



AMERICAN EXPRESS  
GLOBAL MERCHANT SERVICES

## Dispute resolution: Quick Reference Guide

AMERICANEXPRESS.CO.NZ/MERCHANT

This guide provides you with tips and answers to FAQs about how you can manage your American Express disputes.

### What is a dispute?

A dispute occurs when a Card Member contacts American Express to question a charge on their Card account. A case number is assigned and you will receive a notification via post or email. It will also appear in your online disputes tool at our Merchant website: [americanexpress.co.nz/merchant](http://americanexpress.co.nz/merchant)

The most frequent reasons for disputes are:

- The Card Member does not recall the purchase.
- A billing error.
- The Card Member cancelled or didn't receive the product or service.
- The item was returned.

### What do I do when there's a dispute?

When a dispute is raised, you will need to provide information to us within a stated time period (this will be stated online or within your enquiry letter). If you don't respond, then we may have to make a chargeback on your account.

### What's the easiest way for me to access a dispute?

The easiest way to access a dispute is by logging into our Merchant website using your user ID and password. If you haven't registered, follow the 3 easy steps provided to create a new profile.

On our Merchant website you'll find an online disputes tool that allows you to:

- View all disputes in one place.
- Check and upload supporting documents.
- Respond directly and securely online rather than via mail.
- Track the status of any dispute throughout the process.
- Receive email notifications when you have new, updated or urgent disputes.
- Keep up-to-date with your payments.





## What is a 'request for information' notification?

When we're unable to resolve a dispute using our own data, we may request additional information from you. You'll receive a 'request for information' by post or email. This will outline the reason for the dispute and specify the documents we need from you to verify the charge. You will need to respond by the given date.



## Why has there been a chargeback on my account?

A chargeback is the return of funds to a Card Member. The refund amount is the dollar value of the disputed transaction. Reasons we may have made a chargeback on your account include:

- Failure to provide sufficient information as outlined in the 'request for information' form or online response.
- You haven't responded to the 'request for information' letter or online enquiry by the due date.
- You have re-submitted a charge after the dispute related to it had been resolved in favour of the Card Member.



## Will I be notified of a dispute or chargeback?

If a Card Member questions a charge, and the data we hold is insufficient to resolve the issue, we may send you a notification via mail or email requesting more information. However, in certain circumstances, we can make a chargeback without sending a 'request for information' or online enquiry. For example, if you receive a lot of disputes or conduct transactions in what we consider to be high risk situations.



## How do I avoid disputes and chargebacks?

Steps include:

- Keeping all records of sales and charges.
- Ensuring your trading name appears correctly on the Card Member's statement. To check and make sure that the trading name we are quoting on the statements is correct, please call our Merchant Services Team.
- Helping the Card Member recall the transaction by providing as much information as possible.
- Clearly advising customers of your cancellation and returns policies.
- Checking every Card carefully. Make sure it hasn't been altered or damaged and has not expired. If it's not a Chip & PIN Card, ensure the signature matches the one on the Card.
- Never splitting a charge to avoid your floor limit, or skipping authorisation altogether.



## What is fraud and how can I avoid fraudulent transactions?

Fraud comes in many forms, including stolen or counterfeit Cards. You can identify tell tale signs of fraudulent activity by:

- Checking to see if the Card has not expired, been altered or damaged.
- Carefully comparing the customer's signature on the receipt with the signature on the Card, if it's not a Chip & PIN Card.
- Sending merchandise only to the billing address on the Card, and obtaining signed proof of delivery.
- Making sure your internet checkout is secure with industry-standard encryption.



If you would like more information, a step-by-step guide to managing online disputes can be found [here](#).

Or you can call our Merchant Customer Service on 0800 800 855  
9am – 6pm, Monday to Friday.

[americanexpress.co.nz/merchant](http://americanexpress.co.nz/merchant)