



Your guide to managing  
Cardmember disputes online

[AMERICANEXPRESS.COM.HK/MERCHANT](https://AMERICANEXPRESS.COM.HK/MERCHANT)

# How to manage your Cardmember disputes online

This guide will give you a general overview about Cardmember disputes, followed by guidance on how to manage your American Express Cardmember disputes online. It will allow you to find your way around the site and locate the information you need in order to take the actions you want.



This guide explains:

<a href="#">Cardmember dispute background and resolution process</a>	3
<a href="#">Logging in and enrolling in Cardmember disputes</a>	4
<a href="#">Your summary view</a>	5
<a href="#">The Cardmember disputes summary table</a>	6
<a href="#">Filtering the Cardmember disputes summary table</a>	7
<a href="#">Filtering by location and date</a>	8
<a href="#">Customising the Cardmember disputes summary table</a>	9
<a href="#">Getting the details of a case</a>	10
<a href="#">Searching, downloading and printing reports</a>	11
<a href="#">Taking action</a>	12 - 13
<a href="#">Responding to multiple Cardmember disputes at once</a>	14
<a href="#">Checking your email for notifications</a>	15

## The benefits of managing Cardmember disputes online

Managing and responding to Cardmember disputes is made easy with the online disputes tool available on the Merchant website. Online disputes allows you to see all open and urgent Cardmember disputes for your business locations with the ability to upload documents and respond online.

### Why resolve Cardmember disputes online?

Managing Cardmember disputes online is quicker and can also help you avoid 'no-reply' chargebacks. Some of the benefits to managing online include:

- Receive notifications by email when you have new, updated or urgent Cardmember disputes
- Allow you to view all Cardmember disputes in one place (rather than numerous letters)
- You can respond online without the need to respond via the mail
- You can track the status of Cardmember disputes throughout the whole process

### What are Cardmember disputes and chargebacks?

A Cardmember dispute occurs when a Cardmember contacts American Express questioning a charge on their Card. It is reviewed, a case number is assigned and it will then appear in your online Cardmember disputes tool. The most frequent Cardmember disputes are:

- The Cardmember does not recall the purchase
- Billing error
- Cancelled or not received product/service
- Returns

Once a Cardmember dispute is raised, the time you have to reply varies based on the type of dispute, you can find out by checking the 'reply-by' date online. If you are unable to provide valid documentation for the Cardmember dispute within the stipulated time frame, a chargeback will be debited to your account. You can view chargebacks online along with all other Cardmember disputes.

#### Cardmember questions a charge

After attempting to resolve in-house, American Express requires additional information from Merchant.

#### Cardmember dispute

American Express informs you via email of a new or urgent Cardmember query. You can review the case information online.

#### Merchant response

You have the option to respond by providing support or issuing a credit.

#### Sufficient supporting document

Case is resolved. No further action is required.

#### No reply or insufficient supporting document

Credit to Cardmember.  
Chargeback notification to Merchant.

#### Chargeback

Debit to your Merchant account.

# Logging in and enrolling to Cardmember disputes

Visit [americanexpress.com.hk/merchant](https://americanexpress.com.hk/merchant). If you already have a User ID and password to manage your Merchant account online, enter your details and click 'log in.'

If you are yet to register online, click 'register now' and follow the easy steps to create a new profile and access your Merchant account online.

## Enrolling in Cardmember Disputes

You will only be able to manage Cardmember disputes online if you are enrolled to do so. There are 2 ways you can enroll in Cardmember disputes. The first is during the registration process and the second is from your account summary page. See below the steps for each option:

- 1. Registration** – After completing steps 1 and 2 you will reach the final step – Manage Finances. Tick the box next to the 'Resolve Disputes' option to enroll to manage your Cardmember disputes online. By doing so you will no longer receive Cardmember disputes letters in the mail, they will only appear in your online account, so please make sure to check your online account regularly. You can also set up email notifications to let you know when you have new or updated disputes. [See page 15](#).
- 2. Account summary page** – After logging into your account you will land on your account summary page. If you are not enrolled to manage Cardmember disputes online you will see a prompt to do so. Click 'activate' and follow the steps to enroll in online Cardmember disputes.

Merchant Log in

Not yet a merchant? Your Account

User ID

Remember me, What's this

Password

Merchant Account

Login Registration

Forgot your User ID or Password?

Tempo our Cardmembers with offers, globally.

Thanks to American Express marketing, you can reach our Cardmembers all over the world.

Find out more

Select 'View Payments', 'Resolve Disputes', or 'Update Your Merchant Account' to proceed.

