

Mapping Out the Disputes Process



Disputes can be complicated. This step-by-step flowchart can help make the process clearer for you, so you know what to expect if a charge is disputed.



A CARDMEMBER BELIEVES THAT A CHARGE ON THEIR STATEMENT MAY BE INCORRECT AND CONTACTS AMERICAN EXPRESS TO RAISE A DISPUTE
Cardmembers have up to 120 days from the transaction date to dispute the charge.*

We'll work directly with the Cardmember and try to resolve the case before reaching out to you.

ENQUIRY

If we can't figure it out using the information we already have, we'll ask for your help to dispute the charge.



UPFRONT CHARGEBACK

We may debit your account upfront for local Cardmember Fraud disputes.



RESPOND

Be sure to send your supporting documents before it's too late.

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DAYS TO RESPOND

RESPOND

But you can still send supporting documents that might reverse the Chargeback. Please refer to the Compelling Evidence policy section in the [International Merchant Regulations](#) for more information.



CASE RESOLVED

If your reply is sufficient and on time, there won't be a Chargeback.



CHARGEBACK

If you don't reply in time or with the right documentation, your account may be debited.



REVERSAL

If your reply is sufficient and on time, we will reverse the Chargeback.



CHARGEBACK STANDS

If you don't reply in time or with the right documentation, the Chargeback may stand.

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.

*Except for these dispute categories: 1. Goods/services not received. 2. Goods/services returned/cancelled. 3. Redisputes. 4. If you do not comply with the Merchant Agreement and a dispute is raised by the Card Issuer. In these instances, the time frame can extend. Note all judgement regarding resolution of Disputed Charges are at our sole discretion

Learn more at americanexpress.com/in/disputes