

AMERICAN EXPRESS
GLOBAL MERCHANT SERVICES

Enjoyable stays: Your dispute resolution guide

Accommodation and Lodging Merchants

AMERICANEXPRESS.CO.NZ/MERCHANT

Seven ways to avoid disputes and chargebacks



Make sure your trading name appears correctly

on the Card Member statement. If you're unsure and would like to check, or if it's incorrect, just call our Merchant Services Team.



Reply with all supporting documentation

before the due date to protect your right to a dispute resolution.



Help the Card Member recognise the transaction

by providing as much information as possible (e.g. online reference number, date of stay etc.).



Advise Card Members of your policy

for items purchased during the stay or cancellations of any kind. If possible, have the Card Member sign to indicate they have read it.



Always obtain an authorisation code

for the full value of the transaction, any holding fees or deposits.



Never split a charge

to avoid your floor limit threshold or to skip authorisation.



Check the Card

to ensure it is not altered, damaged or expired and check the signature where applicable.

Dispute resolution tips for a great customer experience

- ✓ Always record full Card and reservation details.
- ✓ In the event of a cancellation, always provide the Card Member with a cancellation reference and explanation of any penalties that apply.
- ✓ Indicate a 'no show' charge on your submission so that it also shows on the Card Member's statement.
- ✓ If a Card Member is paying for someone else's stay, ensure the Card Member is present at time of check-in, along with their Card. The booking should be in the Card Member's name with other individuals listed as additional guests. Make sure any additional guests provide you with a method of payment for 'incidental charges' incurred, which are not authorised by the Card Member.
- ✓ In case of a guaranteed reservation, obtain the Card Member's name, mailing address, phone number and scheduled check-in date. Be sure to provide a confirmation code and get a Card imprint and the Card Member's signature upon arrival.
- ✓ If the final transaction amount is more than 15% greater than the estimated charge by you, you must obtain Card Member authorisation during checkout.



If you have any enquiries, please call our
Merchant Customer Service on 0800 800 855
9am – 6pm, Monday to Friday.

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