☐ View Payments

By selecting this box, I understand that I will receive payment statements online and will no longer receive paper statements. [Learn more](#)

**1** ☐ Resolve Disputes

By selecting this box, I understand that I will be managing disputes online and will no longer receive a paper dispute notification. [Learn more](#)

☐ Update Your Merchant Account

Make changes to your account information such as store names, address and phone numbers. [Learn more](#)

JASCO PTY LTD

For 3 Locations

email Us

Recent Payments

Deposited on 07-05-15

(1,664.78)

Total Payments this month

(1,664.78) 104%

Update e-mail address

View E-Statement

Respond to enquiries

See all

Manage Enquiries online

Activate

2

## Your summary view

Your summary view is the first page you will see on entering your Cardmember disputes section of the Merchant website. This page gives you a consolidated overview of all your inquiries<sup>1</sup> and chargebacks<sup>2</sup>.

1. **Filters** help you find and view the information that matters most to you. You can apply a wide range of filters in combination with each other to personalise the Cardmember disputes summary table and show as little or as much as you like. [See page 7.](#)
2. **Action buttons** are clearly marked above the summary table to enable you to respond to all Cardmember disputes quickly and efficiently. [See page 12.](#)
3. **Summary table** gives you a full list of all Cardmembers disputes and can be customised based on your preferences. [See page 9.](#)
4. **Toolbar** allows you to download, generate reports, create print previews, search or return to your account summary or 'home' page at any time. [See page 11.](#)

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CASE NUMBER	STATUS	REPLY BY	REASON	CHARGE REFERENCE NUMBER	AMOUNT
D-849396	Please respond	3/3/2015	Retrieval Chargeback	002917114215273	HKD \$1396.90
D-845642	Please respond	4/3/2015	Retrieval Chargeback	002647285985376	HKD \$70.00
D-842054	Please respond	4/3/2015	Retrieval Chargeback	002643201420085	HKD \$350.00
D-837740	Please respond	4/3/2015	Cardmember Dispute	002723074942371	HKD \$228.00
D-832113	Please respond	4/3/2015	Retrieval Chargeback	002673963754082	HKD \$270.00
D-840061	Please respond	4/3/2015	Retrieval Chargeback	002527296850506	HKD \$139.95
D-899347	Please respond	4/3/2015	Fraud	000062074116716	HKD \$139.95
D-843364	Please respond	4/3/2015	Cardmember Dispute	002730233317080	HKD \$343.00
D-899349	Please respond	4/3/2015	Fraud	000075268564715	HKD \$139.95

<sup>1</sup> **Inquiry:** A Cardmember dispute inquiry arises when a Cardmember notifies American Express about a charge on their statement which they do not recognise, request further information for, or challenge.

<sup>2</sup> **Chargeback:** A chargeback is where after investigation of the Cardmember dispute, we debit your account by the amount of the disputed transaction and credit the Cardmember with the same amount. Sometimes you may instantly receive a chargeback without the option to respond usually when fraudulent activity is suspected.

## The Cardmember disputes summary table explained

This is a table of all transactions that have been disputed by Cardmembers.

The **summary table** features a range of default columns. These show key information about each Cardmember dispute or chargeback, including case number<sup>1</sup>, status<sup>2</sup>, date received<sup>3</sup>, reply by<sup>4</sup> and amount<sup>5</sup>.

1. **The choice of columns**, their order, and the level of data displayed can be customised to suit your needs.
2. **Orange exclamation marks** show urgent responses that require a response within the next 7 days.
3. **The reason and code** helps you identify why the Cardmember has disputed the transaction. Simply click on the blue reason and code on any line item and a detailed description of the reason will appear.
4. **Use the horizontal scroll bar and arrows** to view more details about each case.

