

AMERICAN EXPRESS
GLOBAL MERCHANT SERVICES

Driving success: Your dispute resolution guide

Car Hire 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. car type, date of rental etc.).



Advise Card Members of your terms and conditions

or your policy for 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, along with a separate signed authorisation for any potential extra costs such as cleaning or fuel refill.



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 to help drive great customer service

- ✓ Make sure the description on the statement shows your company's direct contact number. That way, Card Members can resolve issues directly with you to avoid having to raise a dispute.
- ✓ Mail or present a copy of the agreement (with a detailed explanation of any additional charges) to the customer proactively to avoid any future disputes.
- ✓ Make sure the rental agreement clearly states the Card Member's liability for commonly incurred fees, including parking tickets/toll violations/traffic violations, etc.
- ✓ Explain your policy on extra costs (e.g. late return fees, petrol charges, violation fees, damage charges) at the time of rental.
- ✓ Ask the Card Member to sign a separate authorisation form, showing the estimated total charge, which gives you authorisation to bill them for potential extra costs. The final amount billed should not exceed 15% of the estimated amount.
- ✓ Where possible, agree on the final amount when the Card Member returns the vehicle.
- ✓ In the event of an accident, ask the Card Member for signed acknowledgment of responsibility and approval to charge the agreed cost of damages to their Card.



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

americanexpress.co.nz/merchant