

Resolve Disputes User Guide



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Introduction

Overview

Resolve Disputes is an online tool within Online Merchant Services (OMS) for responding to American Express® Cardmember disputes and chargebacks electronically. You can view new Cardmember disputes and those closest to expiration in one central location, and respond online at your convenience.

The benefits of checking disputes, chargebacks and case updates online include:

- Customer disputes available for viewing, at your convenience, 24 hours a day.
- Up to a rolling 13 months of data will accumulate after enrolment.
- Easy to spot urgent cases will help to avoid “No Reply” chargebacks.
- Pull cases based on your criteria, and save results for future recall.
- Historical information provides the entire life cycle of any given case.

Where to get help

If you need assistance with OMS, please contact American Express Customer Service at 1300 363 614 between 7:00am – 6:00pm Monday to Friday AEST.

What is a dispute?

On occasion, a Cardmember will contact American Express questioning a charge. When this occurs, an American Express Customer Service Representative reviews the information, and if more information is required, assigns a Case Number and sends an electronic request to you through OMS as a customer dispute. The most common reasons for disputes are:

- No knowledge (non-recognised)
- Billing error
- Cancelled product/service
- Returned merchandise
- Non-received merchandise

Once you have researched the case details, you can transmit your response online. American Express resolves Card member disputes within two billing cycles. Thus, every dispute sent to you is assigned a “Reply By” date. If you do not respond by that date, you are at risk for a chargeback for “No Reply.” To help manage such incidents, OMS highlights disputes that are nearing their expiration date.

What is a chargeback?

A chargeback is a financial deduction from your account when a disputed transaction is resolved in favour of the customer. Similar to disputes, chargebacks can be viewed in OMS. A chargeback may be reversible, if issued in error and you can substantiate the charge. Once reversed, a notification of the reversal is viewable in OMS.

If a chargeback is ineligible for an online response, a notification (in red) will display in the case details. You must call Customer Service to discuss these types of disputes.

What is a case update?

Case updates are notifications that provide the outcome of a case if the status changes after entering OMS. They may include entries (debits and credits) applied to your account by American Express based on your response (or lack of a response) to a dispute. While viewing the case update, you can return to the original dispute or chargeback to see the entire life cycle of a dispute.

The home page

The first page to appear in OMS is the home page, a.k.a. the main page. It is the launching pad to all OMS services and provides quick access to all the tasks that you may need to perform while resolving disputes.

Home | Personal | Small Business | Merchants | Corporations

American Express

ONLINE MERCHANT SERVICES HOME : Welcome

A SPECIAL MESSAGE FOR MERCHANTS
Welcome to the improved Online Merchant Services website. All previous functionality is still available and can be accessed from the right hand menu system within the relevant dedicated sections for Payments and Account Information.

PAYMENTS
Access specific report information and payment activity quickly by clicking the links within "Search" and "Help" tabs to the right.

ACCOUNT INFORMATION
Access and edit account related information by clicking on the links to the right.

DISPUTES

NEW DISPUTES	73	for 20,400
URGENT DISPUTES	0	for 0
CASE UPDATES	64	for 268,000
CHARGEBACKS	42	for 278,022,081,051.98

SEARCH DISPUTES

Search Disputes

Cardmember Number

SEARCH HELP

- See your payment information
- View Tax Invoice
- Export Reports
- View Pending Submissions
- View Processed Submissions
- View Location Summary
- Search for payments, submissions, transactions, adjustments, chargebacks or direct debit

Account Information Promotional Links

- Update your email contact information
- Change your password
- Change Service Selections
- View Terms & Conditions for Online Merchant Services
- Enterprise Incident Response Program
- Learn more about accessing your online merchant account with one ID and password

SEARCH HELP

- All Open Disputes
- New Disputes
- Urgent Disputes
- Case Updates
- Chargebacks

- A** The special message layer will advise you of any enhancements to OMS. If applicable, use the navigation bar to see the next or previous announcement.
- B** Click the **DISPUTES** tab to list all disputes, regardless of status, e.g., new, urgent, closed, etc.
- C** Summary view displays the total number of disputes, for all locations, by case type, count and total amount. Click the case type or count to view the cases.
- D** From the Search selection drop-down menu, choose to view all Disputes, Chargebacks or Case Updates, for the prior 13 months, regardless of status; or streamline your results by entering a Cardmember Number; then click the **View Results** button.
- E** Quickly locate the information you need by clicking the links listed in the Search and Help tabs.

Search tab

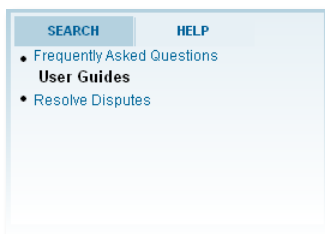


The Search tab lists cases that match the following criteria:

- All Open Disputes – All disputes still pending a response.
- New Disputes – All new disputes not yet viewed.
- Urgent Disputes – Disputes with 5 days or less to reply, that require your immediate attention.
- Case Updates – All new case updates not yet viewed.
- Chargebacks – All new chargebacks not yet viewed.

To pull selected cases based on custom criteria, refer to page 14.

Help tab



The Help tab contains a list of FAQs and user guide. Simply click a link to view the contents.

You must have Adobe® Acrobat® Reader installed on your computer to view help files. You can download the free software from www.get.adobe.com/reader.

Customise your home page layout



You can easily customise the home page layout by repositioning the services (Disputes, Payments or Account Information) on the page. To do this, click the navigation links as follows:

- Up arrow (⬆) moves the section up one position on the page.
- Down arrow (⬇) moves the section down one position on the page.
- Dash (—) hides the section from view.

While customizing your page layout, a [Save view](#) link appears. Click this link to save your new layout settings for future logins.

Page features

Regardless of the steps involved with performing a task, you are always just one click away from returning to the original page. This section provides an overview of what you can expect while working disputes.

The page layout for searching cases is identical, regardless of the dispute type or criteria selection. The centre pane displays your search results, the left pane consists of a menu for navigating through the site, and the upper area of the page provides task menus.

Search results

Your search results appear in the centre pane – 50 records per page.

Colours, text formatting and icons help identify the status of each case.

- Red text indicates an urgent status – you have 5 days or less to reply.
- Bold text (red or black) indicates cases not yet viewed.
- Red flags indicate flagged cases.
- Greyed out text indicates cases that are hidden.

Scroll vertically through the records, or scroll horizontally to see the data to the right of the screen.

Toolbar

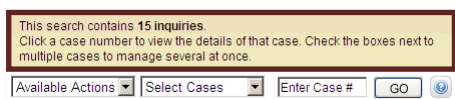
Toolbar selections assist with performing various tasks and actions on one or more records selected in your search results.



- A** Print Menu – Menu selections include All Cases (List), All Selected (Details up to 50), or All Selected (List).
- B** Download Menu – Menu selections include All Cases (List), All Selected (Details up to 50), or All Selected (List).
- C** Respond Menu – Choose how you intend to resolve one or more disputes, such as issuing a partial refund, full refund, or no refund.
- D** Support Menu – Choose the method you intend to use when sending support documentation to American Express ,i.e, sending support by fax , mail or attach electronic support.
- E** Actions Menu – Flag items for special attention, e.g., another user is working the case, or hide cases from view.
- F** Select Cases Menu – From the results currently displayed, this option allows you to automatically select (check) cases based on their status, e.g., new, viewed, urgent, flagged, etc.
- G** Quick Search – Search for a dispute by simply entering the case number and clicking the **GO** button. (See page 13 for more information about searching disputes.)

Messaging centre

The messaging centre (the yellow area located at the top-right of the page) displays helpful information and instructions based on the results currently displayed.



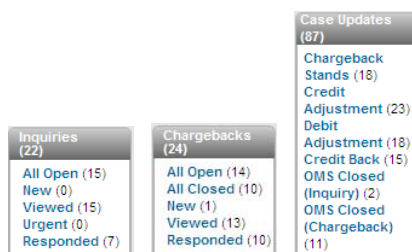
Navigation menu

You can easily find the cases you need through the left navigation menu; it is available at all times. The menu contains filter links for Disputes, Chargebacks, and Case Updates (along with the case count for each). It also contains a link to the Advanced Search feature. Both are discussed later in this guide.

From here, you can choose a dispute type by status, and change criteria selections without returning to the OMS home page.



- OMS Home – Returns you back to the home page.
- Payments – Navigates to the *View Payments* service for reconciling your financials. This item only appears if enrolled in the service.
- Filter links listed for Disputes, Chargebacks, and Case Updates (along with the case count for each). Results display in the centre pane, for the current month-to-date.

