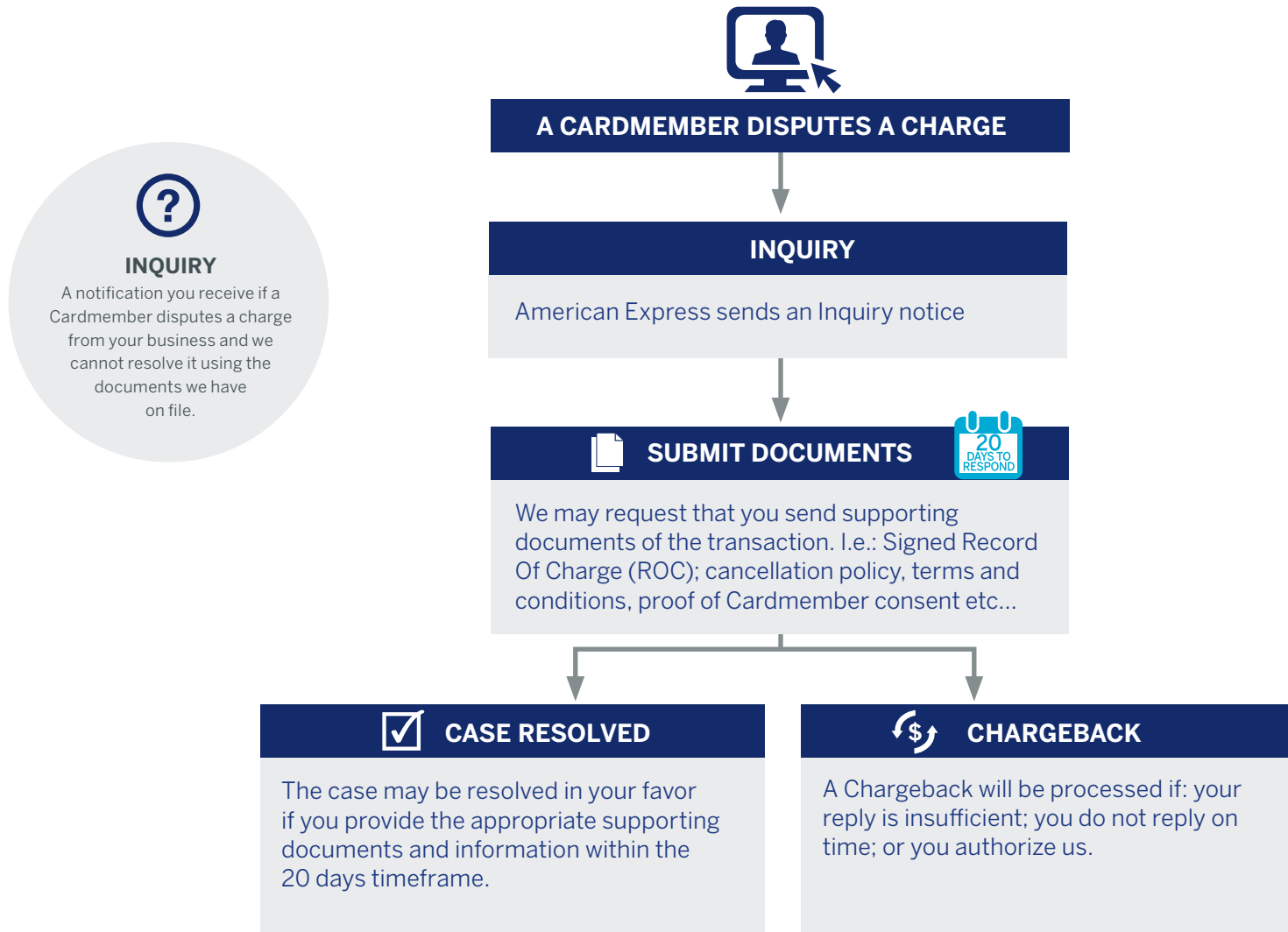


American Express Dispute Process



In certain cases American Express may issue an Upfront Chargeback. To get more information on the upfront chargeback process, please refer to [Appendix: Upfront Chargeback](#)

Fraud Full Recourse Chargeback allows the issuers the right to transfer liability of all fraud types, including counterfeit Cards, to the Acquirer for any S/E subject to this charge.

Appendix: Upfront Chargeback Process

