

Quick Tips to Prevent Disputes in Your Retail Business



DON'T
do business
WITHOUT IT™



At American Express, we understand that disputes can harm customer relationships and take time away from your growing business.

To help you manage and protect your business, here are tips to prevent disputes and chargebacks.

- TIP: 1** Make sure your business information is easily recognizable on the Card Member's statement and provide a way for the Card Member to contact your business.
- TIP: 2** Submit billing only after the product/service is shipped/provided; do not bill for back ordered items or for voided transactions.
- TIP: 3** Issue timely credit for returned, cancelled or undelivered merchandise.
- TIP: 4** Make sure your cancellation or exchange policy is clear to the Card Member before they complete a purchase.
- TIP: 5** If a credit is not being issued (for returned, canceled, etc.), provide a complete explanation why credit is not due.
- TIP: 6** If you offer online purchase and curbside pickup, obtain the Card Member's/valid third-party receiver's signature when the merchandise is received.
- TIP: 7** Provide the full delivery address on the proof of delivery or order form to show that the order was sent to the correct address.
- TIP: 8** For service installations, obtain the Card Member's signature on the work order and set the Card Member's expectations on any potential delays.

To learn more about ways to protect your business, including tips for handling recurring billing, visit americanexpress.com/managedisputes.