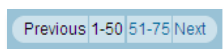


The menus expand to reveal an at-a-glance view of your cases. Simply click a link to list the cases.

- Advanced Search – Guides you through streamlining your results. See page 14.
- View Unsuccessful Image Uploads – Verifies your image support uploaded successfully to American Express.

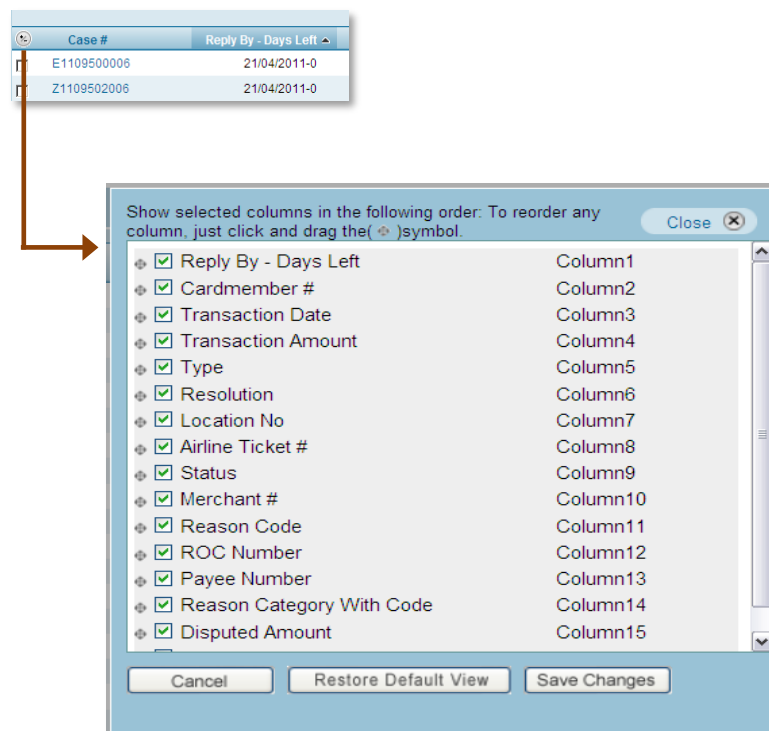
Navigation bar

Your search results can span over multiple pages. Use the navigation bar to view the next page of items by either clicking a group, e.g. **1-50**, or clicking **Previous** or **Next**.



Organising columns

You may organise the data on the page by choosing which columns to view, and the order in which to view them. Just click the column settings (⚙️) icon, located to the left of the headings row. A layer will open on the page where you can uncheck the columns you do not wish to see.



To change the order in which the columns appear, just click and drag a column heading to the desired location. Then click **Save Changes** to save your selections. The layer will close, and the records will refresh with your layout changes.

Your new column layout will be in effect every time you log in. To restore the columns back to their original settings, click the **Restore Default View** button.

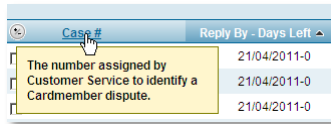
Sorting lists

To sort an entire list in ascending order, click the column heading. By clicking the same column heading again, you can toggle back and forth between ascending and descending order. An arrowhead denotes the column sort indicator.


Case #	Reply By - Days Left	
E1109500006	21/04/2011-0	
Z1109502006	21/04/2011-0	
Z1109503006	21/04/2011-0	

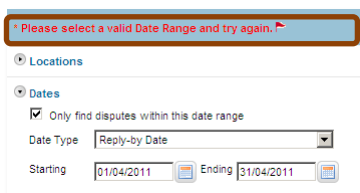
Tooltips

Move your mouse pointer over any of the items onscreen and a brief description will appear.




Error messages

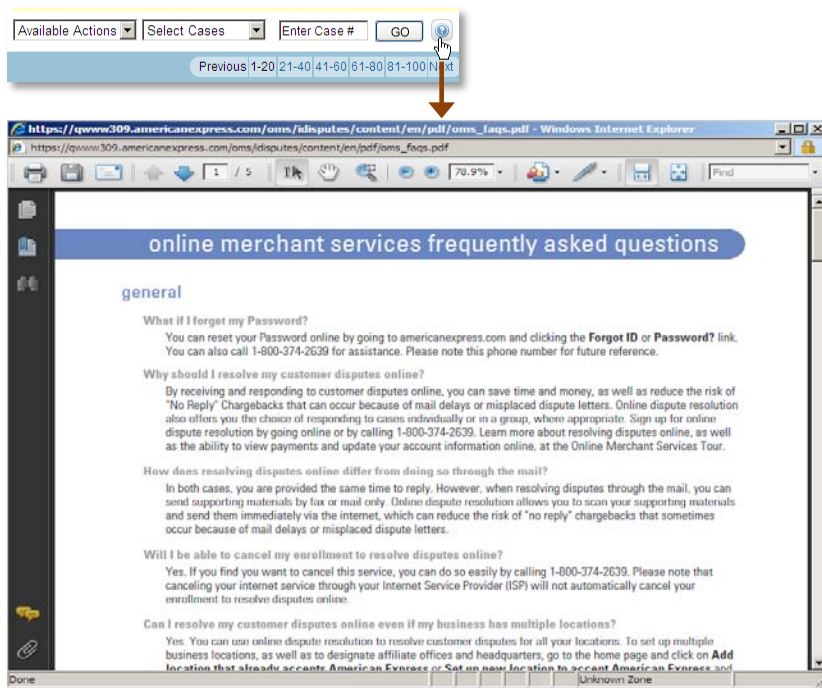
OMS performs a number of error checks during the selection process. Errors are indicated by a flag symbol (), with an explanation located next to the item in question.



As you can see in the example above, the date range entered is invalid.

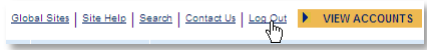
Help & support

Help icons appear in various areas of the site. Click the help () icon and receive a variety of help topics to assist you with working disputes.



Logging out of your account

For security purposes, always log out when you have finished working with your online account.



Click [Log Out](#) in the upper right-hand corner of the page. A “Thank You” page acknowledges your leaving the secure area of American Express Merchant Services. If you are leaving your computer unattended, exit your browser software.

Automatic log out occurs if there is no user activity for 20 minutes. A pop-up message will advise you when the OMS session is about to expire.

Searching Disputes

Overview

In this section, you will learn how to search disputes, chargebacks, and case updates.

Searching disputes can help you pinpoint a specific dispute, case number, business tracking number, chargeback, and much more based on your criteria selections.

To perform a quick search by case number, simply enter the Case # in the field provided and click the **GO** button.

The screenshot shows a web interface for searching disputes. At the top, a yellow banner states: "This search contains 2 inquiries. Click a case number to view the details of that case. Check the boxes next to multiple cases to manage several at once." Below this is a search bar with "Available Actions" and "Select Cases" dropdowns, a text input field containing "Z1109504006", a "GO" button, and a "Previous 1-2" link. A red arrow points from the "GO" button to the main search results area.

The main search results area is titled "Disputes: Disputes" and contains a table with the following columns: Case #, Transaction ID, Cardmember #, Transaction Date, Transaction Amount, Type, and Resolution. The table lists one dispute:

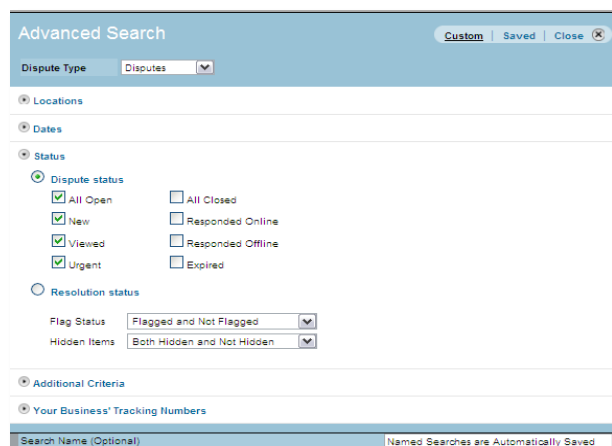
Case #	Transaction ID	Cardmember #	Transaction Date	Transaction Amount	Type	Resolution
<input type="checkbox"/> E114U51010	06/11/2011-26	374000042961002	27/08/2011	\$,000	Non-Fraud	N/A

On the left side of the interface, there is a sidebar with various links: "All Open (1)", "New (2)", "Viewed (1)", "Urgent (2)", "Responded (2)", "Chargebacks (6)", "Case Updates (2)", "Automated Search", "Payments", "View Statements", "Submissions", "View Pending Submissions", "View Processed Submissions", "View Location Summary Report", "Search", "Account Information", "Update contact info", "Change Your Password", "Change Service Selections", "View Terms & Conditions", "Help", and "FAQs for Payments".

