

Best Practices for Managing Common Card Not Present Disputes

AMERICAN
EXPRESS



NO KNOWLEDGE



RETURNED/CANCELLED



NOT RECEIVED

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.

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.

HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Hold the charge until shipping or service date.
- Notify customers about delays in fulfilment.
- 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.