

AMERICAN EXPRESS



How to Manage and Help Prevent Disputes

Global Merchant Network Services

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DON'T
do business
WITHOUT IT™

Everything You Need to Know in One Place

When you're dealing with a dispute, it's easy to feel like you're on your own. The process can be complicated, but this guide can help support your business every step of the way.

By bringing together all the tools and information you need, we want to help make responding to Inquiries and preventing Chargebacks as simple as possible. That way, you can spend less time worrying about disputes and more time focusing on your business.

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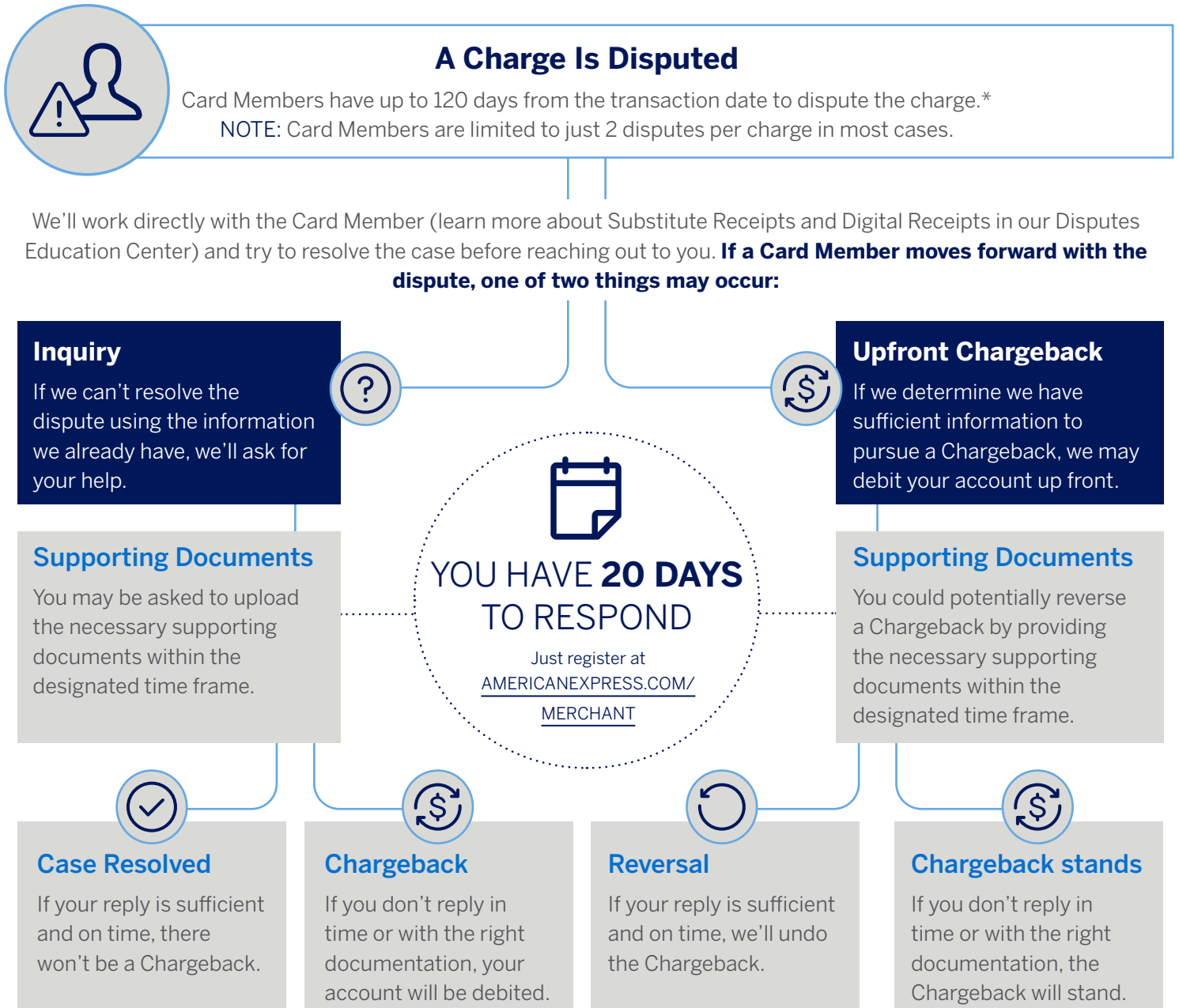
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Mapping Out the Disputes Process

Disputes can be complicated. To help make the process a little clearer, we created this step-by-step flowchart of what happens when a Card Member disputes a charge.



For additional help with disputes, visit americanexpress.com/managedisputes or call our team of experts at **1-800-528-5200**.

*Card Members have up to 120 days from the transaction date to dispute the charge except for these disputes categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame may vary.

Best Practices to Help Avoid Disputes

From the point of sale to the back office, there are a lot of things you can do to help prevent disputes before they happen.

Clear Billing Statement Details

Make sure Card Members can recognize your charges.

- Contact your processor to make sure your business name as it appears on Card Member statements is accurate and familiar to your customers.
- Have your customer service phone number also appear on the Card Member's statement in case they have any questions about the charge.



At the Time of Purchase

Help avoid Chargebacks at the time of purchase with these three easy steps:

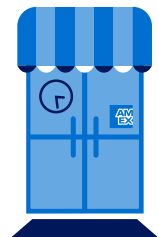
1. Provide written cancellation, return, refund and special terms policies at time of purchase.
2. Keep a record of consent and proof of delivery for orders that have shipped.
3. Notify Card Members of the expected delivery date for items that will be shipped.



Your Practices and Policies

Make sure your policies and processes work in your favor by complying with American Express Policies.

- Process and submit credits within seven (7) days of determining that a credit is due.
- Wait to submit charges until the goods are shipped.
- Cancel recurring payments immediately when you receive a request to discontinue them.



Fraud Prevention

Fraudulent payments can lead to disputes, too. Here are some ways to help prevent fraud:

- Check for ID during all face-to-face transactions.
- Obtain a valid authorization code.
- Obtain an imprint for keyed transactions and capture CID.



Contact your American Express Representative to understand what fraud prevention tools we offer.

Industry-Specific Tips for Preventing Disputes

Every business is different, but disputes can happen to anyone. Here's how to make sure you're doing what's right to help protect your business from disputes.



Restaurant Tips

- Obtain the Card Member's signature for all charges and get additional authorization for bills exceeding a 30% gratuity and 20% for prepaid/debit cards at restaurants and bars.
- Deduct complimentary or undelivered items before submitting the final charge.
- Double check gratuities for math errors before processing them.
- To see more restaurant tips, view our [Restaurant tips sheet](#).



Lodging Tips

- Be up front with your customers about rates, costs, fees and policies.
- Always send a confirmation with dates, times and prices during booking.
- Submit all Mobile Check-In charges under the "Card Not Present" and "Card Member Not Present" codes in the Technical Specifications.
- To see more lodging tips, view our [Lodging tips sheet](#).



Recurring Billing

- Disclose terms of billing and cancellation clearly and prominently before the Card Member completes the purchase.
- Send confirmation emails outlining the frequency of payments, cancellation policy, process and contractual time frames.
- Send reminders for upcoming payments and notify Card Members of any changes.
- To see more Recurring Billing tips, view our [recurring billing tips sheet](#).

Responding to Disputes with Confidence

With the right documents, materials and preparation, the disputes process can be simple and hassle-free.

Just keep these three steps in mind the next time you receive a dispute:

1

Respond Quickly

Timing is key. Remember that you have 20 days to respond to an Inquiry or Chargeback with supporting documents.



2

Submit Documents

Your supporting documents should include a copy of the Charge Record or Credit Record. It's important that you review the entire claim and address the specific dispute reason with the documents you send.



3

Provide Explanation

Give a clear overview of the documents you're submitting, address the specific dispute reason, provide any changes made to the original purchase/agreement and explain the steps you've taken to resolve the dispute.



How to Manage Disputes Online

The best way to respond to a dispute is online with your Merchant Account. Here's what to expect once you get set up:

Online Merchant Account Benefits

Your online account can help you save time and stay on top of disputes with these benefits:



Email Alerts

Manage deadlines with email notifications for up to 4 dispute categories: new Inquiries, new Chargebacks, case updates and urgent cases.



Instant Access

Manage multiple disputes quicker with details, deadlines and response options all in one place.



Quick and Easy Responses

Respond online and upload supporting documents right from your computer.



Increased Visibility

Customize views and reports to more effectively track the status of each dispute through the whole process.

Getting Started at americanexpress.com/merchant

Creating your online account is easy. Just follow these four steps:

1. Enter your business zip code and Merchant Account Number.
2. Create a User ID, set your password and add your contact information.
3. Select Disputes as one of your Online Access Options. You'll need your business bank account information to complete this step.
4. After completing your registration (Steps 1-3), you're ready to manage disputes online.

[CONTINUED ON NEXT PAGE >](#)

How to Manage Disputes Online (continued)

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Online Tools

If you have questions, we're here to help with these additional resources:



WalkMe Tutorials

Learn how the site works with interactive instructions that walk you through common tasks step by step.



Live Chat

Click "Chat With Us" within the "Need Help?" menu to start a real-time conversation with a Customer Care Professional. Live Chat is available every day, 8am–6:30pm ET.

Managing Disputes Offline

If needed, you can fax or mail a claim form including the dispute case number and the Merchant Account Number. Be sure to include the Inquiry number and Merchant Account Number on each page of your submission.