The page will refresh, listing only the case you requested.

Creating custom searches

To pull selected cases based on custom criteria, click the **Advanced Search** link in the left navigation menu. A layer will open on the page where you can select the dispute type, and the criteria you wish to search by such as Locations, Dates, and more. The dispute type will determine the criteria selections.



Once you have finished choosing the criteria, click the **Display Results** button. The Advanced Search layer will close and the results will appear.

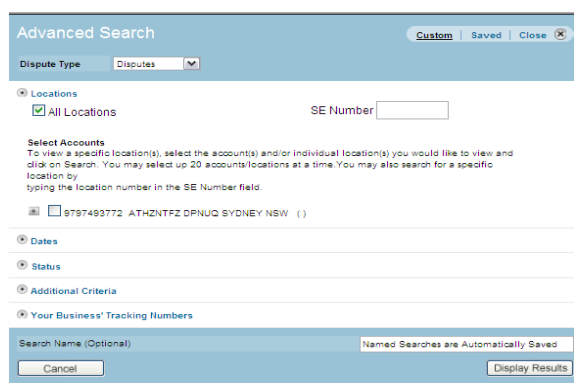
Choosing the search criteria

From the Advanced Search layer, choose to create a search based on Disputes, Chargebacks and Case Updates.

Criteria selections are broken out into numerous sections, e.g. Locations, Dates, and more. To save space in the layer, all sections but one will appear collapsed, and illustrated by the presence of a Collapsed (▶) icon. Click the icon to expand the section and view the underlying options.

Locations

Expand the locations section to streamline your results by choosing one or more individual locations, or select a headquarters account, and one or more affiliated locations. By default, all headquarters and/or individually enrolled locations are included.





With multiple locations enrolled, a vertical scroll bar will appear for viewing additional locations not currently in view. Simply slide the vertical scroll bar down, then click the **Previous** or **Next** link. You can select up to 20 locations at one time.

Dates

To create a search based on a specific date range, you may check (☒) the box and choose the Date Type that you wish the date range based on. (Uncheck to search by additional criteria up to 13 months.)

- Disputes – Reply-by Date, Charge Date, Settlement Date or SOC Date
- Chargebacks – Charge Date, Chargeback Date, Settlement Date or SOC Date
- Case Updates – SOC Date, Settlement Date, Chargeback Date or Charge Date

To change the date range, simply enter the Starting and Ending date in the fields provided, or click the calendar icons and select a date.

With the calendar displayed, select a day; the date field will update accordingly. Click the **Back** icon () to move to the prior month, and the **Forward** icon () to move to the next month.

Status

To search by the current state of cases in OMS, expand the Status section and make your selections. For each dispute type, you may also streamline your search by choosing to search by resolution(s) status. For a complete list, refer to the Appendix, starting on page 47.

The screenshot shows the 'Advanced Search' window with the 'Status' section expanded. The 'Dispute Type' is set to 'Disputes'. Under 'Dispute status', the following options are checked: 'All Open', 'New', 'Viewed', and 'Urgent'. Under 'Resolution status', the 'Flag Status' is set to 'Flagged and Not Flagged' and 'Hidden Items' is set to 'Both Hidden and Not Hidden'. The bottom of the window shows a 'Search Name (Optional)' field and a note: 'Named Searches are Automatically Saved'.

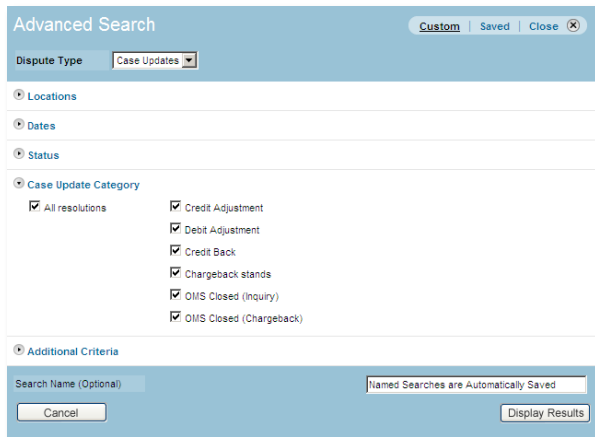
The next two options allow for inclusion or exclusion in the search results for cases currently flagged for special attention, or hidden from view.

- Flag Status – Choose to search flagged items, non-flagged items, or both.
- Hidden Items – Choose to search hidden items, not hidden items, or both.

This screenshot is identical to the one above, showing the 'Advanced Search' window with the 'Status' section expanded. The 'Dispute Type' is 'Disputes'. Under 'Dispute status', 'All Open', 'New', 'Viewed', and 'Urgent' are checked. Under 'Resolution status', 'Flag Status' is 'Flagged and Not Flagged' and 'Hidden Items' is 'Both Hidden and Not Hidden'. The bottom shows the 'Search Name (Optional)' field and the note 'Named Searches are Automatically Saved'.

Case Update Category

When searching Case Updates, you may streamline the results by one or more resolution categories.



The screenshot shows the 'Advanced Search' dialog box with the 'Dispute Type' set to 'Case Updates'. The 'Case Update Category' section is expanded, showing a list of resolution categories with checkboxes. The 'Additional Criteria' section is also visible at the bottom.

Advanced Search Custom | Saved | Close X

Dispute Type: Case Updates

Locations

Dates

Status

Case Update Category

- ☒ All resolutions
 - ☒ Credit Adjustment
 - ☒ Debit Adjustment
 - ☒ Credit Back
 - ☒ Chargeback stands
 - ☒ OMS Closed (Inquiry)
 - ☒ OMS Closed (Chargeback)

Additional Criteria

Search Name (Optional): Named Searches are Automatically Saved

- All resolutions – Select criteria to list all resolved case updates.
- Credit Adjustment – Funds credited back to your account due to a transaction processed in error.
- Debit Adjustment – Funds debited from your account due to a transaction processed in error.
- Credit Back – Chargeback reversed and funds credited back to your account.
- Chargeback stands – Chargeback not eligible for reversal.
- OMS closed (Dispute and Chargeback) – After 75 days from the date of reply, and no resolution confirmed, the case will automatically close. For more information, contact American Express.

Additional Criteria

To streamline your search even further, many more criteria selections are available. They will vary, depending on the dispute type you are searching.

Advanced Search Custom | Saved | Close

Dispute Type: Disputes

Locations

Dates

Status

Additional Criteria

Type of Item To Find: Fraud and Non Fraud

Amount Type: Transaction Amount

Amount Range: From To

Cardmember #:

Case #:

Reason Code:

Reason Category: Select Category

ROC Invoice #:

Airline Ticket #:

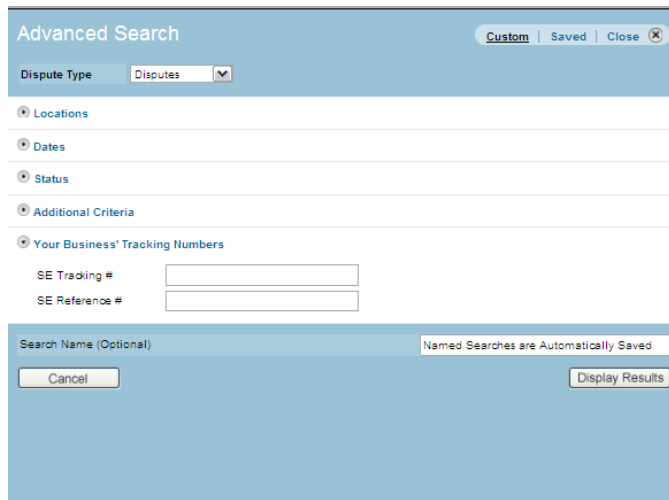
Your Business' Tracking Numbers

Search Name (Optional): Named Searches are Automatically Saved

- Amount Type – Depending on the dispute type, choose from any of the following amount types:
 - Disputes – Charge, Settlement, SOC, or First Presentment Amount
 - Chargebacks – Charge, Chargeback, Settlement, SOC or First Presentment Amount
 - Case Update – Chargeback, Settlement, SOC or First Presentment Amount
- Amount Range – Enter a “From” and “To” amount range. Do not use commas or currency signs.
- Cardmember # – An American Express account number assigned to the Cardmember. This number appears on the Card that incurred the charge.
- Transaction ID # – The American Express-assigned number that identifies the transaction during the authorization request process resulting from the sale.
- Case # – An American Express-assigned number used to identify a Cardmember dispute.
- Reason Code – An American Express-assigned code used to describe the reason for the Cardmember dispute. Reason codes can help with analyzing the occurrence of certain disputes – spot trends and learn how to prevent them.
- Reason Category – The category associated with the disputes description selected by American Express. Select a category from the drop-down menu, e.g., no knowledge, not received, etc.
- Charge Ref. # – The number on the original transaction set by your point-of-sale device.
- ROC Invoice # – Record of Charge identification number.
- Airline Ticket # – Number associated with a flight/reservation.