		CASE NUMBER	STATUS	REPLY BY	REASON	CHARGE REFERENCE NUMBER	AMOUNT
1.	<input type="checkbox"/>	D-849396	Please respond	3/3/2015	Retrieval Chargeback	002917114215273	HKD \$1396.90
	<input type="checkbox"/>	D-845642	Please respond	4/3/2015	Retrieval Chargeback	002647285985376	HKD \$70.00
2.	<input type="checkbox"/>	D-842054	Please respond	4/3/2015	Retrieval Chargeback	002643201420085	HKD \$350.00
	<input type="checkbox"/>	D-837740	Please respond	4/3/2015	Cardmember Dispute	002723074942371	HKD \$228.00
3.	<input type="checkbox"/>	D-832113	Please respond	4/3/2015	Retrieval Chargeback	002673963754082	HKD \$270.00
	<input type="checkbox"/>	D-840061	Please respond	4/3/2015	Retrieval Chargeback	002527296850506	HKD \$139.95
4.	<input type="checkbox"/>	D-899347	Please respond	4/3/2015	Fraud	000062074116716	HKD \$139.95
	<input type="checkbox"/>	D-843364	Please respond	4/3/2015	Cardmember Dispute	002730233317080	HKD \$343.00
	<input type="checkbox"/>	D-899349	Please respond	4/3/2015	Fraud	000075268564715	HKD \$139.95
	<input type="checkbox"/>	D-842591	Please respond	4/3/2015	Retrieval Chargeback	002714521356372	HKD \$160.00
	<input type="checkbox"/>	D-899348	Please respond	4/3/2015	Fraud	002306902454502	HKD \$139.95
	<input type="checkbox"/>	D-894768	Please respond	5/3/2015	Fraud	002800777127573	HKD \$148.00
	<input type="checkbox"/>	D-894763	Please respond	5/3/2015	Fraud	002773741981575	HKD \$116.00
	<input type="checkbox"/>	D-859010	Please respond	5/3/2015	Retrieval Chargeback	002530145972505	SGD \$60.00
	<input type="checkbox"/>	D-896002	Please respond	8/3/2015	Cardmember Dispute	002832407641376	HKD \$115.00
	<input type="checkbox"/>	D-866798	Please respond	9/3/2015	Retrieval Chargeback	002408050863508	HKD \$72.70
	<input type="checkbox"/>	D-908649	Please respond	10/3/2015	Processing error	002539301168501	HKD \$53.50
	<input type="checkbox"/>	D-869112	Please respond	15/3/2015	Cardmember Dispute	002703293817372	HKD \$280.00
	<input type="checkbox"/>	D-914102	Please respond	15/3/2015	Fraud	002834917747370	HKD \$231.00
	<input type="checkbox"/>	D-907486	Please respond	16/3/2015	Fraud	002828411637574	HKD \$298.00
		Page 1 of 13 Go					

<sup>1</sup> **Case number:** The unique number that is allocated by American Express to each individual inquiry or chargeback. This helps to track and identify cases throughout the process.

<sup>2</sup> **Status:** Disputed transactions go through various stages between you and American Express so it is important to track each stage which is why we have distinct status titles. This way, everyone understands what the current situation is and what the next steps are.

<sup>3</sup> **Date received:** This is the date that the Cardmember disputed the charge and was allocated to your account.

<sup>4</sup> **Reply by:** This is the date you need to respond to American Express by. Generally it is 20 days but it can vary depending on the reason for the Cardmember dispute.

<sup>5</sup> **Amount:** The amount that the Cardmember has disputed. This can be all or part of the original transaction.

# Filtering the Cardmember disputes summary table

You can filter your summary table by **location**, **date**, **status** or **type** simply by clicking on the relevant filtering buttons. This will then update the table to display all Cardmember disputes associated with the selected filters.

## 1. Filtering by location

Click on **location** to filter the information on the page based on your different business locations. [See page 8.](#)

## 2. Filtering by date

Click **date** to view cases for certain date ranges. [See page 8.](#)

## 3. Filtering by status

You can filter your disputes summary table by the status of the Cardmember dispute. You have four main options to filter by; all active<sup>1</sup>, recently updated<sup>2</sup>, please respond<sup>3</sup> and recently closed<sup>4</sup>.

4. To view additional status filtering options including responded online<sup>5</sup>, closed – in your favor<sup>6</sup>, or closed – Cardmember refunded<sup>7</sup>, simply click on the with **'more filters'** button and the drop down menu will appear.

## 5. Filtering by type

One of the most useful ways to filter is by type. You can choose to look at all your 'viewed' or 'unviewed' to easily sort cases that you have already opened or are yet to view. Also, you will notice in the summary table that all unviewed cases will be bolded and viewed cases will be unbolded, to give you a clear picture of the cases that require attention. Alternately you can filter by 'inquiries' or 'chargebacks'.

The screenshot shows the American Express Cardmember Disputes summary table interface. The top navigation bar includes links for MY ACCOUNT, CARDS, TRAVEL, INSURANCE, REWARDS, and BUSINESS. The main header area contains tabs for Welcome, Support and Services, Marketing and Resources, Insights and Trends, and Savings. Below the header, there are filters for LOCATION (1/1) and DATE. The main content area displays a summary table with columns for ALL ACTIVE (248), RECENTLY UPDATED (31), PLEASE RESPOND (245), and RECENTLY CLOSED (31). A 'MORE FILTERS' button is visible on the right. Below the summary table, there are radio buttons for filtering by status: All, Unviewed, Viewed, All, Chargebacks, Inquiries, and Case Updates. The table itself shows a list of disputes with columns for CASE NUMBER, STATUS, REPLY BY, REASON, CHARGE REFERENCE NUMBER, and AMOUNT. The first row shows a dispute with CASE NUMBER D-849396, STATUS Please respond, REPLY BY 3/3/2015, REASON Retrieval Chargeback, CHARGE REFERENCE NUMBER 002917114215273, and AMOUNT HKD \$1396.90.