For non-fraud-related disputes:

MAIL

American Express Credit Card Account
Customer Service Department
PO Box 981532
El Paso, TX 79998

FAX

623-444-3000

For fraud-related disputes:

(Overnight/Signature Required)

MAIL

American Express Datamark, Inc.
43 Butterfield Circle
El Paso, TX 79906-5202

FAX

623-444-3003



Tap Into the Tools to Help Fight Fraud

Fraud is a costly and unfortunate reality for any business that accepts credit cards. However, there are several ways you can help protect yourself against it. These industry-leading tools can help protect your business and your bottom line by making transactions more secure.



Enhanced Authorization

Analyzes additional key data elements to enhance the fraud risk assessment.



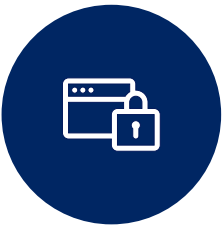
SafeKey

Uses 3D Secure technology to help authenticate online transactions without compromising user experience.



Token Services

Creates a secure payment method using tokenization to replace card account numbers for online and mobile transactions.



Accertify

Offers a suite of comprehensive fraud prevention and Chargeback management solutions.



InAuth

Provides mobile device authentication to deal with fraud across all digital channels.



Verify-It

Helps verify billing name, address and phone verification through an easy-to-access online portal.

Stay Up to Date on Ways to Prevent Disputes

The more you know about disputes, the less time you'll spend dealing with them. Here are a few resources we've put together to help you learn more about disputes and keep up with all we're doing to help you prevent them.



Webinars

Get advice from industry experts to help answer questions and concerns about disputes.



Videos

Access quick videos about disputes and fraud to get tips in two minutes or less.



One-Pagers

Keep our industry-specific guides on hand for easy reference.

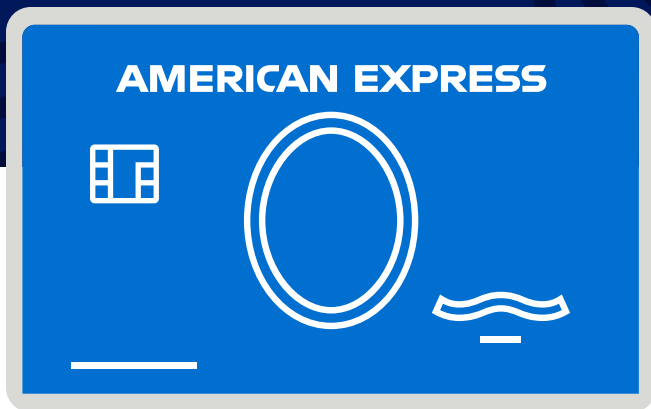


Updated Policies

See the changes American Express is making to help you manage disputes.

You can find these solutions and more at our Disputes Education Center web page at americanexpress.com/managedisputes.

Inquiry Codes



You'll receive an Inquiry notification if a Card Member disputes a charge from your business and we cannot resolve it using the information we have available. To help avoid a "No reply" or "Insufficient reply" Chargeback, respond within 20 days with the required documents.

- 004 – Not Received – Delivery Requested
- 021 – Canceled – Expired
- 024 – Damaged/Defective – Return Authorization Requested
- 059 – Damaged/Defective – Repair/Replacement Requested
- 062 – Credit Posted As Charge
- 063 – Dissatisfied
- 127 – No Knowledge – Card Present
- 154 – Canceled – Expired/Unsuccessful Cancellation
- 155 – Not Received – Credit Requested
- 158 – Return
- 173 – Duplicate/Multiple Billing
- 175 – Requests Credit
- 176 – No Knowledge – Card Not Present
- 193 – Fraud
- 680 – Overcharge
- 684 – Paid Direct by Other Means
- 691 – Signed Support and/or Itemization
- 693 – Vehicle Rental and Capital Damages

Why Did I Get This Notification?

The Card Member has requested the delivery of an item(s) or service(s) that was charged but not received.

What Caused the Dispute?

- Full or partial services were not provided or all goods/merchandise were not sent or picked up, or
- Full or partial services were not provided or all goods/merchandise were not received by the agreed upon date/time, or
- All goods/merchandise were not sent to the address specified by the Card Member, or
- A portion of goods/services were not received, making the entire order unusable/unacceptable, or
- The goods/services ordered were canceled by your establishment and credit was not issued or received as expected or promised or
- Card Member expected or was promised a refund for goods/services not fully received, but credit was not issued/received.

How Should I Respond?

Please provide the service, ship the order, issue credit or provide proof of delivery/services rendered.

How Do I Avoid This Dispute in the Future?

- Set expectations with the Card Member by providing realistic delivery dates to avoid prematurely disputed charges.
- Ensure goods/services are provided or delivered by the agreed upon date/time/location.
- Notify Card Members if there is a delay in delivering goods/services or of expected delivery dates if goods are out of stock.
- When shipping goods, always confirm and ship to the full billing address specified by the Card Member and request proof of delivery on all items.
- Submit charges only after goods and services have been provided or shipped.
- Do not submit charges for back-ordered items.
- Issue refunds within a timely period of being notified that goods/services were not received.
- Get a signature for in-store pickups.

Why Did I Get This Notification?

The Card Member claims the item(s)/service(s) was canceled/expired, or the Card Member has been unsuccessful in an attempt to cancel the item(s)/service(s).

What Caused the Dispute?

- Cancellation of goods/services ordered has not yet been processed, or
- Card Member expected or was promised a refund for goods/services canceled, but credit was not issued/received, or
- Card Member was billed before the credit was posted to their statement, or
- Card Member does not understand your cancellation, return or refund policy, or
- Card Member does not understand your billing process and/or automatic billing/automatic renewal terms, or
- Cancellation occurred after the automatic renewal of services or automatic renewal of weekly/monthly/annual shipments of goods, or
- Card Member unsuccessfully attempted to cancel goods/services (either cancelable or non-cancelable), or
- Cancellation of service was not processed in a timely manner, resulting in a charge that was processed after the Card Member canceled or
- Card Member refused or returned shipment of goods.

How Should I Respond?

Please discontinue future billings and issue credit, or provide a copy of your cancellation, return or refund policy provided to the Card Member at the time of the purchase and an explanation regarding how the Card Member did not follow your cancellation or return policy. If the charge is a recurring billing charge, provide evidence that the Card Member has not canceled and continues to use the service or receive the goods.

How Do I Avoid This Dispute in the Future?

- Always post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of the cancellation policy at the time of the reservation/order.
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Immediately process cancellation requests.
- Submit the credit on the same day a cancellation request is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- For recurring billing, ensure all pipeline and future billings are canceled upon request.
- For Lodging merchants, log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.

Why Did I Get This Notification?

The Card Member claims the goods/services are not as described or are damaged/defective.

What Caused the Dispute?

- Goods/merchandise arrived in a damaged or defective state and/or make the entire order unusable/unacceptable, or
- Card Member does not understand your policies for damaged or defective goods received or
- Card Member expected or was promised a refund for damaged/defective goods, but credit was not issued/received.

How Should I Respond?

If a return is not permitted, please provide a copy of your return or refund policy and information on your efforts to resolve the claim.

How Do I Avoid This Dispute in the Future?

- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of your return and refund policy at the time of the order.
- Before completing the purchase, have the Card Member 'accept' your terms/conditions and policies.
- Ensure goods/merchandise are securely packaged to minimize damages that may occur during shipment/delivery.
- Promptly rectify/resolve claims involving damages or defective goods/merchandise and provide return authorization if purchase terms/policy permits.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement.

Why Did I Get This Notification?

The Card Member has requested the repair or replacement of an order that was damaged or defective.

What Caused the Dispute?

- Goods/merchandise arrived in a damaged or defective state and/or make the entire order unusable/unacceptable, or
- Credit, replacement or repair was not issued or received as expected or promised or
- Card Member does not understand your policies for damaged or defective goods received.

How Should I Respond?

Please issue credit, provide return instructions and make the appropriate repairs or provide a copy of your return/replacement policy and explain why the order cannot be repaired/replaced.

How Do I Avoid This Dispute in the Future?

- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of your return and refund policy at the time of the order.
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Ensure goods/merchandise are securely packaged to minimize damages that may occur during shipment/delivery.
- Promptly rectify/resolve claims involving damages or defective goods/merchandise and provide return authorization if purchase terms/policy permits.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement.

Why Did I Get This Notification?

The Card Member claims the referenced charge should have been submitted as a credit.

What Caused the Dispute?

- Record of charge was erroneously submitted and received as a 'debit' instead of a 'credit' and
- A correction or offsetting credit(s) were not issued or received as expected or promised.

How Should I Respond?

Please issue a credit, or provide support and itemization for the charge and an explanation of why credit is not due.

How Do I Avoid This Dispute in the Future?

- Review all receipts to ensure credits are accurately submitted as credits.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Why Did I Get This Notification?

The Card Member claims the goods/services do not conform to the documented description or they are not satisfied with the goods/services that were delivered or provided.

What Caused the Dispute?

- The goods/services provided or received differ from what was described and/or agreed upon at time of purchase, or
- The quality of the goods/services provided or received are inferior to what was described and/or agreed upon at time of purchase or
- Card Member expected or was promised a refund, but credit was not issued/received.

How Should I Respond?

Please provide proof of repair or replacement for goods/services or proof that credit has been issued or a copy of terms and conditions for all goods/services provided including warranty information, if applicable.