Note: Wildcard searches are applicable for all “manual entry” fields. You may enter one or more starting characters of a search string. The wildcard search does not support ending search characters, or asterisks, e.g., *1234.

Your business' tracking numbers



The screenshot shows the 'Advanced Search' dialog box. At the top, there are tabs for 'Custom', 'Saved', and 'Close'. Below the tabs, there is a 'Dispute Type' dropdown menu set to 'Disputes'. The main area of the dialog is divided into several sections: 'Locations', 'Dates', 'Status', 'Additional Criteria', and 'Your Business' Tracking Numbers'. The 'Your Business' Tracking Numbers section is currently selected and contains two input fields: 'SE Tracking #' and 'SE Reference #'. At the bottom of the dialog, there is a 'Search Name (Optional)' field with a note 'Named Searches are Automatically Saved' and two buttons: 'Cancel' and 'Display Results'.

While responding to disputes, you will have an option to include your internal business' tracking information. By doing so, you can create lists specific to your establishment by SE Tracking # or SE Reference #.

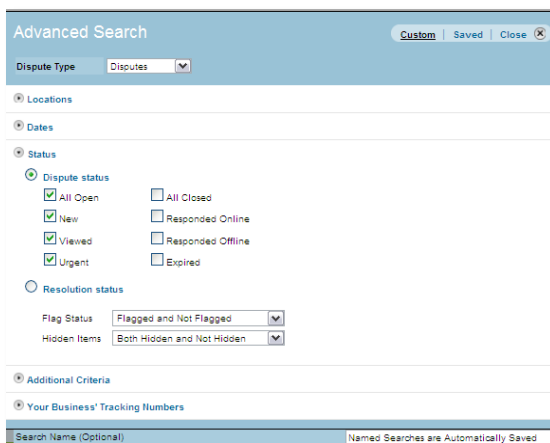
Search name

Save your criteria for future recall by entering a Search Name.

Saving search preferences

While searching disputes, you have an opportunity to save your criteria selections for future recall. The following steps illustrate how to save your search preferences.

- 1 From the left navigation menu, click **Advanced Search**.
- 2 Select the Dispute Type and choose your criteria.

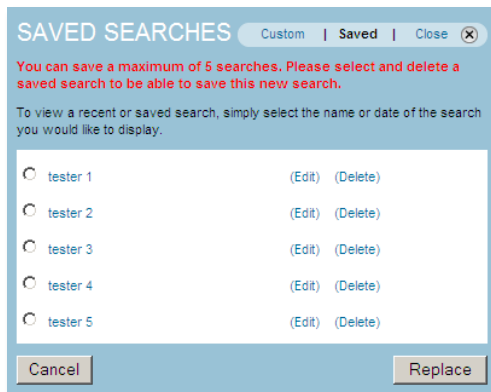


The screenshot shows the 'Advanced Search' dialog box with the 'Status' section selected. The 'Dispute status' section has four checkboxes: 'All Open' (checked), 'All Closed' (unchecked), 'New' (checked), and 'Viewed' (checked). The 'Resolution status' section has two dropdown menus: 'Flag Status' set to 'Flagged and Not Flagged' and 'Hidden Items' set to 'Both Hidden and Not Hidden'. The 'Additional Criteria' and 'Your Business' Tracking Numbers sections are also visible at the bottom.

- 3 Enter a unique Search Name in the field provided.

4 Click **Display Results**. The new search will save, the layer will close and the results will display.

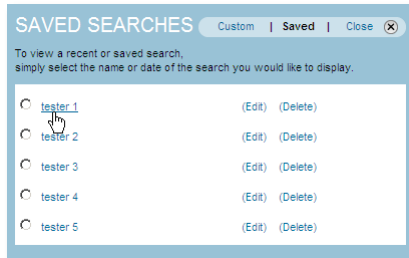
You can save up to five searches. When choosing to save a sixth, the system will prompt you to delete an existing one.



From the search names listed, select (check) the one you wish to replace, and click the **Replace** button. The new search will save, the layer will close and the results will display.

Accessing saved searches

Locating the list of saved searches is easy. From the left navigation menu, click the **Advanced Search** link; then click the **Saved** Custom | Saved | Close (X) menu item. All saved names will display.



Simply click the saved search name. The layer will close and the results will display.

Editing saved searches

From the left navigation menu, click the **Advanced Search**; then click the **Saved** Custom | Saved | Close (X) menu item. All saved names will display.

To change the name or date range for an existing search, click the **(Edit)** link. The layer expands.



Enter a new name or change the date range, and click the **Save** button.

Responding to Disputes

It is very important that you respond to disputes by the “Reply By” date. Not doing so may result in a chargeback. Therefore, work the “urgent disputes” first from either the OMS home page, or the left navigation menu.

When responding to disputes, remember to indicate that you will be mailing or faxing your support to American Express.

Note: If you choose to disagree with a chargeback that is eligible for an online response, refer to page 33.

Viewing the case details

To action a dispute, simply click the **Case #** link from your search results. A details pane will open above your records list. You may customise your search results by clicking the **Advanced Search** link located in the left navigation menu. (See page 14.)

The screenshot displays the 'Disputes: Disputes' interface. At the top, a yellow banner states 'This search contains 57 disputes. One dispute is selected. View the details or use the toolbar below to print, respond, and more.' Below this, there are buttons for 'Print', 'Download', 'Respond', and 'Support'. A search bar with 'Available Actions', 'Select Cases', and 'Enter Case #' is also present. The left sidebar shows navigation options like 'Disputes (2041)', 'Chargebacks (1178)', 'Case Updates (1171)', 'Advanced Search', 'View Successful Image Requests', 'Payments', 'View Statements', 'Submissions', 'View Pending Submissions', and 'View Processed Submissions'. The main content area shows details for Case # 015386AAB1, with a 'Reply by: 17/03/2012 26 days left' warning. The details are organized into four sections: 'Dispute details' (Status: Responded Online - 21/2/2012, Disputed Amount: 47.69, Reason: Retrieval (\$015)), 'Charge details' (Transaction Amount: 47.69, Transaction Date: 15/12/2011, Card#: 3000000000000004, Payee Number: 9797758117, Merchant #: 9797758117, Location Name: JETSTAR AIRWAYS PTY LTD), 'Available actions' (Provide Support, Electronic, By Fax, By Mail, Print This Dispute, Download This Dispute), and 'Response details' (Refund Amount: 0, Response: Other, see comments(17), Support Documentation: Will be sent electronically to American Express, Respondent's Initials: AT, Comments: test, Your Reference #: 456). A 'Case history' section shows a timeline of events from 20/02/2012 to 19/02/2012. At the bottom, a table lists search results with columns for Case #, Reply By, Days Left, Cardmember #, Transaction Date, Transaction Amount, Disputed Amount, and Reason Category With Code.

The heading will advise you of the Case #, the Reply-by date and the days left to respond. The case details are broken out into four sections:

- Dispute details – Provides the case type and status, amount in dispute, reason for disputing the charge, ROC Invoice # for tracking purposes, and much more.
- Charge details – Includes the transaction amount and the card number to which it was charged. The charge information also includes the merchant and location number where the transaction took place. This can be helpful for centralised locations managing various affiliates. This section will also provide a link to view all disputes associated with this Cardmember.

- Case history – Displays the most recent status and action taken. From here you can track the status of support previously sent to American Express, and any changes up until the case is closed. (See page 41 for more information about viewing case history and tracking support.)
- Available actions – Includes response and support options to settle the case. Choose the desired method for responding to a dispute, view all disputes that match this reason code, and print or download the case details. By default, the full case details display. To view a summary of the case details, click the **Hide Full Dispute Details** link. By doing so, it allows room to display more records in the lower pane.

