

From Check-in to Check-out, Here's How to Deal with Disputes

AMERICAN
EXPRESS

Checklist for hotels and hospitality businesses



RESERVATIONS



CHECK-IN



CHECK-OUT

- **Be upfront** with your customers about rates, costs, fees, and policies.
- **Always send a confirmation** with dates, time, policies (cancellation/no show) and prices during booking.
- **Get all of the Card Member's billing information** and verify their identity.
- **Use of our fraud protection tool, Safekey**, for online reservations.
- **Advise the Card Member of the hotel's cancellation policy** and, if the Card Member fails to cancel in accordance with the policy, the hotel may charge the Card Member in accordance with their terms and conditions.
- **Verify the name of the guest** and ensure that the name on the room folio or the guest under the folio matches the name on the Card.
- **Have the guest sign** a registration document that clearly states the length of the stay, payment method, early/late check-out policy, incidental charges, etc.
- **Authorise**, preferably by dipping the Card for the expected total of the stay. Re-authorise if actual charges exceed 15% above the original authorisation amount.
- **Submit all Mobile Check-In charges** under the "Card not Present" and "Card Member not Present" codes.
- **Make sure to document the Card Member** for Group, Event, and 3rd Party Billing, as well as any other individual who will be charged, and have the Card Member sign the agreement. In the case of third party bookings you may use the tool Verifyit to ensure the Card Member details match.
- **Do not use the Card to bill damages, losses, penalties or fines.** Make sure the incidental charges are clear, and have the Card Member sign a separate charge invoice for the damages and submit as a separate transaction.
- **Charge courtesy fees upfront** (e.g. pet fees) and openly disclose these fees to avoid disputes.

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.