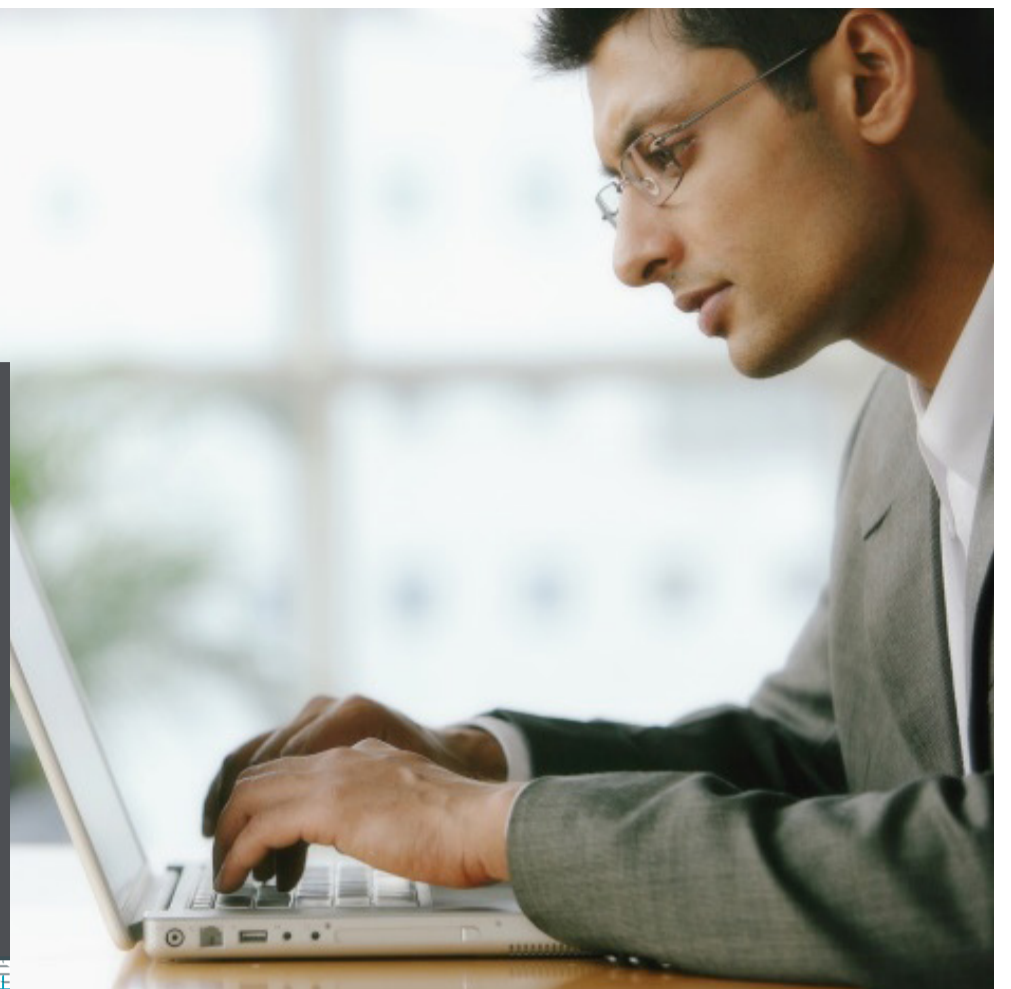


AMERICAN EXPRESS
GLOBAL MERCHANT SERVICES

Smooth deliveries: Your dispute resolution guide

Online and Mail Order Retailers

AMERICANEXPRESS.CO.NZ/MERCHANT



Six 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. receipt number, product description etc.).



Advise Card Members of your return policy

for damaged and unwanted goods, 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, including delivery costs.



Never split a charge

to avoid your floor limit threshold or to skip authorisation.

Dispute resolution tips for great customer service

- ✓ Give your Card Member an approximate delivery timeline.
- ✓ Where possible, deliver to the Card Member's billing address and collect signed proof of delivery, including information such as the delivery address and delivery date.
- ✓ In the case of recurring billing (such as a monthly subscription cost), get the Card Member to sign a membership contract.
- ✓ Always honour the Card Member's requests regarding cancellation of services.
- ✓ Utilise our fraud prevention tools, including:
 - ✓ **Enhanced Authorisation**
This complimentary tool cross checks the information in the authorisation request (e.g. IP address, email address and shipping information) against the customer's previous transaction to flag any fraudulent data.
To find out more, email fraud.solutions.JAPA@aexp.com
 - ✓ **SafeKey**
This complimentary tool helps online Merchants reduce fraud by confirming the Card Member's identity with a one-time password.
To find out more, visit amexsafekey.com
 - ✓ **Verify-It**
Our complimentary web-based name and address verification service helps verify whether the billing address and name provided are correct.
To find out more, visit americanexpress.com/verifyit
 - ✓ **Accertify**
Accertify's suite of products and services will help you drive down the cost of fraud, simplify your business processes and ultimately, increase revenue.
To find out more, visit accertify.com



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

americanexpress.co.nz/merchant