

# Improving the Disputes Experience

Enhancements to help you reduce disputes and chargebacks



DON'T  
do business  
WITHOUT IT™

You asked for help with managing disputes, and we listened. Here are just some of the ways we've enhanced our policies and solutions to help you reduce costly disputes and chargebacks.



## Reminder – Signature Not Required

Did you know that you're not required to collect American Express® Card Member signatures at the point of sale on any Card-present transactions? That means you won't be held liable solely for missing signatures or disputes in fraud cases. **Contact your terminal provider today to remove signature requirements.**

## Solutions to help you prevent disputes and get back to business



### Authorization on Credit

Let Card Members see pending refunds online or in-app in near real-time, helping reduce potential disputes and improving the customer experience.



### Substitute Receipt

We can help resolve No Knowledge disputes by sending Card Members more details and information about purchases.



### Digital Receipt<sup>1</sup>

We'll provide enhanced transaction details or Digital Receipts on the mobile app or online to help Card Members recognize charges and avoid disputes.



### SafeKey® FLS<sup>2</sup>

Enhance fraud protection and reduce fraud liability.

## Other ways we're working to help you

We've expanded our **Estimated Authorization** policy to the online retail, online grocery and taxi/limousine industries. The percentage difference between authorization and submission is as follows:

**15%** for online retail and grocery businesses

**20%** for taxi/limousine businesses

**30%** for restaurant establishments

Starting April 2023

20% for health and beauty spas, beauty and barber shops. 15% for truck and motor home/RV rental.

For more information, visit [americanexpress.com/managedisputes](https://americanexpress.com/managedisputes) and [americanexpress.com/merchantpolicy](https://americanexpress.com/merchantpolicy).

<sup>1</sup> This is offered through partnerships with Ethoca.

<sup>2</sup> SafeKey® 2.0 leverages EMV 3D secure technology to detect and reduce online fraud because it authenticates Card Member identity at checkout.

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