

Best Practices for Managing Common Card Not Present Disputes



NO KNOWLEDGE

HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Use your customer-facing business or trading name on Card Member billing statements.
- Explain auto-renewal and auto-shipment terms.
- For free trials, reiterate your cancellation policy in your confirmation emails and include the steps the Card Member should take once their trial ends.



RETURNED/CANCELLED

HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Clearly display return and cancellation policies, and return method details.
- Note "non-refundable" purchases.
- Call out advance payments that are billed immediately.
- Send a reminder 10–30 days before auto-renewals.
- Issue refund credits promptly.



NOT RECEIVED

HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Hold the charge until shipping or service date.
- Notify customers about delays in fulfillment.
- Confirm when subscriptions will begin.
- Clearly mention the expected date of delivery.

EVIDENCE FOR PHYSICAL GOODS INQUIRIES:

- ✓ Itemisation of the purchase
- ✓ Purchaser's name and billing address
- ✓ Consent to bill
- ✓ Complete delivery address and delivery date
- ✓ Mode of payment

EVIDENCE FOR RETURNED INQUIRIES:

- ✓ Itemisation of the purchase
- ✓ Explain why credit is not due or no record of the return and provide proof that the customer did not comply with the cancellation/return policy if needed
- ✓ Copy of return policy

EVIDENCE FOR TANGIBLE GOODS INQUIRIES:

- ✓ Itemisation of the purchase
- ✓ Proof of delivery
- ✓ Acknowledgment of receipt

EVIDENCE FOR INTANGIBLE GOODS INQUIRIES:

- ✓ Itemisation of the purchase
- ✓ Purchaser's name and billing address
- ✓ Consent to bill
- ✓ Date of service provided or download completed
- ✓ Dates of the membership or service period
- ✓ Email address or IP address
- ✓ Mode of payment

EVIDENCE FOR CANCELLATION INQUIRIES:

- ✓ Itemisation of the purchase
- ✓ Date membership/subscription began or date of reservation
- ✓ Cancellation and refund policy
- ✓ Copy of membership/subscription agreement or copy of reservation
- ✓ Explanation of non-compliance with policy or statement of "no record of return"
- ✓ Consent to charge the American Express Card as a recurring billing

EVIDENCE FOR INTANGIBLE GOODS INQUIRIES:

- ✓ Itemisation of the purchase
- ✓ Date of service provided or download completed
- ✓ Dates of the membership or service period
- ✓ Proof of membership use
- ✓ Email address or IP address

AN EASY WAY TO MANAGE DISPUTES IS ON THE AMERICAN EXPRESS MERCHANT WEBSITE

- Respond quickly to help avoid "No-reply" Chargebacks.
- Get notifications for new, updated or urgent disputes.
- See open and urgent disputes for all business locations.
- Upload supporting documents instantly.
- Track the status of your dispute from start to finish.