

# A new update to help ease Disputes and reduce Chargebacks



## INTRODUCING UPDATES TO THE COMPELLING EVIDENCE POLICY

You're disputing Chargebacks with everything you have and we have a way to help.

**The American Express Global Compelling Evidence policy states what documentation Merchants can use to show that the Cardmember participated in, received goods or services from, or benefited from the disputed transaction.**

## PHOTOS, LOYALTY AND IP ADDRESSES, EMAILS AND OTHER EVIDENCE THAT WILL HELP BUILD YOUR CASE.

Effective from April 2021, you would have more ways to support your case for various transactions, such as airline charges, digital goods and services, and digital recurring transactions.

And whether it's downloaded software or proof of a scanned boarding pass—you'll be able to present your evidence during the Disputes process.



### IT HELPS YOU MANAGE CHARGEBACKS MORE EASILY

1. Submit compelling evidence when you strongly believe that a Cardmember participated in a transaction, received goods and services from, or benefited from the disputed transaction.
2. We'll weigh the evidence against the policy requirements.
3. We may review the evidence with the Cardmember.
4. We'll make a decision about reversing the Chargeback.\*

[Click here](#) to review the full policy requirements.

\* Compelling Evidence does not mandate that the Card Issuer or any other party conclude, as a matter of fact or law, that the Cardmember participated in the transaction, received goods or services, or benefited from the transaction. Any Merchant that receives a Card Not Present Fraud, or Goods or Services not received, or partially received Chargebacks can use the Compelling Evidence policy to respond to billing inquiries and Chargebacks. Merchants who are on the American Express Fraud Full Recourse program are not eligible to submit Compelling Evidence for claims of fraud.

# Compelling Evidence

## Frequently Asked Questions

American Express continues to evolve its policies around Disputes and Chargebacks to make them more fair and transparent for Merchants. We understand that Merchants need ways to help differentiate legitimate Cardmember spend from fraudulent transactions.

- **What is Compelling Evidence?**

Compelling Evidence refers to additional types of documentation provided by the Merchant to demonstrate that the Cardmember participated in the transaction, received goods or services, or benefited from the transaction. Compelling Evidence documentation can be used during the Disputes process for certain Chargeback and Inquiry types.

- **What's new in 2021?**

In 2021, we have enhanced our Compelling Evidence policy, expanding to our global Merchants including additional transaction types. e.g. Transportation Charges, digital goods or E-commerce, Card Not Present transaction that was picked up at Merchant's location, and recurring billing Charges.

- **What types of Merchants can provide Compelling Evidence?**

Any Merchant that receives a Card Not Present Fraud or Goods or Services not received or partially received Chargebacks.

- **Will Compelling Evidence always result in a Chargeback reversal?**

As with any supporting documentation that Merchants submit, we will review the Compelling Evidence to determine if it meets the policy requirements. We may then review the Compelling Evidence with the Cardmember before making a decision. Merchants are expected to provide **all available information, and to only submit Compelling Evidence when they strongly believe the Cardmember participated in the transaction, received goods or services, or authorised the Charge.**

Compelling Evidence does not mandate that the Card Issuer or any other party conclude, as a matter of fact or law, that the Cardmember participated in the transaction, received goods or services, or benefited from the transaction.

- **Where can I find the requirements?**

Merchants can review the Compelling Evidence policy in the International Merchant Regulations located in section 5.7.

[americanexpress.com/InternationalRegs](https://americanexpress.com/InternationalRegs)

- **What types of Compelling Evidence are allowed?**

Some examples of supporting documents for the following Chargeback types (but not limited to or meets the full requirements)

- Goods or services not received – photographs, emails, boarding pass, frequent flyer miles, signed pickup or work order, IP address, date and time digital goods were downloaded

- Card Not Present Fraud – Contract, billing authorisation, baggage payment or incidentals, device ID, IP address, geographical location, proof of a previous transaction that wasn't disputed.