CASE NUMBER	STATUS	REPLY BY	REASON	CHARGE REFERENCE NUMBER	AMOUNT
D-849396	Please respond	3/3/2015	Retrieval Chargeback	002917114215273	HKD \$1396.90
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D-837740	Please respond	4/3/2015	Cardmember Dispute	002723074942371	HKD \$228.00
D-832113	Please respond	4/3/2015	Retrieval Chargeback	002673963754082	HKD \$270.00

<sup>1</sup> **All active:** These are all your Cardmember disputes that have not been closed and resolved.

<sup>2</sup> **Recently updated:** This includes Cardmember disputes that have either been updated by you (ie by adding support document or additional comments) or have been updated by American Express.

<sup>3</sup> **Please respond:** These are active Cardmember disputes to which you have yet to respond. This is a useful status to filter by to help you action all the items that need a response.

<sup>4</sup> **Recently closed:** All Cardmember disputes that are now closed. This enables you to check the final outcome of the most recent Cardmember disputes you have been dealing with.

<sup>5</sup> **Responded online:** This status means that you have submitted your response to the Cardmember dispute online. Now that you have submitted your response, American Express will review it and derive an outcome.

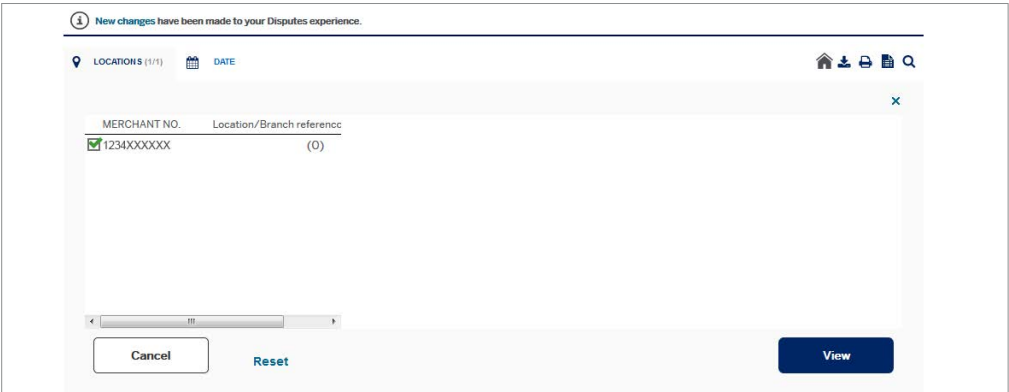
<sup>6</sup> **Closed – in your favor:** This occurs when you have provided relevant information to prove the Cardmember dispute was not substantiated. This means either the Cardmember has not been refunded (in the case of an inquiry) or the payment has been passed back to you (in cases where you were charged back).

<sup>7</sup> **Closed – Cardmember refunded:** All cases where you have agreed to a full refund (either you issue the refund directly to the Cardmember or you allow American Express to issue the refund and charge you back) or the case has been awarded in favor of the Cardmember.

# Filtering by location

After clicking on the **'locations'** button, you will be presented with further location filtering options. This will be a list of all the business locations you have already registered and set up with American Express.

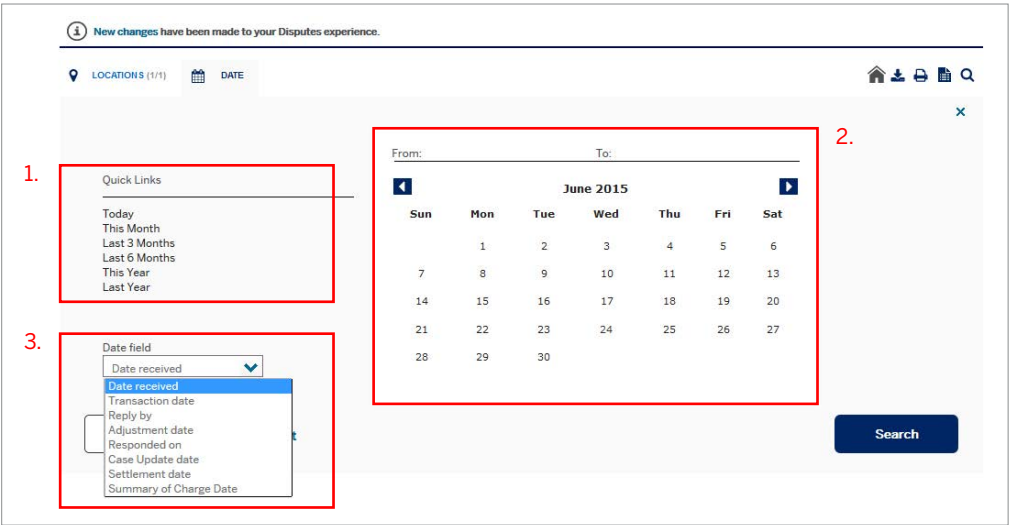
The locations will be displayed hierarchically. Tick or un-tick the check boxes next to the locations you wish to see and then press **'view'** to update the disputes summary table.



# Filtering by date

Click on the **'date'** button to reveal further date filtering options.