Advise of efforts taken to resolve the issue and/or options available for resolution.

How Do I Avoid This Dispute in the Future?

- Ensure the exact goods/merchandise or services ordered are provided/sent.
- Provide detailed item descriptions on invoices and in online order confirmations and contracts.
- Clearly and prominently display contact information and instructions in the event goods/services are not provided as stated.
- Promptly rectify/resolve claims or grievances raised by Card Members.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement, where applicable.

Why Did I Get This Notification?

The Card Member does not recognize the charge.

What Caused the Dispute?

- Automatic renewal of services/subscription or automatic renewal of weekly/monthly/annual shipments of goods, or
- Automatic recurring billings that begin after free trial period, or
- Charges initiated by supplemental Card Members or family members or
- Charge descriptor reflects a business name, a physical/fulfillment location and/or a purchase type that the Card Member does not recognize or associate with the purchase/charge.

How Should I Respond?

Please provide support and itemization, or issue credit. In addition, if the charge relates to items that were shipped, please include proof of delivery with the full delivery address if available.

How Do I Avoid This Dispute in the Future?

- Maintain consistent information on your billing descriptor and include your “doing business as” name and physical location or website, so Card Members recognize your business charges on their statement.
- Provide your customer service phone number in the billing descriptor so Card Members can contact you directly.
- Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
- Add “no show,” “advanced deposit” or “installment #__” to the charge descriptor, where applicable.

Why Did I Get This Notification?

The Card Member claims the item(s)/service(s) was canceled and/or refused.

What Caused the Dispute?

- Cancellation of goods/services ordered has not yet been processed, or
- Card Member expected or was promised a refund for goods/services canceled and/or refused, but credit was not issued/received, or
- Card Member was billed before the credit was posted to their statement, or
- Card Member does not understand your cancellation, return or refund policy, or
- Card Member does not understand your billing process and/or automatic billing/automatic renewal terms, or
- Cancellation occurred after the automatic renewal of services/subscription or automatic renewal of weekly/monthly/annual shipments of goods, or
- Card Member unsuccessfully attempted to cancel goods/services (either cancelable or non-cancelable), or
- Cancellation of service was not processed in a timely manner, resulting in a charge that was processed after the Card Member canceled or
- Card Member refused or returned shipment of goods.

How Should I Respond?

Please issue credit or provide your cancellation or refund policy that was provided to the Card Member at the time of the purchase, and an explanation regarding how the Card Member did not follow your cancellation policy.

How Do I Avoid This Dispute in the Future?

- Always post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of the cancellation policy at the time of the reservation/order.
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Immediately process cancellation requests.
- Submit the credit on the same day a cancellation request is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- For recurring billing, ensure all pipeline and future billings are canceled upon request.
- For Lodging merchants, log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.

Why Did I Get This Notification?

The Card Member has requested credit for an item(s)/service(s) that was not received.

What Caused the Dispute?

- Full or partial services were not provided or all goods/merchandise were not sent or picked up, or
- Full or partial services were not provided or all goods/merchandise were not received by the agreed upon date/time, or
- All goods/merchandise were not sent to the address specified by the Card Member, or
- A portion of goods/services were not received, making the entire order unusable/unacceptable, or
- The goods/services ordered were canceled by your establishment and credit was not issued or received as expected or promised or
- Card Member expected or was promised a refund for goods/services not fully received, but credit was not issued/received.

How Should I Respond?

Please issue a credit, or provide proof of delivery or proof that the services were provided in full.

How Do I Avoid This Dispute in the Future?

- Set expectations with the Card Member by providing realistic delivery dates to avoid prematurely disputed charges.
- Ensure goods/services are provided or delivered by the agreed upon date/time/location.
- Notify Card Members if there is delay in delivering goods/services or of expected delivery dates if goods are out of stock.
- When shipping goods, always confirm and ship to the full billing address specified by the Card Member and request proof of delivery on all items.
- Submit charges only after goods and services have been provided or shipped.
- Do not submit charges for back-ordered items.
- Issue refunds promptly once you are notified that goods/services were not received.
- Get a signature for in-store pickups.

Why Did I Get This Notification?

The Card Member has requested credit for an item(s) that was returned to your business.

What Caused the Dispute?

- Card Member expected or was promised a refund for item(s) returned, but credit was not issued/received, or
- Card Member was billed before Credit was posted to their statement or
- Card Member does not understand your return or refund policy.

How Should I Respond?

Please issue a credit or provide a copy of your return policy and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of the return policy at the time of the reservation/order.
- Process and submit return credit immediately after receiving goods.

Why Did I Get This Notification?

The Card Member has requested credit for a duplicate billing.

What Caused the Dispute?

- A correction or offsetting credit was not issued or received for a duplicate file/ transaction submission processed, or
- Transaction details (date, amount, descriptors, etc.) for each disputed charge are identical or similar, or
- Card Member claims only one (1) purchase was made and only one (1) charge is valid, or
- Card Member claims their online purchase was not completed or failed (e.g., technical issues) and later made a new purchase that was successfully accepted/completed or
- Card Member is not aware of, or does not remember weekly/monthly recurring billings and believes the charge is a duplicate.

How Should I Respond?

Please issue a credit or provide support and itemization of both charges and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Check to see if a failed charge has been processed before charging again.
- Review all receipts to check if the Card Member has been billed twice.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Why Did I Get This Notification?

The Card Member claims that a credit was expected but has not appeared on his/her account.

What Caused the Dispute?

Credit was not issued or received as expected or promised (reason(s) may vary).

How Should I Respond?

Please issue a credit or provide support for the charge and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

Immediately process credits due or promised the same day or inform Card Member of the approximate date you will be issuing credit.

Why Did I Get This Notification?

The Card Member does not recognize the referenced Card Not Present charge(s).

What Caused the Dispute?

Charge descriptor reflects a business name, a physical/fulfillment location and/or a purchase type that the Card Member does not recognize or associate with the purchase/charge.

How Should I Respond?

Please issue a credit or provide signed support and itemization and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Maintain consistent information on your billing descriptor and include your “doing business as” name and physical location or website, so Card Member recognizes your business charges on their statement.
- Provide your customer service phone number in the billing descriptor so Card Member can contact you directly.
- Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
- Add “no show,” “advanced deposit” or “installment #__” to the charge descriptor, where applicable.
- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member’s billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Why Did I Get This Notification?

The Card Member claims the referenced charge is fraudulent.

What Caused the Dispute?

- Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member or
- Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.

How Should I Respond?

FOR A CARD PRESENT CHARGE:

- Provide a copy of the Charge Record and an imprint of the Card, if available.

FOR A CARD NOT PRESENT CHARGE:

- Provide a copy of the Charge Record (or substitute Charge Record), any contracts or other details associated with the purchase and proof of delivery (when applicable) with the full shipping address.

How Do I Avoid This Dispute in the Future?

FOR CARD PRESENT TRANSACTIONS:

- Ensure POS system is EMV/Chip enabled, where possible.
- Check ID during all face-to-face transactions, especially for high dollar amounts.
- Obtain a valid authorization code and imprint for keyed transactions or key CID.

FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Why Did I Get This Notification?

The Card Member claims the charge amount you submitted differs from the amount the Card Member agreed to pay.

What Caused the Dispute?

- An incorrect amount was erroneously submitted and a correction credit was not issued, or
- Charge amount was greater than Card Member expected (e.g., due to addition error, shipping or handling fee, taxes, delayed charges, restocking fee, etc.), or
- Charge amount is greater than Card Member recalls or agreed to pay for the goods/services purchased or
- Credit was less than Card Member expected (e.g., credit included a deduction from the original charge amount for a cancelation/change fee, restocking fee, fuel refilling fee or late vehicle return, etc.).

How Should I Respond?

Please issue a credit or explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Check that the amount charged is the same as the amount agreed upon with the Card Member before processing the charge.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.



Why Did I Get This Notification?

The Card Member claims this charge was paid for with another form of payment.

What Caused the Dispute?

- Charge was billed to a Card number on file instead of the method provided for payment at the time goods/services were provided, or
- Credit was not issued or received for the duplicate payment made by Card Member in the disputed charge/amount, or
- Charge was paid for by another Card Member/person/guest/passenger or
- Card Member expected the disputed amount to be paid for by a third party (i.e., insurance-related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired).

How Should I Respond?

Please issue a credit, or provide proof that the Card Member's payment by other means was not related to the disputed charge or, provide an explanation that you have no record of the Card Member's other payment.

How Do I Avoid This Dispute in the Future?

- Check all payment(s) received for the charge and ensure the correct form of payment is processed or billed.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Why Did I Get This Notification?

The Card Member is not disputing the charge(s) but is requesting support and itemization.

What Caused the Dispute?

- Card Member does not deny making the charge, but requests a receipt, invoice, itemization or more information about the charge or
- Card Member requests a receipt or invoice with itemization or details about the purchase.

How Should I Respond?

Please provide the requested documentation.

How Do I Avoid This Dispute in the Future?

Provide a physical or digital itemized receipt/invoice to Card Members at time of purchase or when requested, via email, in-person or other channels (e.g., via your website, account login, etc.).



Why Did I Get This Notification?

Card Member has questioned the charge for damages/theft or loss.

What Caused the Dispute?

- The Card Member claims they are not responsible for some or all of the damage, or
- The amount billed is different from the amount the Card Member agreed to pay, or
- The Card Member claims they were covered under the Collision Damage Waiver offered by the rental car agency or
- The amount of damages billed does not match the amount of the repair itemization.