Determining how to respond

Responding to cases using OMS allows for systematically reviewing the case details, issuing or denying refunds, entering responses and identifying how you will provide support documentation to substantiate the charges, regardless of the how you choose to action the case.

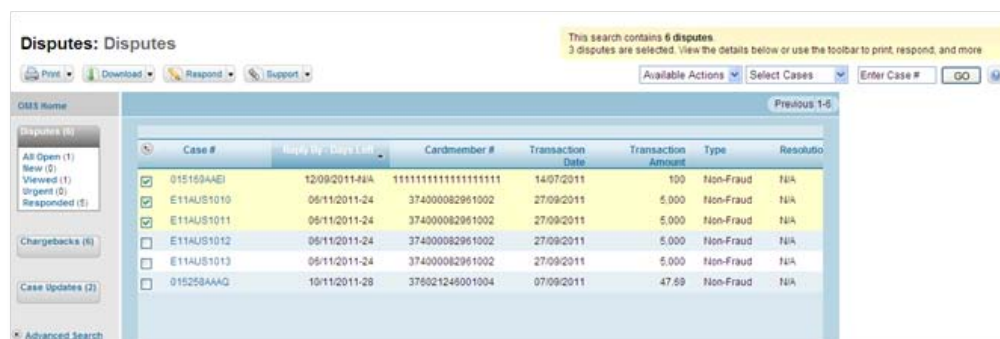
From the available actions, choose your response method.

- Issue No Refund – Dispute deserves no refund. Explain your decision and provide supporting documentation. (See page 24.)
- Issue Partial Refund – Dispute deserves a partial refund. Enter the refund amount, explain your decision and provide supporting documentation. (See page 27.)
- Issue Full Refund – Dispute deserves a full refund. Either authorise a chargeback or issue a credit. (See page 30.)
- Respond Offline – Choosing this method of response may potentially cause you to incur a “No Reply” chargeback. (See page 32.)

Responding to multiple cases

Responding to multiple disputes in a group can help you save time when managing customer disputes. By doing so, you can issue simultaneous responses to cases that require similar actions.

To start, check (☒) multiple cases from your search results. You can choose up to 50 cases at a time.



From the toolbar, click the **Respond** menu. Four response options appear, i.e., Issue No Refund, Issue Partial Refund, Issue Full Refund, or Respond Offline. Refer back to page 23 to determine how to respond.

Issuing no refund

You may contest a dispute. In doing so, complete the response as accurately as possible in order to avoid a “No Reply” chargeback. Be prepared to send supporting documentation separately via fax or regular mail.

Regardless of whether you are responding to a single case or a group of cases, choose to **Issue No Refund** from either the case details or the Respond menu.



Provide the reason for not issuing a refund – it is required.

The screenshot shows the 'Enter Refund Reason and Preferences (1 Case – No) Step 1 of 2' dialog box. It has a 'Close' button in the top right. The dialog is divided into two main sections. The left section, titled '1. Response Code', contains a dropdown menu for '- Select -', a dropdown for '- Select a Comment -', and a text area for entering a comment. Below the text area is a 'Save Updated Comment' button and a character count: 'Characters Used: 000/1500 maximum.' The right section, titled '2. Select what kind of support documentation you plan to provide.', contains a dropdown menu with 'Electronic - A scanned image.' selected. Below this is a section titled '3. (Optional) Enter tracking information for this dispute.' with input fields for 'Tracking #' and 'Reference #'. At the bottom of the dialog are 'Back' and 'Continue' buttons.

Select a predefined reason from the following:

- Authorise Chargeback (01)
- Credit previously issued (02)
- Non–refundable ticket (03)
- Support being sent (05)
- Other, see comments (17)

Enter additional comments to support your position (maximum of 1500 characters). To use a previously saved comment, highlight your choice from the menu selections. The comment area will automatically pre-fill. (See page 36 for more information about saving comments.)

Choose how you intend to provide your support documentation (required).

- Attach Electronic Support – Electronic-A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express.
- Mail Support – After responding online, create a cover sheet, and mail your support documentation to American Express
- Fax Support – After responding online, create a cover sheet and fax with your support documentation to American Express.
- I will not be providing support – If the comments you enter provide enough information to support your position, additional support will not be required.

Enter your own internal tracking information that you want logged with the response (optional). If you are responding to multiple cases, an extra option will appear.

3. (Optional) Will you use the same tracking information for each of these dispute?

☒ No Tracking # Reference #

Select **Yes** to use the same tracking information for each dispute, or **No** to track each dispute individually. If you answered No, an additional step will appear.

Itemize Refund Information (3 Cases — No) Step 2 of 3 Close

Dispute #	Tracking #	Reference #
KG35560	<input type="text"/>	<input type="text"/>
KG31834	<input type="text"/>	<input type="text"/>
KG33633	<input type="text"/>	<input type="text"/>

Back Continue

Enter the tracking information specific to each case. You may click the Disputes # to view the case details in a separate window.

Verify that the information is correct and enter your initials. If needed, you can go back and make changes or close out of the response entirely. Click **Continue** to submit your response.

Complete Refund (3 Cases — No) Step 3 of 3 Close X

Reason for No Refund
Credit previously issued (02)

Additional Comments
this is a test comment 1

Support Documentation
Mail support (after sending response)

Case #	Disputed Amount	Refunded Amount	Tracking #	Reference #
KG35560	GBP 39.99	GBP 0.00	N/A	N/A
KG31834	GBP 43.85	GBP 0.00	N/A	N/A
KG33633	GBP 38.98	GBP 0.00	N/A	N/A

Your Initials I certify that I have verified this information is correct.

Back Continue

Note: The initials will automatically pre-fill after the first time entered by this User ID. If the initials are pre-filled and you wish to change them, simply enter new ones.

The Thank You page confirms your online response. You may print a copy of your response for your files.

Thank You Close X

Your responses have been sent for these 3 disputes (21/02/2012). Because you are not going to issue a refund, you must provide us with materials supporting your position. You may send us support in any of the following methods on or before the reply by date.

Print Response

NOTE: All support MUST include the complete, un-truncated Cardmember account number.

Attach electronic documents	Send documents by fax	Send documents by mail
1. Gather all support information as .JPG/.JPEG or .TIF/.TIFF or .PDF. 2. Upload Your Files Attach	1. Print fax cover sheet for these disputes. 2. Fax all support to the Fax number provided on the cover sheet Create Cover Sheet	1. Print mail cover sheet for these disputes. 2. Mail all support to the address provided on the cover sheet Create Cover Sheet

Since you are not issuing a refund, each case requires support documentation. Send your support to American Express before the Reply by Date, using one of the following methods:

- Attach Electronic Document – A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express (See page 37 .)
- Send documents by fax – Create a cover sheet and fax all supporting documents to the number provided on the sheet. (See page 39.)
- Send documents by mail – Create a cover sheet and mail all supporting documents to the address provided on the sheet. (See page 39 .)

Issuing a partial refund

You may choose to authorise a partial refund. In doing so, complete the response as accurately as possible in order to avoid a “No Reply” chargeback. Be prepared to send supporting documentation separately via fax or regular mail. Regardless of whether you are responding to a single case, or a group of cases, choose to **Issue Partial Refund** from either the case details or the Respond menu.



Provide the reason for issuing a partial refund – it is required.

A screenshot of a dialog box titled 'Enter Refund Reason and Preferences (1 Case – Partial) Step 1 of 2'. The dialog has a 'Close' button in the top right. It contains four sections: 1. 'Response Code' with a dropdown menu showing '- Select -' and a text area below it. 2. 'Select what kind of support documentation you plan to provide.' with a dropdown menu showing 'Electronic - A scanned image.'. 3. 'Enter refund amount for this Dispute.' with a label 'Please refund' followed by two input boxes and a '%' symbol. 4. '4. (Optional) Enter tracking information for this dispute.' with labels 'Tracking #' and 'Reference #' followed by two input boxes. At the bottom left is a 'Save Updated Comment' button and a 'Characters Used: 000/1500 maximum.' label. At the bottom are 'Back' and 'Continue' buttons.

Select a predefined reason from the following:

- Authorise Chargeback (01)
- Credit previously issued (02)
- Non-refundable ticket (03)
- Support being sent (05)
- Other, see comments (17)

Enter additional comments to support your position (maximum of 1500 characters). To use a previously saved comment, highlight your choice from the menu selections. The comment area will automatically pre-fill. (See page 36 for more information about saving a comment.)

Choose how you intend to provide your support documentation (required).