- 1. Quickly sort by predefined time periods such as 'this month', 'last 3 months', 'last 6 months', 'this year' or 'last year'.
- 2. Alternatively, you can choose a custom date range using the 'from' and 'to' function within the interactive calendar.
- 3. Filter by a wide range of status dates including the key ones 'date received' and 'transaction date'. See the footnote for the full range of dates options and their meanings.



**Date received:** The date that the Cardmember dispute is raised and added to your account.  
**Transaction date:** The date when the Cardmember disputed transaction was processed in your business.  
**Reply by:** The date that you must submit a response to American Express by to ensure your response can be reviewed and taken into account to avoid a chargeback.  
**Adjustment date:** The date in which an adjustment amount is deducted from your account due to a Cardmember dispute or chargeback.  
**Responded on:** The date that you responded to a Cardmember dispute.  
**Case update date:** The date in which the case was updated by American Express.  
**Settlement date:** The date in which the disputed transaction was paid to you by American Express. All payments are paid based on submissions, so the disputed transaction will be paid to you as part of the payment for the wider submission.  
**SOC date:** The date in which the disputed transaction was submitted to American Express for payment.

# Customising the Cardmember disputes summary table

There is a lot of information on each case that isn't automatically displayed in the summary table. Further columns can be accessed by scrolling to the right of the table using the horizontal scroll bar. If you prefer, however, you can customise the table to automatically display the information you want.

## 1. Add or delete columns

Click the [+ ] button in the table header to see the full range of columns available. To add or remove a column in the table, simply tick or un-tick the relevant check boxes. You can re-order your columns by dragging the column titles up and down the list. The highest in the list will be displayed in the first column in the summary table, the second in column two etc. Once you're happy with the selection, click 'apply'.

## 2. Sorting data in the columns

In many of the columns you can use the white triangle icon to sort and order the information. For instance, you can see here that the data has been sorted to display all 'please respond' status cases at the top of the table. This has created an easily actionable 'to do' list.

## 3. Flag disputes

You can flag disputes as you go along by clicking on the flag icon. This will help you quickly find specific cases for future reference. The flags are unique to each User ID on the account, for instance if you have five different users from your business accessing the account, each user can have their own flags and they will not appear across all users on the account.

The screenshot shows the Cardmember disputes summary table with a customisation menu open. The table has columns for CASE NUMBER, STATUS, REPLY BY, REASON, CHARGE REFERENCE NUMBER, and AMOUNT. The STATUS column is sorted by 'Please respond'. The customisation menu is open, showing a list of columns that can be added or removed from the table. The menu is titled 'RESET' and has a close button (X). The columns listed in the menu are:

- ☒ Case number
- ☒ Status
- ☐ Date received
- ☒ Reply by
- ☐ Days Left
- ☐ Reply By - Days Left
- ☐ Responded on
- ☐ Case category
- ☒ Reason
- ☐ Reason Code
- ☐ Card Member number
- ☐ Card number at transaction
- ☐ Charge date
- ☐ Charge amount
- ☐ Dispute Amount
- ☐ Resolution
- ☐ Additional information
- ☐ Submitting merchant number
- ☐ Submitting location ID
- ☐ Payee merchant number
- ☐ Payee location ID
- ☒ Charge reference number
- ☐ Airline ticket number
- ☐ Card Member name
- ☐ Record of Charge invoice number
- ☐ Adjustment number
- ☐ Adjustment date
- ☐ Chargeback amount
- ☐ Settlement date
- ☐ Settlement amount
- ☐ Response code
- ☐ Reason and Code
- ☒ Amount
- ☐ Dispute Type
- ☐ Industry location number
- ☐ Terminal ID
- ☐ Merchant Tracking number
- ☐ Merchant Reference number
- ☐ Summary of Charge Amount
- ☐ Summary of Charge Date
- ☐ First Presentment Amount
- ☐ Acquirer Reference number
- ☐ Microfilm Sequence Code
- ☐ Intend Chargeback Code
- ☐ Case Update date
- ☐ Resolution Code
- ☐ Disputes Initials
- ☐ Chargeback Initials

The menu has 'CANCEL' and 'APPLY' buttons at the bottom. The table header has a '+' button to open the customisation menu. The table body shows a list of disputes with columns for CASE NUMBER, STATUS, REPLY BY, REASON, CHARGE REFERENCE NUMBER, and AMOUNT. The STATUS column is sorted by 'Please respond'.

## Getting the details of a case

To get the full details and history of a Cardmember dispute, simply click on that particular dispute in the summary table. You will then be shown the details view – including multiple layers of detail and history.

