

From Entrée to Dessert, Here's How to Deal with Disputes

**AMERICAN
EXPRESS**

So you can focus on your business



- Process the sale on an American Express chip-compliant terminal and follow the instructions for Card Member verification (e.g. contactless, contactless and PIN, chip and PIN, etc.) Ensure all charges are authorised and get additional authorisation for bills exceeding a 20% tip.



- Alert your provider or bank and American Express immediately of potential duplicate submissions and promptly submit corrections.



- Immediately rectify surcharges or customer grievances at the time of sale. Make sure to review final charges for customer math errors or grossly inflated gratuities prior to this.



- Deduct complimentary items and goods/services not delivered before you submit final charges.



- Clearly explain all policies related to large parties, table minimums, gratuities, authorised guests and cancellation penalties at the time of reservation or include this in the Terms and Conditions for online bookings.



- When opening a tab, obtain a form of ID (e.g. drivers licence) until the tab is closed and receipt is signed/EMV transmission is approved.



- Use 'pay as you go' model when customers exceed table minimum or the established threshold. Make sure to obtain all Card Member signatures/initials/approval for authorised guests.



- Keep track of all charge records, invoices and authorised approvals.

GENERAL TIPS FOR AMERICAN EXPRESS DISPUTES

- Always respond to American Express by the reply by date.
- Provide American Express with all requested documentation and any additional relevant information.
- Completely address the dispute reason in your written response.

Learn more at americanexpress.com/au/disputes