- Attach Electronic Support – Electronic-A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express.
- Mail Support – After responding online, create a cover sheet, and mail your support documentation to American Express
- Fax Support – After responding online, create a cover sheet and fax with your support documentation to American Express.

- I will not be providing support – If the comments you enter provide enough information to support your position, additional support will not be required.

Enter the amount, or a percentage that you intend to refund the customer. If you are responding to multiple cases, an extra option will appear.

4. (Optional) Will you use the same tracking information for each of these dispute?

Tracking # Reference #

Select **Yes** to use the same tracking information for each dispute, or **No** to track each dispute individually. If you answered No, an additional step will appear.

Itemize Refund Information (3 Cases — Partial) Step 2 of 3 Close

Dispute #	Tracking #	Reference #
KF53061	<input type="text"/>	<input type="text"/>
KF53058	<input type="text"/>	<input type="text"/>
KF47402	<input type="text"/>	<input type="text"/>

Enter the tracking information specific to each case, and continue with the next step. You may click the Disputes # to view the case details in a separate window.

Verify that the information is correct and enter your initials. If needed, you can go back and make changes or close out of the response entirely. Click **Continue** to submit your response.

Complete Refund (3 Cases — Partial) Step 3 of 3 Close

Reason for Partial Refund
Credit previously issued (02)

Additional Comments
this is a test comment 1

Support Documentation
Mail support (after sending response)

Case #	Disputed Amount	Refunded Amount	Tracking #	Reference #
KF53061	GBP 29.90	5%	N/A	:3
KF53058	GBP 89.95	6%	N/A	123
KF47402	GBP 40.41	7%	N/A	123

Your Initials I certify that I have verified this information is correct.

Note: The initials will automatically pre-fill after the first time entered by this User ID. If the initials are pre-filled and you wish to change them, just enter the new ones.

The Thank You page confirms your online response. You may print a copy of your response for your files.

Thank You Close X

Your responses have been sent for these 3 disputes (21/02/2012). Because you are not going to issue a refund, you must provide us with materials supporting your position. You may send us support in any of the following methods on or before the reply by date.

[Print Response](#)

NOTE: All support MUST include the complete, un-truncated Cardmember account number.

Attach electronic documents	Send documents by fax	Send documents by mail
<ol style="list-style-type: none">1. Gather all support information as .JPG/.JPEG or .TIF/.TIFF or .PDF.2. Upload Your Files	<ol style="list-style-type: none">1. Print fax cover sheet for these disputes.2. Fax all support to the Fax number provided on the cover sheet	<ol style="list-style-type: none">1. Print mail cover sheet for these disputes.2. Mail all support to the address provided on the cover sheet
Attach	Create Cover Sheet	Create Cover Sheet

Since you are issuing a partial refund, each case requires support documentation. Send your support to American Express before the Reply by Date, using one of the following methods:

- Attach Electronic Document – A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express (See page 37).
- Send documents by fax – Create a cover sheet and fax all supporting documents to the number provided on the sheet. (See page 39.)
- Send documents by mail – Create a cover sheet and mail all supporting documents to the address provided on the sheet. (See page 39.)

Issuing a full refund

If you agree with a Dispute(s), you can authorise a chargeback or provide credit to the customer for the full disputed amount. This requires an online response. You must fill out all the required fields. Regardless of whether you are responding to a single case, or a group of cases, choose to **Issue Full Refund** from either the case details or the Respond menu.



Choose the refund method you intend to use – it is required. Select **Authorise Chargeback (01)**.

A screenshot of a dialog box titled 'Enter Refund Reason and Preferences (1 Case – Full) Step 1 of 2'. It contains two main sections. The first section, '1. Response Code', has a dropdown menu set to 'Authorize Chargeback(01)', a smaller dropdown set to 'Test for the sake of testing', and a text area with the same text. Below this is a 'Save Updated Comment' button and a character count 'Characters Used: 028/1500 maximum'. The second section, '2. (Optional) Enter tracking information for this dispute.', shows 'Case #' as '015232AAEJ' and 'Disputed Amount' as '56.81'. It also has 'Tracking #' set to '5678' and 'Reference #' set to '8910'. At the bottom are 'Back' and 'Continue' buttons.

Enter additional comments to support your position (maximum of 1500 characters). To use a previously saved comment, highlight your choice from the menu selections. The comment area will automatically pre-fill. (See page 36 for more information about saving a comment.)

The refunded amount displays. Enter your own internal tracking information that you want logged with the response (optional).

If you are responding to multiple cases, an extra option will appear.

A screenshot of a dialog box titled '2. (Optional) Will you use the same tracking information for each of these dispute?'. It features a dropdown menu with 'No' selected, and two input fields for 'Tracking #' and 'Reference #'.

Select **Yes** to use the same tracking information for each dispute, or **No** to track each dispute individually. If you answered No, an additional step will appear.

A screenshot of a dialog box titled 'Itemize Refund Information (3 Cases — Full) Step 2 of 3'. It contains a table with three columns: 'Dispute #', 'Tracking #', and 'Reference #'. The table has three rows of data: 'K948182', 'K948674', and 'K949200'. Each row has corresponding empty input fields for 'Tracking #' and 'Reference #'. At the bottom are 'Back' and 'Continue' buttons.

Enter the tracking information specific to each case, and continue with the next step. You may click the Disputes # to view the case details in a separate window.

Complete Refund (3 Cases — Full) Step 3 of 3

Close

Method for Refund

Authorize Chargeback(01)

Additional Comments

Product no longer in stock...

Case #	Refunded Amount	Tracking #	Reference #
K948182	18.99	123	2222
K946674	26.98	456	3333
K949200	100.86	789	4444

Your Initials

ksw

I certify that I have verified this information is correct.

Back

Continue

Verify that the information is correct and enter your initials. If needed, you can go back and make changes or close out of the response entirely. Click **Continue** to submit your response.

Note: The initials will automatically pre-fill after the first time entered by this User ID. If the initials are pre-filled and you wish to change them, just enter the new ones.

The Thank You page confirms your online response. You may print a copy of your response for your files.

Thank You

Close

Your responses have been sent for these 3 disputes (2/10/2012). Because you are not going to issue a refund, you must provide us with materials supporting your position. You may send us support in any of the following methods on or before the reply by date.

Print Response

NOTE: All support MUST include the complete, un-truncated Cardmember account number.

Attach electronic documents	Send documents by fax	Send documents by mail
<ol style="list-style-type: none"> Gather all support information as .JPG/.JPEG or .TIF/.TIFF or .PDF. Upload Your Files <div>Attach</div>	<ol style="list-style-type: none"> Print fax cover sheet for these disputes. Fax all support to the Fax number provided on the cover sheet <div>Create Cover Sheet</div>	<ol style="list-style-type: none"> Print mail cover sheet for these disputes. Mail all support to the address provided on the cover sheet <div>Create Cover Sheet</div>

Since you are issuing a full refund, support documentation is not required.

Responding offline

American Express strongly recommends that you respond to customer disputes online using OMS. Responding offline can potentially delay receipt of your reply, which may result in a chargeback. Choose to **Respond Offline** from either the case details or the Respond menu.



Note: You cannot respond to multiple cases offline.

You have chosen to Respond Offline

The most reliable way to respond to a Customer Inquiry is through the online response system. This will prevent you from incurring a "No Reply" chargeback. To respond offline, you must provide all supporting documentation by fax or regular mail.

Please Note: There may be a higher risk of incurring a "No Reply" chargeback for the full disputed amount.
Please Note: Each page of any supporting documentation MUST include the complete, un-truncated Cardmember account number.

Yes, I understand the chargeback risk but still wish to respond offline.

Read all the information presented. If you understand the risk of potentially incurring a "No Reply" chargeback, and still wish to continue, click **Respond Offline**.

The Thank You page confirms that you are sending your response offline. You may print a copy of your response for your files.

Thank You Close

You have chosen to respond offline, you must provide us with materials supporting your position. You may send us support in any of the following methods on or before 21/04/2011.

NOTE: All support MUST include the complete, un-truncated Cardmember account number.

Send documents by fax	Send documents by mail
<ol style="list-style-type: none">1. Print fax cover sheet for these disputes.2. Fax all support to: <p><input type="button" value="Create Cover Sheet"/></p>	<ol style="list-style-type: none">1. Print mail cover sheet for these disputes.2. Mail all support to: <p><input type="button" value="Create Cover Sheet"/></p>

Since you are responding offline, additional documentation is required to support your position using one of the following methods:

- Send documents by fax – Create a cover sheet and fax all supporting documents to the number provided on the sheet. (See page 39 .)
- Send documents by mail – Create a cover sheet and mail all supporting documents to the address provided on the sheet. (See page 39.)