1. **Return to the summary view** at any time by clicking the [X] to close the detail view.
2. **Dispute details** includes disputed amount, Cardmember name, Cardmember number, tracking number and a reason code which puts the key information at your fingertips for quick reference. Click '**more**' for a further list of details such as charge date and return location.
3. **Actions you can take** to help resolve the Cardmember dispute as quickly and as fairly as possible.
4. **Next steps** takes you through what to expect and how to proceed in order to resolve and close the case.
5. **Dispute history** gives you a chronological history of the Cardmember dispute.
6. **View all** allows you to view the full details of any responses that have been logged on the case, including comments and supporting documentation.

The screenshot displays the 'Dispute details' view for a Cardmember dispute. It includes a summary table at the top, a detailed dispute information section, and a dispute history table at the bottom. Numbered annotations (1-6) highlight specific features: 1. Close button (X) in the top right corner. 2. 'Dispute details' section containing 'Chargeback details' (Request for support illegible/incomplete), 'Disputed amount' (0.00), 'Chargeback amount' (HKD \$70.00), and 'Charge amount' (HKD \$70.00). 3. 'What you can do' section with the instruction: 'Please respond to this Dispute and attach any documentation that may support your response.' 4. 'What will happen' section with the instruction: 'We will review your response and contact you if we need further information from you.' 5. 'Dispute history' table showing a single entry for 18/6/2015 with status 'Please respond' and type 'Chargeback'. 6. 'View All' link in the details column of the dispute history table.

	Agree to Full Refund	Respond	Respond offline				
<input type="checkbox"/>	CASE NUMBER	STATUS	REPLY BY	REASON	CHARGE REFERENCE NUMBER	AMOUNT	+
<input type="checkbox"/>	D-845642	Please respond	4/3/2015	Retrieval Chargeback	002647285985376	HKD \$70.00	

**Chargeback details**[Print Preview](#)

Request for support illegible/incomplete

Additional information:

Disputed amount

0.00

Chargeback amount

HKD \$70.00

Charge amount

HKD \$70.00

Cardmember

N/A

Tracking number

N/A

Card number

N/A

Case type

16

More ▾

**What you can do**

Please respond to this Dispute and attach any documentation that may support your response.

**What will happen**

We will review your response and contact you if we need further information from you.

# Searching, downloading and printing reports

The toolbar at the top of the page lets you quickly search, print preview, download or report from any page.

- 1. **Download.** When you click on the download button you will be able to create a .CVS, .XLS or .XLSX file that will display up to a maximum of 10,000 cases. All 30 data points are available in individual columns making it easy to sort and filter in Excel. The column headers replicate the same labeling as the online system making it easy to match the file to the overall online experience.
- 2. **Print preview** gives you the full details of up to 20 cases in a print friendly format. You can then chose to print these to review offline and file if you wish.
- 3. **Report.** The report tool gives you the ability to download a customised report in .CVS, .XLS or .XLSX based on the data, location and date filters that match your needs.
- 4. **Search.** You can search for cases by Cardmember number, disputed amount and/or case number – across all or filtered dates and locations. This can help you find the cases and information you need quickly and easily.

If you wish to search by a particular date range, you should use the date function at the top of the page before clicking on the search function.

Case number	D-849396	Status	Please respond
Date received	18/6/2015	Reply by	3/3/2015
Days Left	N/A	Reply By - Days Left	03/03/2015-N/A
Responded on	N/A	Case category	Non Fraud
Reason	Retrieval Chargeback	Reason Code	4516
Card Member number	N/A	Card number at transaction	N/A
Charge date	12/1/2015	Charge amount	SGD \$1396.90
Dispute Amount	0.00	Resolution	N/A
Additional information	N/A	Submitting merchant number	1234XXXXXX
Submitting location ID	N/A	Payee merchant number	1234XXXXXX
Payee location ID	SNGMAILCUV	Charge reference number	002917114215273
Airline ticket number	61858679525871	Card Member name	N/A
Record of Charge invoice number	N/A	Adjustment number	002917114215273
Adjustment date	11/2/2015	Chargeback amount	SGD \$1396.90

New changes have been made to your Disputes experience.

LOCATIONS (1/1)

DATE

ALL ACTIVE248

RECENTLY UPDATED31

PLEASE RESPOND245

AllUnviewedViewed

AllChargebacksInquiries

Agree to Full Refund

1/248

	CASE NUMBER	STATUS	REPLY BY
<input checked="" type="checkbox"/>	D-849396	Please respond	3/3/2015
<input type="checkbox"/>	D-845642	Please respond	4/3/2015
<input type="checkbox"/>	D-842054	Please respond	4/3/2015
<input type="checkbox"/>	D-837740	Please respond	4/3/2015
<input type="checkbox"/>	D-832113	Please respond	4/3/2015
<input type="checkbox"/>	D-840061	Please respond	4/3/2015

Group bySelect to group byand bySelect to group by

Detail level☒ Summary☐ Detailed

StatusAll

Dispute Type☒ All Dispute Types

Locations☒ All locations

Dates☒ All dates

Records1 - 285

Report format☒ CSV☐ XLS☐ XLSX

Download reports

## Taking action

When you are on the summary view or the details view, you will see three ways to respond to a Cardmember dispute. You can **'agree to a full refund'**, **'respond'**, or **'respond offline'**.