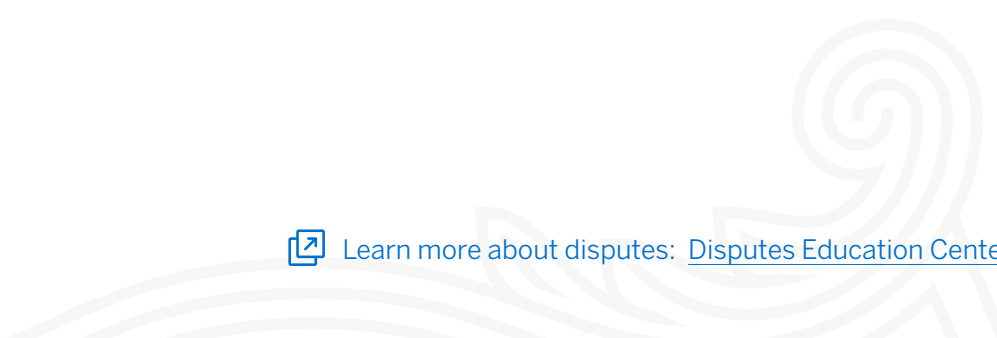
How Should I Respond?

Please issue a credit or provide a copy of the following documentation:

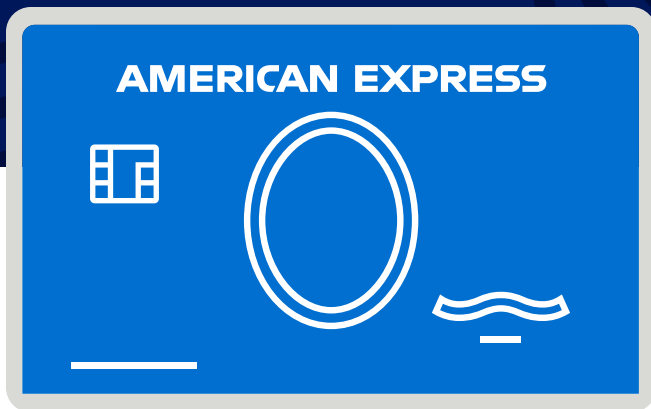
- Itemized rental agreement,
- Itemized documentation to support the charge,
- Proof that the Card Member agreed in writing to accept responsibility for the charge and
- Proof that the Card Member agreed in writing to select American Express as the payment method for the charge.

How Do I Avoid This Dispute in the Future?

- Obtain the Card Member's acknowledgment of responsibility for the damages.
- Provide a written repair estimate and consent to bill the Card before submitting the charge.
- If the final repair bill exceeds the estimate by more than 15%, obtain a new consent to bill from the Card Member.



Chargeback Codes



If we charge back your account, you can use this section to learn more about what actions you can take. Remember to always respond within 20 days.

AUTHORIZATION

- A01 – Charge Amount Exceeds Authorization Amount
- A02 – No Valid Authorization
- A08 – Authorization Approval Expired
- Local Regulatory/Legal Disputes

CARD MEMBER DISPUTES

- C02 – Credit Not Processed
- C04 – Goods/Services Returned or Refused
- C05 – Goods/Services Canceled/Not Received/Partially Received
- C14 – Paid by Other Means
- C18 – “No Show” or CARDeposit Canceled
- C28 – Canceled Recurring Billing/Goods Not as Described/Defective/Damaged
- C32 – Goods/Services Damaged or Defective
- M10 – Vehicle Rental — Capital Damages
- M49 – Vehicle Rental — Theft or Loss of Use

FRAUD

- F10 – Missing Imprint
- F14 – Multiple ROCs

- F24 – No Card Member Authorization
- F29 – Card Not Present
- F30 – EMV Counterfeit
- F31 – EMV Lost/Stolen/Non-Received

INQUIRY/MISCELLANEOUS

- R03 – Insufficient Reply
- R13 – No Reply
- M01 – Chargeback Authorization

PROCESSING ERRORS

- P01 – Unassigned Card Number
- P03 – Credit Processed as Charge
- P04 – Charge Processed as Credit
- P05 – Incorrect Charge Amount
- P07 – Late Submission
- P08 – Duplicate Charge
- P22 – Non-Matching Card Number
- P23 – Currency Discrepancy

INQUIRY/MISCELLANEOUS

- FR2 – Fraud Full Recourse Program
- FR4 – Immediate Chargeback Program
- FR6 – Partial Immediate Chargeback Program

Why Did I Get This Notification?

The amount of the authorization approval was less than the amount of the charge you submitted.

What Caused the Dispute?

- Additional charges/fees were added to the charge amount after authorization approval was received, or
- The lodging or vehicle rental total charge amount exceeds the amount you received authorization approval for by more than 15% and no additional authorization approval was obtained/submitted or
- The restaurant total charge amount exceeds the amount you received authorization approval for by more than 30% and no additional authorization approval was obtained/submitted.

How Should I Respond?

Please provide:

- Proof that a valid authorization approval was obtained for the full amount of the charge in accordance with the Agreement unless exceptions apply or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

GENERAL

- Ensure all authorization approval requests comply with the Technical Specifications for Authorization.
- Ensure the total charge amount represents all charges/fees for goods/services purchased before requesting authorization approval.
- Request a new authorization approval when final total charge amount exceeds the amount you received approval for.
- Obtain and submit additional authorization approvals where required (e.g., recurring billing, cruise line, lodging, vehicle rental and restaurant industries).

FOR RESTAURANT INDUSTRY:

- Obtain additional authorization approval for the charge amount that exceeds the authorization approval amount (e.g., if final amount is more than 30% greater than the amount you received authorization approval for).

FOR CRUISE LINE INDUSTRY:

- Obtain additional authorization approval for the charge amount that exceeds the authorization approval amount (e.g., if final amount is more than 15% greater than the amount you received authorization approval for).

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FOR LODGING INDUSTRY:

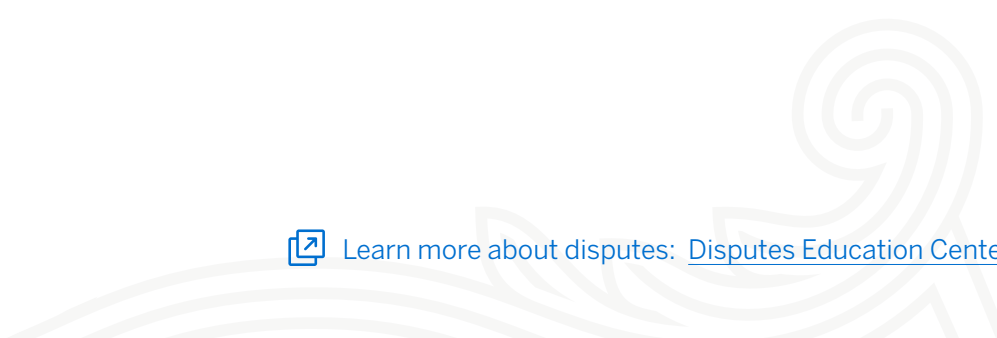
- Obtain authorization approval for the full amount of the estimated lodging charge based upon the room rates, number of days that Card Member expects to stay plus taxes and other known incidental amounts. It is important to note that you should not overestimate the charges.

FOR VEHICLE RENTAL INDUSTRY:

- Obtain authorization approval for the full amount of the estimated vehicle rental charge based upon rental rate by the rental period reserved by Card Member plus any known incidentals. It is important to note that you should not over estimate or include amounts for any possible damage or theft to the vehicle.

FOR CRUISE LINE, LODGING AND VEHICLE RENTAL INDUSTRIES:

- Upon check-out for cruise line and lodging or upon rental of vehicle (or if Card Member extends a rental period or charges for Capital Damages Card Member has been agreed to/accepted in writing), obtain additional authorization approval for the charge amount that exceeds the authorization approval amount. For example, if the final charge amount is more than 15% greater than the amount you originally received authorization approval for, then you should obtain an additional authorization approval.





Why Did I Get This Notification?

The charge you submitted did not receive a valid authorization approval; it was declined or the Card was expired.

What Caused the Dispute?

- The authorization approval you submitted was not the same as you received (e.g., numbers were transposed), or
- An authorization approval that is incorrect or does not correspond to the charge in question was submitted or
- The Card was expired.

How Should I Respond?

Please provide:

- Proof that a valid authorization approval was obtained in accordance with the Agreement, or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

FOR “EXPIRED OR NOT YET VALID CARD”, THE FOLLOWING SUPPORT IS ALSO ACCEPTABLE:

- Proof that the charge was incurred prior to the Card expiration date or within the valid dates on the Card.

FOR A TRANSIT CONTACTLESS TRANSACTION, PROOF THAT:

- An approved Account Status Check or Authorization was obtained within the Authorization Time Period, prior to the Submission of the corresponding Aggregated Charge for an amount that does not exceed the Chargeback Protection Threshold or
- Authorization was obtained for an Aggregated Charge that exceeded the Chargeback Protection Threshold or the Authorization Time Period or
- If the Account Status Check or Authorization was declined, the Transaction amount was less than or equal to the Declined Authorization Protection threshold

How Do I Avoid This Dispute in the Future?

- Ensure all authorization approval requests comply with the Technical Specifications for Authorization.
- Ensure a valid authorization approval is included with your charge submission. Do not submit if the authorization approval was declined.





