Medium
Approval trail	No required fields for reason, approver, or supporting proof.	High
Customer language	Policy is written in broad terms and may create expectation gaps.	Medium

Recommended Fixes

- Add a short refund decision checklist with reason, policy reference, date, approver, and supporting proof.
- Separate refundable, non-refundable, partial refund, and exception scenarios in plain language.
- Add a customer-facing processing timeline and internal refund documentation standard.

Return Policy Risk

Review of customer return instructions, eligibility conditions, return authorization, item condition rules, restocking language, and documentation.

MEDIUM RISK

1 Eligibility

Return eligibility exists but needs clearer item condition and exclusion language.

2 Instructions

Customer return steps should be easier to follow before shipment is sent back.

3 Proof

Photos, tracking, and return intake documentation should be standardized.

Key Risk Factors

- Return authorization process is not clearly required before a customer ships an item back.
- Item condition standards are not specific enough to avoid subjective disputes.
- Damaged, used, final-sale, opened, customized, or time-sensitive products need cleaner rule separation.
- No standardized return intake form was identified in the sample workflow.

Recommended Control

Create a return authorization workflow that captures order number, return reason, customer photos, condition notes, tracking number, approval status, and final return decision. This creates a cleaner record if the return later becomes a refund dispute or chargeback issue.

Sample Return Intake Fields

Field	Purpose
Order number	Connects return request to transaction record.
Return reason	Identifies defect, wrong item, changed mind, or other reason.
Photo evidence	Documents item condition before approval.
Tracking number	Confirms return shipment status and timing.
Final decision	Records approve, deny, partial refund, exchange, or store credit.

Shipping Claim Risk

Evaluation of missing package, damaged item, delayed shipment, carrier claim, delivery proof, and customer communication process.

HIGH RISK

Highest Exposure Area

Shipping issues create fast-moving claim risk because customers expect quick resolution, carriers require specific evidence, and internal teams often need to act before evidence becomes difficult to collect.

Observed Gaps

- No standard customer instruction for reporting damaged items with photos, packaging images, and delivery date.
- Missing package workflow does not clearly define when to check carrier status, delivery proof, customer address confirmation, and escalation.
- No single internal shipping claim checklist was identified for carrier claim submissions.
- Communication templates do not consistently explain next steps, timeframes, or required evidence.

Claim Evidence Checklist

Evidence item	Used for	Status
Tracking record	Delivery confirmation and shipment movement	Needed
Delivery address confirmation	Validates customer address at time of shipment	Needed
Damage photos	Supports damaged item and packaging claim	Needed
Customer message log	Shows timing, instructions, and response history	Needed
Carrier claim ID	Links internal case to carrier process	Missing

Priority fix: Build a shipping claim SOP with customer photo requirements, internal deadline rules, and one place to track each claim from intake through resolution.

Chargeback Evidence Gaps

Review of documentation needed to respond to disputes, reduce weak evidence files, and improve consistency across customer claim events.

MODERATE-HIGH RISK

Evidence Often Needed

- Order details and invoice
- Customer authorization or checkout records
- Delivery or service completion proof
- Customer communication history
- Refund or return decision notes
- Policy page version or screenshot
- Photos, approvals, timestamps, and case notes

Sample Gaps Found

- No chargeback response folder structure.
- Policy proof is not saved by effective date.
- Customer approvals are scattered across message tools.
- Refund denial reasons are not linked to policy sections.
- No dispute response checklist or deadline tracker.

Recommended Chargeback File Structure

Folder	Documents to save
01_Order	Invoice, order detail, payment record, customer contact details
02_Policy	Refund, return, cancellation, and shipping terms in effect at purchase
03_Communication	Email, SMS, chat, support tickets, approvals, customer requests
04_Fulfillment	Tracking, delivery proof, completion photos, signatures, service records
05_Decision	Refund decision, return intake, cancellation notes, internal approvals

Result of fix: faster dispute preparation, cleaner evidence files, and more consistent internal decision-making. No specific win rate or recovery result is guaranteed.

Subscription Cancellation Risk

Review of cancellation clarity, renewal language, billing communication, customer access, confirmation records, and escalation process.

MEDIUM RISK

Subscription Cancellation Findings

- Cancellation path should be easier for customers to confirm before billing disputes occur.
- Renewal reminders and cancellation deadlines should use the same wording across checkout, email, and support replies.
- Cancellation confirmation should be saved with date, customer identity, plan name, and final billing status.

Review/Testimonial Risk

Review and testimonial language should be clear, supportable, and not create unrealistic customer expectations. The audit checks whether public claims are presented with enough context and whether internal proof exists to support featured testimonials.

LOW-MEDIUM RISK

1 Clarity

Avoid broad claims that customers could read as guaranteed outcomes.

2 Support

Keep records showing that testimonials are real and accurately presented.

3 Context

Add context where claims, results, or experiences could be misunderstood.

Recommended Control

Create a review/testimonial folder with customer permission, original submission, publication date, and any context needed to avoid overstating results.

Top Recommended Fixes

Prioritized action list for tightening revenue leakage controls, claim response consistency, and customer-facing policy clarity.

Priority	Recommended fix	Timeline
1	Create refund and return decision checklists with required reason, proof, approver, policy reference, and final outcome.	7 days
2	Build a shipping claim SOP for damaged, delayed, and missing package claims with photo and tracking requirements.	7-14 days
3	Create chargeback evidence folders for each disputed transaction and save policy proof by effective date.	14 days
4	Rewrite customer-facing refund, return, shipping, and cancellation terms in plain language with clearer exceptions.	14-21 days
5	Standardize customer message templates for refunds, returns, shipping claims, cancellations, and dispute escalations.	21 days
6	Create testimonial support files for public reviews and claims used in marketing materials.	30 days

Suggested Implementation Order

- Start with evidence collection because it supports refunds, returns, shipping claims, and chargeback responses.
- Next, clean up public-facing policy language so customer expectations match the internal process.
- Finally, create templates and folder systems so the process is repeatable for every team member.

Disclaimer

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