### 1. Agree to the full refund

Select this to refund the Cardmember the full disputed amount. You can choose to issue the credit to the Cardmember yourself through your business or, alternatively, for American Express to refund the Cardmember. If American Express refunds the Cardmember on your behalf, it will result in a chargeback which will be deducted from your submissions.

### 2. Respond

Select this if you don't agree with the Cardmember dispute or only wish to refund a portion of the disputed amount. This option is for online responses only.

### 3. Respond offline

If you don't agree with the Cardmember dispute but want to respond offline rather than submitting an online response, then click 'respond offline' to generate a fax or mail cover sheet which you can then download and print. Once you respond offline you will no longer be able to track this dispute online. Alternatively, you can also email your documentation to American Express using the email address supplied in the 'respond offline' screen.

The screenshot shows the 'Respond' form interface. At the top, there are three tabs: '1. Agree to Full Refund', '2. Respond' (which is highlighted in purple), and '3. Respond offline'. Below the tabs is a large grey modal window titled 'Respond' with a close button (X) in the top right corner. Inside the modal, there is a dropdown menu labeled '4. Select a comment' with a downward arrow. Below that is a text area labeled '5. Additional comments' with a character count '0/1500'. To the right of the text area is a section titled 'Add attachments' with instructions: 'Add receipts, itemisations and signed agreements to help support this charge.' Below this, a box labeled '7.' lists attachment requirements: 'Attachments must be: • JPEG, TIFF, DOC/DOCX, or PDF • 100, 200 or 300 DPI • Black and white • When responding to a single case: No more than 20 pages or 1MB and 50 files per case. When responding to multiple cases: No more than 50 files per response.' Below the text area is a button labeled '6. Add Tags' with a tag icon and the text 'include tracking and reference numbers'. To the right of the 'Add attachments' section is a button labeled '8. Attach files'. At the bottom left of the modal is a 'Cancel' button. At the bottom right, there is a checkbox labeled '9. Enter initials to verify this information' next to a 'Submit' button.

## Taking action

4. You can dispute the whole amount (in which case you should select \$0 or 0% in the box to show that you do not want to refund any amount or portion of the Cardmember dispute) or else you can enter the figure of the amount, you are willing to refund. Once the amount field is complete, you will then have the option to select a predefined reason and/or comment from the drop down menus. Selecting a reason code is a mandatory, so you must complete this before you can submit the response.
5. Use this box to add a new unique comment (as apposed to a previously saved comment). Adding a comment is mandatory, so you must choose to add a new one or use a pre-saved one, for every response.
6. Add tags (e.g. tracking numbers) to your response to help you track the case and make it easy to find this response in the future.
7. The supporting material guide will help you determine the best evidence to use for each case to help you successfully lodge your response. Clicking 'view all' will bring up further details about the types of supporting material required for the case.
8. Additional documentation to support your case (such as authorisation receipts) can be added using the '**attach file**' link. This will take you directly to the response screen. It is very important to note the accepted file formats and size listed on the page otherwise the attachment will not work and your response cannot be processed correctly.
9. Sign electronically by giving your initials to verify the information. Once your response is complete, click '**submit**'.
10. A list of all your unsuccessful attachments will appear as an orange notification on your disputes summary page so you can see which cases require you to add a new file. Unsuccessful uploads will also be listed in the history section of any particular case.

Please note it can take up to seven days for an attachment to load correctly after you have sent your response. We recommend that you check your online disputes regularly to keep up to date with all disputes updates, in particular to check that the supporting documents you have loaded have sent successfully.

1. Agree to Full Refund 2. Respond 3. Respond offline

### Respond

Choosing to respond means that you do not agree with the Dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Cardmember below.

4. Select a comment

5. Additional comments

0/1500

6. Add Tags include tracking and reference numbers

7. Attachments must be:

- JPEG, TIFF, DOC/DOCX, or PDF
- 100, 200 or 300 DPI
- Black and white
- When responding to a single case: No more than 20 pages or 1MB and 50 files per case.
- When responding to multiple cases: No more than 50 files per response.

8. Attach files

9. Enter initials to verify this information Submit

10. View unsuccessful image uploads

Take a tour of your new merchant experience

LOCATION \$ (18/18) DATE

## Responding to multiple Cardmember disputes at once

Rather than replying to lots of cases individually, you can save time by issuing full refunds or responding to Cardmember disputes in batches of up to 20 cases at a time. When you respond to cases in a batch you must use the same reason code and comment in the response screen, these cannot be tailored per case.