Why Did I Get This Notification?

The charge was submitted after the authorization approval expired.

What Caused the Dispute?

- You did not submit the charge before the authorization approval expired or
- You attempted to submit the charge during the valid authorization approval time frame, but the submission was not received by American Express (e.g., technical issue).

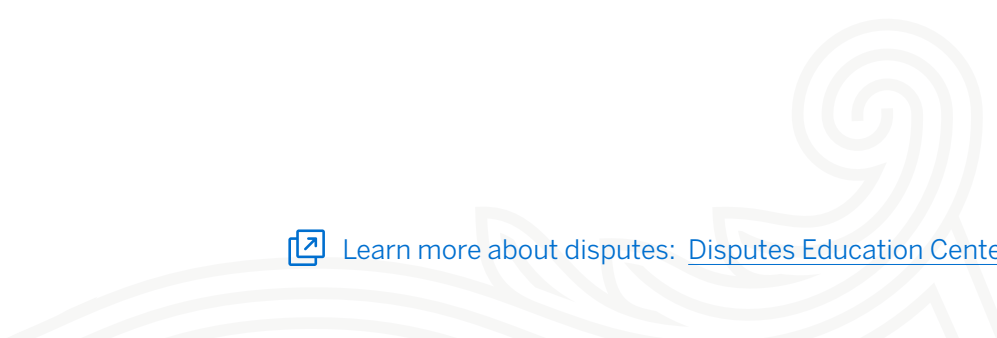
How Should I Respond?

Please provide:

- Proof that a valid authorization approval was obtained in accordance with the Agreement or
- Proof that a credit, which directly offsets the disputed charge, has already been processed

How Do I Avoid This Dispute in the Future?

- Ensure all authorization approval requests comply with the Technical Specifications for Authorization.
- Ensure you submit the charge within 7 days (exceptions apply to cruise line, lodging and vehicle rental industries); If you submit beyond 7 days, you must obtain/submit a new authorization approval.
- For goods/services shipped or provided more than 7 days after order is placed, obtain an authorization approval for the charge at the time the order is placed and again at the time you ship or provide the goods/services to Card Member.





Why Did I Get This Notification?

Disputes raised by Card Member under rights provided by law and where no other Chargeback rights apply.

What Caused the Dispute?

Various laws may provide rights to the Card Member over and above those described in this Reference Guide. Where such laws are in effect and the Card Member claims the rights under law, the merchant may be subject to chargeback for this reason where no other Chargeback rights apply, the transaction meets the defined requirements, and American Express has an obligation under the local regulation/law.

How Should I Respond?

Please provide:

- Supporting documentation demonstrating that the alleged law/regulation does not exist (e.g., was repealed or expired), the Card Member is not covered by it, it does not apply to the facts of the Card Member's dispute or it does not establish an obligation of the acquirer.
- Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.

How Do I Avoid This Dispute in the Future?

Ensure that you comply with local law and regulations.

Why Did I Get This Notification?

We have not received the credit (or partial credit) you were to apply to the Card.

What Caused the Dispute?

Your response to the Inquiry notification indicates credit was or is being issued but was never received or was not received for the amount you specified or the disputed amount.

How Should I Respond?

- If no credit (or only partial credit) is due, please provide a written explanation of why credit is not due with appropriate documents to support your position or
- Provide proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Process credits immediately for the amount due to Card Member.
- Provide the date (or expected date) credit was or will be issued and the amount(s).

Why Did I Get This Notification?

The goods or services were returned or refused, but the Card Member did not receive credit.

What Caused the Dispute?

- Card Member expected or was promised a refund for item(s) returned or refused, but credit was not issued/received, or
- Card Member was billed before credit was posted to their statement or
- Card Member does not understand your return or refund policy.

How Should I Respond?

Please provide:

- Written explanation refuting the Card Member's claim that goods were returned to your business, or
- If returned: a copy of your return policy, an explanation of your procedures for disclosing it to the Card Member and details explaining how the Card Member did not follow the return policy, or
- A copy of the Charge Record indicating the terms and conditions of the purchase with details explaining how the Card Member did not follow the policy, or
- If goods/services refused: proof that the goods/services were accepted (e.g., signed delivery slip if the goods were delivered, screen print showing use of the service if service was provided via internet) or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Process and submit return credit immediately after receiving goods or notification of refused goods.
- Always advise the Card Member of the return policy at the time of the reservation/order.
- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).

Helpful tip: Program your terminals to print your return/refund policy on receipts.

Why Did I Get This Notification?

The Card Member claims that the goods/services ordered were canceled.

What Caused the Dispute?

- Cancellation or return of goods/services ordered has not yet been processed, or
- Card Member expected or was promised a refund for goods/services canceled and/or refused, but credit was not issued/received, or
- Card Member was billed before the credit was posted to their statement, or
- Card Member does not understand your cancellation, return or refund policy, or
- Card Member does not understand your billing process and/or automatic billing/automatic renewal terms, or
- Cancellation occurred after the automatic renewal of services/subscription or automatic renewal of weekly/monthly/annual shipments of goods, or
- Card Member unsuccessfully attempted to cancel goods/services (either cancelable or non-cancelable), or
- Cancellation of service was not processed in a timely manner, resulting in a charge that was processed after the Card Member canceled or
- Card Member refused or returned shipment of goods.

How Should I Respond?

Please provide:

- A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member and details explaining how the Card Member did not follow the cancellation policy, or
- A copy of the Charge Record indicating the terms and conditions of the purchase and details explaining how the Card Member did not follow the policy or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Immediately process cancellation requests.
- Submit the credit on the same day cancellation is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- For recurring billing, ensure all pipeline and future billings are canceled upon request.
- For Lodging, log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.
- Always advise the Card Member of the cancellation policy at the time of the reservation/order.
- Always post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.

Why Did I Get This Notification?

The Card Member claims to have not received (or only partially received) the goods/services.

What Caused the Dispute?

- Full or partial services were not provided or all goods/merchandise was not sent or picked up, or
- Full or partial services were not provided or all goods/merchandise were not received by the agreed upon date/time, or
- All goods/merchandise were not sent to the address specified by the Card Member, or
- A portion of goods/services were not received making the entire order unusable/unacceptable, or
- The goods/services ordered were canceled by your establishment and credit was not issued or received as expected or promised or
- Card Member expected or was promised a refund for goods/services not fully received, but credit was not issued/received.

How Should I Respond?

Please provide:

- Proof of Delivery, including delivery date and full shipping address, or
- Proof that the services were provided and the dates the services were provided, or
- Signed completion of work order showing the Card Member received the services and dates that the services were used/provided, or
- Proof that a credit, which directly offsets the disputed charge, has already been processed, or
- Proof refuting Card Member's claim that services were canceled or that the goods were returned to the Merchant or
- For transactions involving goods or services, evidence to prove that there is a direct connection between the person who received the goods and services and the Card Member (e.g., photographs, emails).

FOR AIRLINE OR OTHER TRANSPORTATION TRANSACTIONS, ONE OF THE FOLLOWING MUST BE PROVIDED:

- Evidence that the Card Member or designated passenger participated in the flight or transportation (e.g., scanned boarding pass or passenger manifest), or
- Credits of frequent flyer miles or loyalty point program rewards for the flight or travel in question, showing a direct connection to the Card Member, or
- Proof flight in question was available during airline bankruptcy proceedings, or
- Evidence of additional transactions related to the original transaction, such as seat upgrades, baggage payment or purchases made on board the aircraft or passenger transport or
- Itemized invoice for associated charges.

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FOR CARD NOT PRESENT TRANSACTIONS WHERE THE GOODS ARE PICKED UP AT YOUR LOCATION:

- Provide the Card Member or authorized third party signature on the pickup form as well as additional proof to demonstrate that the identity of the Card Member was verified at the time of pickup.

FOR INSTALLMENT PAYMENT TRANSACTIONS AND BILL PAYMENT PROVIDER TRANSACTIONS:

- Provide a copy of the terms and conditions agreed to by the Card Member and details explaining how the Card Member did not comply with the terms and conditions.

FOR E-COMMERCE TRANSACTIONS REPRESENTING THE SALE OF DIGITAL GOODS OR SERVICES DOWNLOADED FROM YOUR WEBSITE OR APPLICATION OR ACCESSED ONLINE, ONE OF THE FOLLOWING MUST BE PROVIDED:

- Proof that the Card Member's IP address at the time of purchase matches the IP address where the digital goods were downloaded, or
- Proof the Card Member's email address provided at the time of purchase matches the email address used to deliver the digital goods or
- Proof that your website was accessed by the Card Member for digital goods or services after the transaction date.

NOTE: IN ADDITION TO THE ABOVE, ONE OF THE FOLLOWING MAY ALSO BE PROVIDED:

- Description of the digital goods or
- Date and time the digital goods were downloaded or accessed.

How Do I Avoid This Dispute in the Future?

- Set expectations by providing realistic delivery dates to avoid prematurely disputed charges.
- Ensure goods/services are provided or delivered by the agreed upon date/time/location.
- Notify Card Members if there is a delay in delivering goods/services or of expected delivery dates if goods are out of stock.
- When shipping goods, always confirm and ship to the full billing address specified by the Card Member and request proof of delivery on all items.
- Submit charges only after goods and services have been provided or shipped.
- Do not submit charges for back-ordered items.
- Get a signature for in-store pickups.
- Issue refunds within 24-28 hours of being notified that goods/services were not received.