Note: Send your supporting documentation within 24 hours of creating the response. Each page of the supporting documentation must include the complete Cardmember account number.

Disagreeing with a chargeback

If a chargeback was issued in error, and is eligible for an online reply, submitting sufficient support documentation to American Express can help reverse the chargeback, and credit funds back to your account.

To view the chargeback case details and start working the case, simply click the **Case #** link from your search results.

Disputes: Chargebacks

Print

Download

This search contains 90 chargebacks.

Click a case number to view the details of that case. Check the boxes next to multiple cases to manage several at once.

Available Actions

Select Cases

Enter Case #

GO

OMS Home

Disputes (139)

Chargebacks (109)

All Open (52)

All Closed (29)

New (42)

Viewed (20)

Responded (24)

Case Updates (70)

Advanced Search

Account Information

Update contact info

Change Your Password

Change Service Selections

View Terms & Conditions

Help

FAQs for Payments

Previous1-5051-90Next

	Case #	Cardmember #	Adjustment #	Transaction Date	Transaction Amount	Chargeback Amount
<input type="checkbox"/>	E1110100068	XXXXXXXX961002	124120135	20/09/2010	5,000	5,000
<input type="checkbox"/>	E1110100071	XXXXXXXX961002	124120135	20/09/2010	6,000	5,000
<input type="checkbox"/>	E1110100061	XXXXXXXX961002	124120135	20/09/2010	6,000	5,000
<input type="checkbox"/>	E1110100051	XXXXXXXX961002	124120135	20/09/2010	6,000	5,000
<input type="checkbox"/>	E1110100041	XXXXXXXX961002	124120135	20/09/2010	6,000	5,000
<input type="checkbox"/>	E1110100046	XXXXXXXX961002	124120135	20/09/2010	6,000	5,000
<input type="checkbox"/>	E1110100045	XXXXXXXX961002	124120135	20/09/2010	6,000	5,000
<input type="checkbox"/>	E1110100075	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100076	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100077	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100067	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100066	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100065	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100064	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100063	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100163	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100263	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100363	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100463	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100563	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000
<input type="checkbox"/>	E1110100963	XXXXXXXX961022	124120135	20/09/2010	6,500	5,000

Previous1-5051-90Next

A details layer will open above your records list. You may customise your search results by clicking the **Advanced Search** link located in the left navigation menu. (See page 14.)

Note: You can only respond to one chargeback at a time.

Disputes: Chargebacks

This search contains 14 chargebacks. One chargeback is selected. View the details or use the toolbar below to print, respond, and more.

Available Actions Select Cases Enter Case # GO

Previous 1-14

Case #: 015386AABE

Chargeback details

Status: Viewed - 21/02/2012 1:34 PM
Reason: Cardmember Dispute (4513)
Credit not presented
Flag Status: Unflagged
Hidden Items: Not hidden
Type of Item: Non-Fraud
Chargeback Date: 16/02/2012
Chargeback Amount: 47.69
SOC Number: 000000000050007
Airline Ticket #: N/A
ROC Number: 000000
Adjustment #: 386AABE
Terminal ID Number: N/A
Resolution: N/A
Received Date: 19/02/2012

Charge details

Payee Number: 9797758117
Transaction Amount: undefined
Transaction Date: 15/12/2011
Cardmember #: XXXXXXXXXX001004
View this Cardmember's Disputes
Merchant #: 9797758117
Location Name:

Case history

Immediate Chargeback: 20/02/2012
Status change: Viewed
Immediate Chargeback: 19/02/2012
Issued

Available actions

- Disagree With this Chargeback
- Print This Chargeback
- Download This Chargeback
- View other cases with this reason code

While viewing the Chargeback details, you can see the amount debited from your account. From the Available actions area of the screen, click the **Disagree with this Chargeback** link.

Select Support for Chargeback Disagreement Step 1 of 2 Close

To respond to the chargeback claim with which you disagree, please follow the steps below to send your reason and support to American Express.

1. Select the type of support you will provide for this response.
Mail Support

2. Please describe your reasons for responding to this chargeback.

Characters Used: 000/1500 maximum.

Back Continue

Choose how you intend to provide your support documentation (required).

- Attach Electronic Support – Electronic-A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express.
- Mail Support – After responding online, create a cover sheet, and mail your support documentation to American Express
- Fax Support – After responding online, create a cover sheet and fax with your support documentation to American Express.
- I will not be providing support – If the comments you enter provide enough information to support your position, additional support will not be required.

Enter additional comments to support your position (maximum of 1500 characters), and continue with the next step.

Review the information for accuracy. If needed, you can go back and make changes or close out of the response entirely. Click **Continue** to submit your response.

Complete Chargeback Disagreement

Step 2 of 2 [Close](#)

Support Documentation

Mail Support

Additional Comments

The item was received by customer. Signed copy of customer postal receipt will be sent to confirm our position.

Back

Continue

The Thank You page confirms your online response. You may print a copy of your response for your files.

Thank You

[Close](#)

Your responses have been sent for these 3 disputes (21/02/2012). Because you are not going to issue a refund, you must provide us with materials supporting your position. You may send us support in any of the following methods on or before the reply by date.

[Print Response](#)

NOTE: All support MUST include the complete, un-truncated Cardmember account number.

Attach electronic documents	Send documents by fax	Send documents by mail
1. Gather all support information as .JPG/.JPEG or .TIF/.TIFF or .PDF. 2. Upload Your Files	1. Print fax cover sheet for these disputes. 2. Fax all support to the Fax number provided on the cover sheet	1. Print mail cover sheet for these disputes. 2. Mail all support to the address provided on the cover sheet
Attach	Create Cover Sheet	Create Cover Sheet

Since you are disputing a chargeback, additional documentation is required to support your position using one of the following three methods:

- Attach Electronic Document – A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express (See page 37.)
- Send documents by fax – Create a cover sheet and fax all supporting documents to the number provided on the sheet. (See page 39.)
- Send documents by mail – Create a cover sheet and mail all supporting documents to the address provided on the sheet. (See page 39.)

Saving comments

While responding to disputes, you can save up to five comments for future recall.

Enter Refund Reason and Preferences (1 Case – Full) Step 1 of 2

1. Response Code

Authorize Chargeback(01)

Test for the sake of testing

Test for the sake of testing

Case # 015232AAEJ Disputed Amount 56.81

2. (Optional) Enter tracking information for this dispute.

Tracking # 5678 Reference # 8910

Save Updated Comment Characters Used: 028/1500 maximum.

Back Continue

- 1 Enter the comments to support your position (maximum of 1500 characters).
- 2 Click the **Save Updated Comment** link. Your comments will become available for selection. However, when saving the sixth, the system will prompt to replace an existing comment.

Save a New Comment

You can save up to 5 comments for future use. Once you have saved 5 comments, you will have to select a comment to replace each time you add a new one. When you are ready, click Save and Return to Response to finish responding to the inquiry.

New Comment

Partial Credit issued to customer due to ...


Choose a saved comment to replace

☒ Price match refund to customer. ...

☐ Partial Credit issued to customer due to ...

☐ Customer did not sign receipt of package ...

☐ Product no longer in stock ...

- 3 A layer will open on the page where you can select () the comment you wish to replace. Use the vertical scroll bar to see items currently out of view.
- 4 Click **Save**, and continue your response.

Attaching electronic support

After completing your response, the Thank You page provides for attaching electronic documents, and uploading the files to American Express.

The 'Thank You' page has a 'Close' button in the top right. Below the title, a message states: 'Your response has been sent for this chargeback (2/1/2012). Because you are disagreeing with this chargeback, you must provide us with materials supporting your position. You may send us support in any of the following methods.' A 'Print Response' button is located below this message. The page is divided into three columns: 'Attach electronic documents', 'Send documents by fax', and 'Send documents by mail'. The 'Attach electronic documents' column lists: '1. Gather all support information as .JPG/.JPEG or .TIF/.TIFF or .PDF.' and '2. Upload Your Files', with an 'Attach' button below. The 'Send documents by fax' column lists: '1. Print fax cover sheet for these disputes.' and '2. Fax all support to: 02 9271 1441', with a 'Create Cover Sheet' button below. The 'Send documents by mail' column lists: '1. Print mail cover sheet for these disputes.' and '2. Mail all support to: Address: G.P.O. Box 1582', with a 'Create Cover Sheet' button below.

