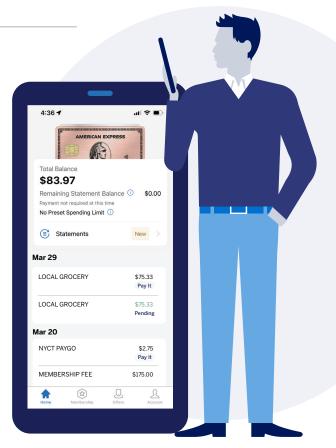
Show Card Members pending refunds in near real-time.

Take advantage of this enhanced capability that lets Card Members see pending refunds online or in-app in near real-time, helping reduce potential disputes and improve the customer experience.

Benefits for you and your customers:

- Card Members can gain visibility into pending refunds sooner online, in-app or through American Express Customer Service.¹
- You may experience a reduction in potential servicing requests or disputes, helping your business save time and money.
- With fewer potential inquiries and disputes, you can **focus on your business**.
- You can **help improve customer satisfaction** by providing them with an enhanced experience.



How it works:



Card Member returns or cancels a purchase and requests a refund.

You process the refund and receive an approval.²

The refund is displayed to Card Member online or in-app.¹

Get started with Authorization on Credit by contacting your point-of-sale provider or processor.²

¹This capability may not be available for all issuers on the American Express Network.

²New Processing Codes are required to support this feature. The merchant/processor is responsible for completing any development work at their own expense.

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