Why Did I Get This Notification?

The Card Member has provided us with proof of payment with another method.

What Caused the Dispute?

- Charge was billed to a Card number on file instead of the method provided for payment at the time goods/services were provided, or
- Credit was not issued or received for the duplicate payment made by Card Member in the disputed charge/amount, or
- Charge was paid for by another Card Member/person/guest/passenger or
- Card Member expected the disputed amount to be paid for by a third party (i.e., insurance-related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired).

How Should I Respond?

Please provide:

- Documentation showing that the Card Member's other form of payment was not related to the disputed charge, or
- Proof that the Card Member provided consent to use the Card as a valid form of payment for the disputed charge or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Check all payment(s) received for the charge and ensure the correct form of payment is processed or billed.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Why Did I Get This Notification?

The Card Member claims to have canceled a lodging reservation or a credit for a CARDeposit charge was not received by the Card Member

What Caused the Dispute?

- Cancellation of reservation has not yet been processed, or
- Card Member expected or was promised a refund for the canceled reservation, but credit was not issued/received, or
- Card Member was billed before the credit was posted to their statement, or
- Card Member does not understand your cancellation policy/deadlines or refund policy, or
- Card Member canceled outside your cancellation policy and/or does not understand your cancellation policy, deadlines, refund policy, or
- Card Member unsuccessfully attempted to cancel the reservation or
- Cancellation was not processed in a timely manner, resulting in a charge that was processed after the Card Member canceled.

How Should I Respond?

Please provide:

- Documentation that supports the validity of the “no show” reservation or CARDeposit charge or
- Proof that a credit that directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

- Immediately process cancellation requests.
- Submit the credit on the same day cancellation is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- Log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.
- Always advise the Card Member of the cancellation policy at the time of the reservation.
- Always disclose/post your cancellation and refund policies where they can be seen prior to the transaction (e.g., on online checkout pages).
- Before completing the purchase, have Card Member ‘accept’ your terms/conditions and policies.

Why Did I Get This Notification?

Card Member claims to have canceled or attempted to cancel recurring billing charges for goods or services.

What Caused the Dispute?

- Cancellation of weekly/monthly/annual recurring services ordered has not yet been processed, or
- Card Member expected or was promised a refund for recurring services canceled, but credit was not issued/received, or
- Card Member was billed before the credit was posted to their statement, or
- Card Member does not understand service agreement terms/conditions or your cancellation, return, refund policy, or
- Card Member does not understand your billing process and/or automatic billing/automatic renewal terms, or
- Cancellation occurred after the automatic renewal of services/subscription or automatic renewal of weekly/monthly/annual shipments of goods, or
- Card Member unsuccessfully attempted to cancel services (either cancelable or non-cancelable), or
- Cancellation of service was not processed in timely manner, resulting in a charge that was processed after the Card Member canceled or
- Card Member was billed for an Introductory Offer.

How Should I Respond?

Please provide:

- A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member and details explaining how the Card Member did not follow the cancellation policy, or
- Proof that the Card Member has not canceled and continues to use the service or receive the goods or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.
- Obtained the Card Member's express consent to accept the terms and conditions of the Introductory Offer.
- Sent Card Member a confirmation notification in writing upon enrollment in the Introductory Offer.
- Sent Card Member a reminder notification in writing before submitting the first Recurring Billing Charge, which allows the Card Member a reasonable amount of time to cancel.

FOR CHARGES IN CONNECTION WITH AN INTRODUCTORY OFFER, PROOF THAT YOU HAVE:

- Clearly and conspicuously disclosed all material terms of the Introductory Offer to the Card Member, including a simple and expeditious cancellation process that allows the Card Member to cancel before submitting the first Recurring Billing charge.

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How Do I Avoid This Dispute in the Future?

- Ensure all pipeline and future billings are canceled upon request.
- Immediately process cancellation requests.
- Submit the credit on the same day cancellation is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- Always advise the Card Member of the cancellation policy at the time of the purchase/order.
- Always disclose/post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Discontinue future recurring billing charges upon request from the Card Member.



Why Did I Get This Notification?

The Card Member claims to have received goods/services that are different than the written description provided at the time of the charge.

What Caused the Dispute?

- The goods/services provided or received differ from what was described and/or agreed upon at time of purchase, or
- The quality of the goods/services provided or received are inferior to what was described and/or agreed upon at time of purchase or
- Card Member expected or was promised a refund, but credit was not issued/received.

How Should I Respond?

Please provide:

- Proof refuting the Card Member's claim that the written description differs from the goods/services received, or
- Proof that the Card Member agreed to accept the goods/services as provided, or
- Proof that a credit, which directly offsets the disputed charge, has already been processed or
- Proof that goods and services matched what was described at time of purchase (e.g., photographs, emails).
- Proof that you made an attempt to repair or replace damaged or defective goods or to provide replacement services.
- If returned, proof that the Card Member did not comply with your clearly documented cancelation policy, return policy or applicable laws and regulations.
- Proof that the Card Member agreed to accept the goods or services "as is."

FOR GOODS OR SERVICES PURCHASED BY THE CARD MEMBER THAT WERE RECEIVED IN A DAMAGED OR DEFECTIVE STATE, YOU MUST PROVIDE ONE OR MORE OF THE FOLLOWING ITEMS:

FOR INSTALLMENT PAYMENT TRANSACTIONS AND BILL PAYMENT PROVIDER TRANSACTIONS:

- You must provide a copy of the terms and conditions agreed to by the Card Member and details explaining how the Card Member did not comply with the terms and conditions.

How Do I Avoid This Dispute in the Future?

- Ensure the exact goods/merchandise or services ordered are provided/sent.
- Promptly rectify/resolve claims or grievances raised by Card Members.
- Clearly and prominently display contact information and instructions in the event goods/services are not provided as stated.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement, where applicable.
- Provide detailed item descriptions on invoices and in online order confirmations and contracts.

Why Did I Get This Notification?

The Card Member claims to have received damaged or defective goods/services.

What Caused the Dispute?

- Goods/merchandise arrived in or services delivered in a damaged or defective state and/or make the entire order unusable/unacceptable, or
- Card Member does not understand your policies for damaged or defective goods/services received or
- Card Member expected or was promised a refund for damaged or defective goods/services, but credit was not issued/received.

How Should I Respond?

Please provide:

- Proof refuting the Card Member's claim that the goods/services were damaged or defective (provided that, in the case of goods, they were not returned to you), or
- Proof that an attempt was made to repair or replace damaged or defective goods or to provide replacement services, or
- Proof that the Card Member did not comply with your clearly documented cancelation and return policies or Applicable Law (provided that, in the case of goods, they were returned to you), or
- Proof that the Card Member agreed to accept the goods as delivered, or
- Proof that goods/services were not returned to you or
- Proof that a credit that directly offsets the disputed charge has already been processed.
- For Installment Payment Transactions and Bill Payment Provider Transactions, provide a copy of your terms and conditions agreed to by the Card Member and details explaining how the Card Member did not comply with the terms and conditions.

How Do I Avoid This Dispute in the Future?

- Ensure goods/merchandise are securely packaged to minimize damages that may occur during shipment/delivery.
- Promptly rectify/resolve claims involving damages or defective goods/merchandise and provide return authorization if purchase terms/policy permits.
- Promptly issue credit or replacement or inform Card Member of the approximate date you will be issuing credit or providing a replacement.
- Always advise the Card Member of your return and refund policy at the time of the order.
- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.

Why Did I Get This Notification?

The Card Member claims to have been incorrectly billed for capital damages, theft or loss of use.

What Caused the Dispute?

- Card Member expected the disputed amount to be paid for by a third party (i.e., insurance-related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired), or
- The amount charged does not match the amount the Card Member agreed to pay, or
- The amount charged does not match the documented amount shown in the itemized record of charge, or
- The Card Member claims they did not cause some or all of the damage for which they were charged, or
- Card Member unsuccessfully attempted to cancel the reservation or
- Cancellation was not processed in a timely manner, resulting in a charge that was processed after the Card Member canceled.

How Should I Respond?

Please provide:

- Proof that the Card Member agreed to and signed an acknowledgment of responsibility for capital damages and that the charge did not exceed 115% of the agreed-upon amount or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

Before submitting charges, ensure that you obtain the Card Member's acknowledgment of responsibility and proof of consent to bill their Card for the amount in question.

Why Did I Get This Notification?

The Card Member claims to have been incorrectly billed for capital damages, theft or loss of use.

What Caused the Dispute?

- Card Member expected the disputed amount to be paid for by a third party (i.e., insurance-related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired), or
- The amount charged does not match the amount the Card Member agreed to pay, or
- The amount charged does not match the documented amount shown in the itemized record of charge, or
- The Card Member claims they did not cause some or all of the damage for which they were charged, or
- Card Member unsuccessfully attempted to cancel the reservation or
- Cancellation was not processed in a timely manner, resulting in a charge that was processed after the Card Member canceled.

How Should I Respond?

Please provide:

- Proof that the Card Member agreed to and signed an acknowledgment of responsibility for capital damages and that the charge did not exceed 110% of the agreed-upon amount, or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

Before submitting charges, ensure that you obtain the Card Member's acknowledgment of responsibility and proof of consent to bill their Card for the amount in question.

Why Did I Get This Notification?

The Card Member claims they did not participate in this charge and you have not provided a copy of an imprint of the Card.

What Caused the Dispute?