1. Select the checkboxes next to all the cases you want to include. You can then **'agree to a full refund'** or **'respond'** to all in one go.
2. From the respond page, simply click **'attach files'** to see a list of your selected cases. You will notice that each has its own line. This enables you to upload an attachment to all these cases. This can be repeated if there is more than one attachment. All of the loaded files will then be attached to the one response and submitted in one go.
3. Sign electronically by giving your initials to verify the information. Once your response is complete, click **'submit'** and all the selected cases will be responded to in one batch.

New changes have been made to your Disputes experience.

LOCATIONS (1/1) DATE

ALL ACTIVE 248 RECENTLY UPDATED 31 PLEASE RESPOND 245 RECENTLY CLOSED 31 MORE FILTERS ...

☒ All ☐ Unviewed ☐ Viewed | ☒ All ☐ Chargebacks ☐ Inquiries ☐ Case Updates

Showing 241-248 of 248

Agree to Full Refund Respond Respond offline

3/248 Notice: You selected 3 Dispute(s) that are closed or non-responsible. Would you like to unselect this 3 item(s)?

1. 

	CASE NUMBER	STATUS	REPLY BY	REASON	CHARGE REFERENCE NUMBER	AMOUNT
<input checked="" type="checkbox"/>	D-880876	Please respond	25/6/2015	Retrieval	N/A	HKD \$58.00
<input checked="" type="checkbox"/>	D-880883	Please respond	25/6/2015	Retrieval	N/A	HKD \$2346.04
<input checked="" type="checkbox"/>	D-878757	Please respond	25/6/2015	Retrieval	N/A	HKD \$94.00
<input type="checkbox"/>	D-1069471	Please respond	28/6/2015	Retrieval Chargeback	002973657627879	HKD \$82.00

☒ All ☐ Unviewed ☐ Viewed | ☐ All ☐ Chargebacks ☒ Inquiries ☐ Case Updates

Showing 1-20 of 114

Agree to Full Refund Respond Respond offline

**Respond**

Choosing to respond means that you do not agree with the Dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Cardmember below.

Hide

2. 

CASE NUMBER	REASON	CHARGE AMOUNT	ATTACH FILES
<input type="checkbox"/> D-880876	Retrieval	\$58.00	
<input type="checkbox"/> D-880883	Retrieval	\$2,346.04	
<input type="checkbox"/> D-878757	Retrieval	\$94.00	

Cancel Submit

# Checking your email for notifications

As well as managing your Cardmember disputes online, you can set up a range of notifications sent directly to your emails. These notifications can let you know when a Cardmember has disputed a charge, when one is updated or a reminder for cases that are close to the reply-by date.

1. Manage the type of notifications you receive for disputes from your profile (which you can access from your account summary page – the first page you see upon logging in to the Merchant site). Once in your profile area select Notifications. This is where you can select the types of notifications you want to receive or turn them off completely. There are 4 types of email notifications that you can activate: new inquiries, new chargebacks, case updates and urgent cases (those that require a response within the next 7 days). In your profile you can also update your email address specifically for dispute notifications. You can even enter group distribution emails here so dispute emails are sent to many of your team members within your business.
2. Email notifications will allow you to quickly identify the specific cases that require attention by a summary of the case details within the email. This allows you to easily find and respond to the cases at hand.

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

1. NOTIFICATIONS

MANAGE LOCATIONS

Payment notifications will be sent to sdwed@kkk.com

EDIT

PAYMENT NOTIFICATIONS

By turning this service ON, I understand that I will receive paper statements online and will no longer receive paper statements.

Note: You will begin receiving e-statements after your first full month of enrollment.

ON

New Statement Available

SEE DETAILS

Dispute notifications will be sent to sdwed@kkk.com

EDIT

DISPUTE NOTIFICATIONS

By turning this service ON, I understand that I will be managing disputes online and will no longer receive paper dispute notifications.

1. 

ON

New Enquiries

SEE DETAILS

ON

New Chargeback

Dear <first and last name>:

At least one of your Inquiries has been updated. View these Inquiries [now](#).

2.

Case Number	Merchant Account	Respond by	Type	Reason	Charge Amount	Disputed Amount
016024ABLX	1234XXXX	18/07/2015	No Fraude	Desconocido (127)	\$100.00	\$35.00
01624ADDZ	1234XXXX	18/07/2015	No Fraude	Desconocido (127)	\$200.00	\$25.00
016027ABBA	1234XXXX	18/07/2015	No Fraude	Desconocido (127)	\$150.00	\$50.00
016045ADYY	1234XXXX	18/07/2015	No Fraude	Desconocido (127)	\$100.00	\$100.00

And 00000 more...

To access and review this update, please go to [www.americanexpress.com.mx/inquiryupdates](#) updates and follow these easy steps:

1. Enter your user ID and Password.
2. A listing of all New Inquiry Updates will be displayed.
3. Click the Inquiry Number for the corresponding Update to view the details.