- The Card was either not swiped or the chip was not successfully read at the time of transaction, or
- Card Not Present transaction was completed but was not identified as Card Not Present or
- You did not make a manual imprint of the Card account information on the transaction receipt for a manual/key-entered transaction.

How Should I Respond?

Please provide:

- Proof that this was a Card Not Present charge or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Ensure that Card was swiped and/or that the chip was successfully read at the time of transaction.
- Ensure that Card Not Present transactions are being correctly identified as Card Not Present and not Card Present transactions.
- Make a manual imprint of the Card account information on the transaction receipt for manual/key-entered transactions.



Why Did I Get This Notification?

The Card Member claims they participated in one valid transaction with your establishment, however, the Card Member denies participation in the additional and subsequent transactions that you submitted.

What Caused the Dispute?

Card Member acknowledges using their Card for a valid purchase with you but denies knowledge of additional transactions that were made.

How Should I Respond?

Please provide:

- Proof that each of the transactions is a valid charge or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Be sure to only submit transactions for valid purchases made by the Card Member.

Why Did I Get This Notification?

The Card Member denies participation in the charge you submitted and you have failed to provide proof that the Card Member participated in the charge.

What Caused the Dispute?

- A transaction was submitted for a mail order, telephone order or internet charge that Card Member did not participate in or authorize, or
- Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member or
- Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.

How Should I Respond?

Please submit proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Maintain consistent information on your billing descriptor and include your "doing business as" name and physical location or website, so Card Members recognize your business charges on their statement.
 - Provide your customer service phone number in the billing descriptor so Card Members can contact you directly.
 - Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
 - Add "no show", "advanced deposit" or "installment #__" to the charge descriptor, where applicable.
- FOR CARD PRESENT TRANSACTIONS:**
- Ensure POS system is EMV/Chip enabled, where possible.
 - Check ID during all face-to-face transactions, especially with high-dollar amounts.
 - Obtain a valid authorization code and imprint for keyed transactions or key CID.

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FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

FOR A TRANSIT CONTACTLESS TRANSACTION, PROOF THAT:

- An approved Account Status Check or Authorization was obtained within the Authorization Time Period, prior to the Submission of the corresponding Aggregated Charge for an amount that does not exceed the Chargeback Protection Threshold, or
- Authorization was obtained for an Aggregated Charge that exceeded the Chargeback Protection Threshold or the Authorization Time Period or
- If the Account Status Check or Authorization was declined, the Transaction amount was less than or equal to the Declined Authorization Protection threshold.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Why Did I Get This Notification?

Card Member denies participation in, receiving goods or services, or benefiting from a Card Not Present transaction.

NOTE: NOT APPLICABLE TO DIGITAL WALLET APPLICATION-INITIATED TRANSACTIONS.

What Caused the Dispute?

- Card Member does not recall participating in the purchase/transaction, or
- Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member or
- Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.

How Should I Respond?

Please provide:

- Proof of Delivery to the Card Member's billing address, or
- Proof that you attempted to validate the CID and you did not receive a response or you received an "unchecked" response, or
- Proof that you validated the address via authorization and shipped goods to the validated address, or
- Proof of receipt of the flight ticket or transportation ticket at the Card Member's billing address or
- Proof that the transaction contains the designated passenger name that matches a previously used passenger name from an undisputed transaction.

- Proof that a credit, which directly offsets the disputed charge, has already been processed or

- For transactions involving the shipment of goods or services, proof that the transaction contains a shipping address that matches a previously used shipping address from an undisputed transaction.

FOR AIRLINE OR OTHER PASSENGER TRANSPORTATION TRANSACTIONS, ONE OF THE FOLLOWING MUST BE PROVIDED:

- Evidence of the Card Member on the flight or transportation (e.g., scanned boarding pass or passenger manifest), or
- Credits of frequent flyer miles or loyalty point program rewards earned or redeemed for the flight or travel in question, showing a direct connection to the Card Member, or

FOR E-COMMERCE TRANSACTIONS INVOLVING THE SALE OF DIGITAL GOODS OR SERVICES ALL OF THE FOLLOWING MUST BE PROVIDED:

- a. Card Member name linked to the account with you,
- b. Description of the goods or services and the date/time they were purchased and downloaded, accessed or provided to the Card Member and
- c. Proof that the device and Card used for the disputed transaction were used in a previous transaction that was not disputed and the following information is currently linked to the Card Member account with you:
 - i. Device ID
 - ii. IP address and geographical location
 - iii. Device name (if available)

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In addition, provide three (3) or more of the following:

- Proof that you validated the Card and the Card Member prior to or at the time of purchase and received an AAV (Automated Address Verification) response of “Y” or CSC (Card Security Code) verification response of “Y”
- Proof that the customer account with you was accessed by the Card Member and successfully verified by you on or before the transaction date
- Proof that the Card Member password or CDCVM was captured by you in order to complete the transaction
- Phone number and/or email address linked to the customer profile held by you.

FOR RECURRING BILLING TRANSACTIONS INITIATED ON YOUR WEBSITE ALL OF THE FOLLOWING MUST BE PROVIDED:

- a. Proof of a legally binding contract held between you and the Card Member, and
- b. Proof the Card Member accessed your website or application to establish services on or before the transaction date, and
- c. Proof the Card Member received the goods or services and
- d. Proof of a previous transaction that was not disputed.

FOR TRANSACTIONS INVOLVING THE SALE OF WEBSITE SEARCH AND/OR ADVERTISING SERVICES TO PROMOTE CONSUMER PRODUCTS OR SERVICES, ALL OF THE FOLLOWING MUST BE PROVIDED:

- a. Proof of a legally binding contract held between you and the Card Member, and
- b. Details of the initial ad-service setup, including at least two (2) of the following items:
 - i. Card Member’s IP address and geographical location at the date and time of the initial ad-service setup
 - ii. Email address of Card Member
 - iii. Company name or Card Member name, and
- c. Proof the Card Member had accessed your website to establish services on or before the transaction date,
- d. Proof that the device and Card used for the disputed transaction were used in a previous transaction that was not disputed. In addition, provide the following information that is currently linked to the Card Member account with you:
 - i. Device ID
 - ii. IP address and geographical location
 - iii. Device name (if available), and
- e. Proof that the Card Member received the goods or services and
- f. Description of the goods or services and the date they were provided.

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How Do I Avoid This Dispute in the Future?

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.
- Maintain consistent information on your billing descriptor and include your "doing business as" name and physical location or website, so Card Members recognize your business charges on their statement.
- Provide your customer service phone number in the billing descriptor so Card Members can contact you directly.
- Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
- Add "no show", "advanced deposit" or "installment #__" to the charge descriptor, where applicable.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.



Why Did I Get This Notification?

The Card Member denies participation in the Charge and a counterfeit Chip Card was used at a POS system where the transaction was not processed as a Chip Card transaction because either the POS system was unable to process a Chip Card or the transaction was manually keyed.

NOTE: NOT APPLICABLE FOR CONTACTLESS TRANSACTIONS AND DIGITAL WALLET PAYMENTS.

What Caused the Dispute?

Card Member's Card or Card number was compromised and used fraudulently by someone other than Card Member.

How Should I Respond?

Please provide:

- Proof that this was a Card Not Present charge,
- Proof that the POS system processed a chip Card transaction or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

FOR CARD PRESENT TRANSACTIONS:

- Ensure POS system is EMV/Chip enabled, where possible.
- Check ID during all face-to-face transactions, especially for high dollar amounts.
- Obtain a valid authorization code and imprint for keyed transactions or key CID.

FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.





Why Did I Get This Notification?

The Card Member denies participation in the charge and Chip Card with PIN capabilities was lost/stolen/non-received and was used at a POS system where the transaction was not processed as a Chip Card transaction with PIN validation because either the POS system is not an enabled Chip-and-PIN POS system, or the transaction was manually keyed.

NOTE: NOT APPLICABLE TO CONTACTLESS TRANSACTIONS AND DIGITAL WALLET PAYMENTS AND CHARGES THAT QUALIFY UNDER THE NO SIGNATURE/NO PIN PROGRAM.

What Caused the Dispute?

- Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member or
- Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.

How Should I Respond?

Please provide:

- Proof that this was a Card Not Present charge,
- Proof that the POS system processed a Chip Card transaction with PIN validated or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

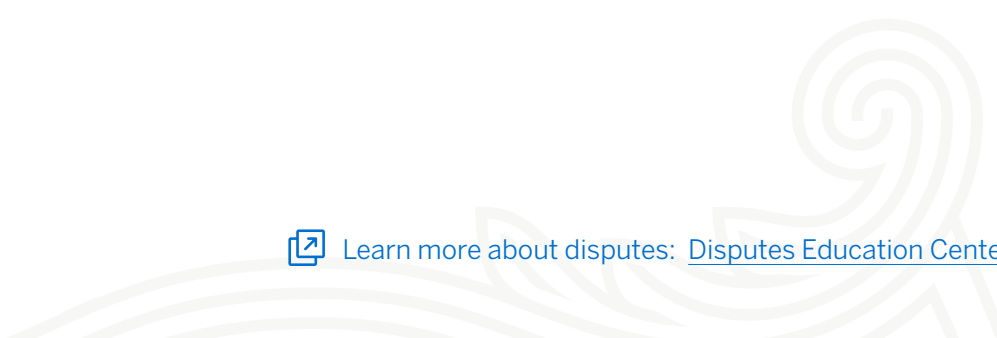
FOR CARD PRESENT TRANSACTIONS:

- Ensure POS system is EMV/Chip enabled, where possible.
- Check ID during all face-to-face transactions, especially for high dollar amounts.
- Obtain a valid authorization code and imprint for keyed transactions or key CID.

FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.



Why Did I Get This Notification?

Complete support and/or documentation were not provided as requested.

What Caused the Dispute?

THE REPLY/SUPPORT YOU PROVIDED IN RESPONSE TO AN INQUIRY NOTIFICATION INCLUDES:

- Information and/or an explanation that is incomplete or does not fully address the dispute reason or specific claims made by Card Member, or
- Documentation that is incomplete (e.g., missing cancellation/return/refund policy, agreement terms/conditions or specific information/support requested), or
- Documentation that does not correspond to the disputed charge/amount or Card Member or
- An explanation that partial credit is due/being issued, but the remaining amount disputed is not explained or supported (e.g., non-refundable cancellation fee per policy/terms).

How Should I Respond?

Please provide proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

ALWAYS RESPOND TO THE INQUIRY NOTIFICATION BY THE REPLY DUE DATE AND ENSURE YOUR RESPONSE INCLUDES:

- Information and/or an explanation that fully addresses the dispute reason, all claims made by Card Member, and validates the amount billed.
- Documentation we requested and/or that helps supports why full refund is not due (e.g., cancellation/return/refund policy, agreement terms/conditions).
- Documentation that corresponds to the disputed charge/amount or Card Member.
- An explanation why only partial credit is due/being issued and supporting documentation (e.g., cancellation/return/refund policy, agreement terms/conditions).

Why Did I Get This Notification?

We did not receive your response to our Inquiry within the specified time frame.

What Caused the Dispute?

- A reply/support for the Inquiry Notification was not sent/provided or never received (intentional or unintentional) or
- The reply/support you sent/provided in response to an Inquiry Notification was received after the reply due date.

How Should I Respond?

Please provide:

- Proof you responded to the original Inquiry within the specified time frame or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Always respond to the Inquiry Notification by the reply due date.
- If you agree credit is due to Card Member, then respond by the reply due date with your authorization for a Chargeback.



Why Did I Get This Notification?

We have received your authorization to process a Chargeback for the charge.

What Caused the Dispute?

The reply you sent/provided in response to an Inquiry Notification authorized American Express to process a Chargeback for the disputed charge/amount.

How Should I Respond?

Please provide proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

Not applicable.

Why Did I Get This Notification?

You have submitted a charge using an invalid or incorrect Card number.

NOTE: YOU MAY RESUBMIT THE CHARGE TO US IF YOU ARE ABLE TO VERIFY AND PROVIDE THE CORRECT CARD NUMBER.

What Caused the Dispute?

- You processed the transaction to an account number that no longer exists (e.g., Card was canceled or replaced), or
- You did not receive an authorization approval for the transaction and it was manually processed to an account number that is invalid, or
- Automatic weekly/monthly/annual recurring billings were charged using a Card number that no longer exists or
- Automatic renewal of services/ subscription or automatic renewal of weekly/monthly/annual payments was charged using a Card number that no longer exists.

How Should I Respond?

Please provide:

- A copy of the imprint that confirms Card number, or
- Proof that you obtained an authorization approval for such Card number, or
- A copy of the Charge Record from the terminal that electronically read the Card number or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Obtain imprints for manually-keyed transactions and confirm that Card numbers processed match the corresponding Card imprint.
- Ensure that you obtain authorization approval for all transactions.
- Always dip or swipe the Card when processing Card Present transactions.

Why Did I Get This Notification?

The Card Member claims the charge you submitted should have been submitted as a credit.

What Caused the Dispute?

- A credit that the Card Member was expecting was not issued, or
- A credit due to the Card Member was inadvertently submitted as a debit, or
- A credit was issued, but it was not processed before the Card Member received their latest billing statement or
- A transaction that should have been voided/canceled was inadvertently processed instead.

How Should I Respond?

Please provide:

- Proof that the charge was submitted correctly or
- Proof that a credit, which directly offsets the charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Ensure the amount submitted accurately reflects a debit or credit.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.
- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Why Did I Get This Notification?

The Card Member claims the credit you submitted should have been submitted as a charge.

What Caused the Dispute?

- A debit that the Card Member was expecting was not issued, or
- A debit due to the Card Member was inadvertently submitted as a credit, or
- A debit was issued, but it was not processed before the Card Member received their latest billing statement or
- A transaction that should have been voided/canceled was inadvertently processed instead.

How Should I Respond?

Please provide:

- Proof that the credit was submitted correctly or
- Proof that a charge that directly offsets the credit has already been processed.

How Do I Avoid This Dispute in the Future?

- Ensure the amount submitted accurately reflects a debit or credit.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.
- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Why Did I Get This Notification?

The charge amount you submitted differs from the amount the Card Member agreed to pay.

What Caused the Dispute?

- An incorrect amount was erroneously submitted and a correction credit was not issued, or
- Charge amount was greater than Card Member expected (e.g., due to addition error, shipping or handling fee, taxes, delayed charges, restocking fee, etc.), or
- Charge amount is greater than Card Member recalls or agreed to pay for the goods/services purchased or
- Credit was less than Card Member expected (e.g., credit included a deduction from the original charge amount for a cancelation/change fee, restocking fee, fuel refilling fee or late vehicle return, etc.).

How Should I Respond?

Please provide:

- Proof that the Card Member agreed to the amount submitted, or
- Proof that the Card Member was advised of and agreed to pay for any additional or delayed charges using the Card the charge was submitted to, or
- Itemized contract/documentation substantiating the charge amount submitted (e.g., copy of the itemized Charge Record or the Charge Record combined with the itemized documentation showing the breakdown of charges) or
- Proof that a credit that directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

- Ensure the amount submitted accurately reflects a debit or credit.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.
- Issue credits/refunds within a reasonable amount of time.
- Ensure your refund/cancelation policies clearly state time frames of when credits will be issued.

Why Did I Get This Notification?

The charge was not submitted within the required time frame.

What Caused the Dispute?

The charge was authorized but was submitted after the authorization expired.

How Should I Respond?

Please provide:

- Proof the charge was submitted within the required time frame or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

Submit charges within the required authorization time frame.

Why Did I Get This Notification?

The individual charge was submitted more than once.

What Caused the Dispute?

- A correction or offsetting credit was not issued or received for a duplicate file/ transaction submission processed, or
- Transaction details (date, amount, descriptors, etc.) for each disputed charge are identical or similar, or
- Card Member claims only one (1) purchase was made and only one (1) charge is valid, or
- Card Member claims their online purchase was not completed or failed (e.g., technical issues) and later made a new purchase that was successfully accepted/completed or
- Card Member is not aware of, or does not remember weekly/monthly recurring billings and believes the charge is a duplicate.

How Should I Respond?

Please provide:

- Documentation showing that each charge is valid or
- Proof that a credit that directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

- Check to see if a failed charge has been processed before charging again.
- Review all receipts to check if the Card Member has been billed twice.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.



Why Did I Get This Notification?

The Card number in the submission does not match the Card number in the original charge.

What Caused the Dispute?

The Card number provided in your charge submission does not match the Card for which the authorization approval was obtained.

How Should I Respond?

Please provide:

- A copy of the Card imprint confirming the Card number, or
- A copy of the Charge Record from the terminal that electronically read the Card number or
- Proof that a credit that directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

Process all charges at the time of the transaction and/or ensure that the Card number provided in your charge submission matches the Card for which the authorization approval was obtained.



Why Did I Get This Notification?

The charge was incurred in an invalid currency.

What Caused the Dispute?

A charge was processed in a different currency than that for which the Card Member provided consent to be billed.

How Should I Respond?

Please provide proof that a credit that directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

Process all charges using the correct currency that the Card Member is expecting and will recognize. This is part of Multi-Currency functionality programmed under your point of sale.

Why Did I Get This Notification?

The Card Member denies authorizing the charge and your establishment has been placed in the Fraud Full Recourse Program.

What Caused the Dispute?

The Merchant Account Number under which the disputed charge was submitted is enrolled in the Full Fraud Recourse program.

How Should I Respond?

Please provide:

- Proof that you had not been placed in the Fraud Full Recourse Program at the time of the Chargeback or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.



Why Did I Get This Notification?

The Card Member has disputed the charge and you have been placed in the Immediate Chargeback Program.

What Caused the Dispute?

The Merchant Account Number under which the disputed charge was submitted is enrolled in the Immediate Chargeback Program.

How Should I Respond?

Please provide:

- Proof that you had not been placed in the Immediate Chargeback Program at the time of the Chargeback or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.



Why Did I Get This Notification?

The Card Member has disputed the charge and you have been placed in the Partial Immediate Chargeback Program.

What Caused the Dispute?

The Merchant Account Number under which the disputed charge was submitted is enrolled in a Partial Immediate Chargeback Program and the dispute amount is within the corresponding threshold (e.g., up to \$20, \$25, \$50, \$100 or \$250).

How Should I Respond?

Please provide:

- Proof that you had not been placed in the Partial Immediate Chargeback Program at the time of the Chargeback or
- Proof that a credit, which directly offsets the disputed charge, has already been processed.

How Do I Avoid This Dispute in the Future?

- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancelation policies clearly state time frames of when credits will be issued.



Visit our [Disputes Education Center](#)

A one-stop resource, packed with information, tips and solutions to help you prevent disputes and focus on growing your business.