1 Click the **Attach** button.

The 'Attach Electronic Support' dialog box has a 'Close' button in the top right. It features a table with columns 'Dispute #', 'Support', and 'Status'. The first row has a radio button next to 'All Selected Disputes', an empty 'Support' field, and a 'Browse...' button. The second row has a radio button next to '015386AABB'. To the right of the table, instructions state: 'To attach your support documentation, select a Case # and browse for your documents. Once all support has been attached for all selected cases, click "Attach Support" to upload your support. A Batch ID number will be generated to track the status of your upload.' Below this, 'Recommended Support Documents' are listed: 'File Types: .JPG/.JPEG or .TIF/.TIFF or .PDF', 'DPI: 100, 200, or 300', 'Black and White or 8-Bit Grey-Scale', and 'No larger than 500KB'. 'Upload Requirements' are listed: 'Maximum upload size is 1MB', '5 files per case per upload', and 'No more than 50 files total per upload.' At the bottom are 'Cancel' and 'Attach Support' buttons.

If needed, you may click the **Disputes #** link and view the case details in a separate window.

This screenshot shows the 'Attach Electronic Support' dialog box with a file selected. The 'Support' column now contains the text 'logo-adobe-illustrator-greyscale_300.jpg (232.4 KB)' with a 'Remove' link to its right. The rest of the interface, including the instructions, recommendations, requirements, and buttons, remains the same as in the previous screenshot.

- 2 Click **Browse** and select a JPG/JPEG, TIF/TIFF or PDF support file. The file name will appear on the page. Repeat if sending multiple files to support your response to one or more disputes. If sending the same support file to multiple disputes, choose **All Selected Disputes**.
- 3 Once you have selected all the files, click **Attach Support** to upload your support to American Express.

Attach Electronic Support			Close X
Dispute #	Support	Status	
<input checked="" type="radio"/> All Selected Disputes <input type="radio"/> 015386AABB		Submitted To attach your support documentation, select a Case # and browse for your documents. Once all support has been attached for all selected cases, click "Attach Support" to upload your support. A Batch ID number will be generated to track the status of your upload. Recommended Support Documents File Types: .JPG, .JPEG or .TIF, .TIFF or .PDF DPI: 100, 200, or 300 Black and White or 8-Bit Grey-Scale No larger than 500KB Upload Requirements Maximum upload size is 1MB. 5 files per case per upload. No more than 50 files total per upload.	
Status Message Your response and attached electronic support have been submitted for Batch ID 15769. Please check the case details for the status of your upload after a few minutes.			
<input type="button" value="Done"/>			

The Status Message (displayed in red) provides more information about the next steps to verify the status of your upload. (See page 38.)

The Batch ID number provided in the Status Message can be used to quickly identify any unsuccessful image uploads. (See page 44.)

4 Once the upload is complete, click **Done**

The system assigns a Batch ID number to each file uploaded. Use this number to track the submission. It is viewable from the inquiry/chargeback case details.

Creating fax or mail cover sheets

Cover sheets recap the case details. Send your supporting documentation within 24 hours of creating your response. Each page of the supporting documentation must include the complete Cardmember account number.

The steps for creating fax and mail cover sheets are identical. The instructions below illustrate creating a fax cover sheet.

Thank You Close

Your responses have been sent for these 3 disputes (21/02/2012). Because you are not going to issue a refund, you must provide us with materials supporting your position. You may send us support in any of the following methods on or before the reply by date.

[Print Response](#)

NOTE: All support MUST include the complete, un-truncated Cardmember account number.

Attach electronic documents	Send documents by fax	Send documents by mail
<ol style="list-style-type: none">1. Gather all support information as .JPG/.JPEG or .TIF/.TIFF or .PDF.2. Upload Your Files <p>Attach</p>	<ol style="list-style-type: none">1. Print fax cover sheet for these disputes.2. Fax all support to the Fax number provided on the cover sheet <p>Create Cover Sheet</p>	<ol style="list-style-type: none">1. Print mail cover sheet for these disputes.2. Mail all support to the address provided on the cover sheet <p>Create Cover Sheet</p>

- 1 After completing your response, the Thank You page provides for creating mail or fax cover sheets. Click **Create Cover Sheet**.

Create Fax Cover Sheets Close

The information you provide below will appear on your fax cover sheets, along with a summary of the dispute and your response. In order to ensure routing of support materials to the correct address, a separate fax cover sheet will print for each case. Be sure to review the cover sheets and group them with the relevant supporting materials before faxing them to American Express.

How many pages are you faxing, including the cover sheet?	3
Business name	My Company
Phone #	0123654
Fax #	0123456

[Back](#) [Create Cover Sheet](#)

- 2 Enter the number of pages, and include the cover sheet in the count.
- 3 Enter your Business name, Phone #, Fax #, and click **Create Cover Sheet**.

Note: This information will automatically pre-fill after the first time entered by this User ID. If the pre-filled data changes, just edit the text where applicable.

- 4 With the cover sheet displayed, use the vertical scrollbar to view additional information not currently in view.

American Express
Close Window

Fax Cover Sheet **CaseE1109500006**

American Express

Fax Number **+44 (0)1273 667149**

From	My Company	Date	25/04/2011
Phone	0123654	Total Pages	3
Merchant's Fax #	0123456		

Your Response and Charge Details

Response	Other, see comments(17)	Comments	test test test
Amt Credited	1,000.00	Respondent's Initials	sgn
Disputed Amt	5,000.00		
Charge Amt	5,000.00		
Charge Date	20/09/2010		

Inquiry Background

Case Type	Retail(16)	Reason	Retrieval(6003)
Cardmember #	XXXXXXXXXX961002	Additional Information	N/A
Merchant #	1234567890		
Location ID	N/A		

Tracking Numbers

Reference #	N/A	SE Tracking #	N/A
-------------	-----	---------------	-----

5 Use your browser's **Print** button to send the cover sheet(s) to the printer. When creating cover sheets for multiple cases in a group, each will print on separate pages.

6 When finished, click **Close Window**. Your search results will reappear.

Fax or mail all supporting documents to the fax number or mail address provided on the cover sheet.

Viewing case history & tracking support

Once you have provided your response(s), and sent your support documentation, view the case details to track updates and status changes associated with the case(s).

Locate a case quickly using the Advanced Search feature. You can streamline your results by providing any of the information listed under the Additional Criteria section, e.g., Cardmember #, Case #, etc. (See page 17.)

Advanced Search

Custom | Saved | Close

Dispute Type: Inquiries

Locations

Dates

Status

Inquiry status

☐ All Open ☐ All Closed

☐ New ☒ Responded Online

☐ Viewed ☐ Responded Offline

☐ Urgent ☐ Expired

Resolution status

Flag Status: Flagged and Not Flagged

Hidden Items: Both Hidden and Not Hidden

Additional Criteria

Your Business' Tracking Numbers

Search Name (Optional)

Named Searches are Automatically Saved

Cancel Display Results

Note: When using the Advanced Search feature, make sure you check ☒ Responded Online in the Status section.

Disputes: Disputes

This search contains 57 disputes. One dispute is selected. View the details or use the toolbar below to print, respond, and more.

Print Download Respond Support Available Actions Select Cases Enter Case # GO

OMS Home Disputes (2141) Previous 1-50 51-57

Case #: 015386AABI Reply by: 17/03/2012 26 days left

Dispute details

Status: Responded Online - 21/2/2012 0:24 PM
 Disputed Amount: 47.59
 Reason: Retrieval (6015)

Cardmember needs for personal records

Additional Info: N/A
 Flag Status: Unflagged
 Hidden Items: Not hidden
 Type of Item: Non-Fraud
 ROC Number: 000000
 SOC Reference #: 000000000050807
 Terminal ID Number: N/A
 Airline Ticket #: N/A

Charge details

Transaction Amount: 47.59
 Transaction Date: 15/12/2011
 Card#: 300000000001004
 Payee Number: 1234567890
 Merchant #: 1234567890
 Location Name: MERCHANT NAME

Case history

Support pending: 20/02/2012
 0000011906001 PDF_20_pages.pdf
 Batch ID: 15735
 Dispute Status change: 20/02/2012
 Replied Online
 Dispute Status change: 20/02/2012
 Viewed
 Dispute Issued: 19/02/2012

Available actions

Provide Support
 Electronic | By Fax | By Mail |
 • Print This Dispute
 • Download This Dispute

Response details

Refund Amount: 0
 Response: Other: see comments(17)
 Support Documentation: Will be sent electronically to American Express
 Respondent's Initials: at
 Comments: test
 Your Reference #: 456

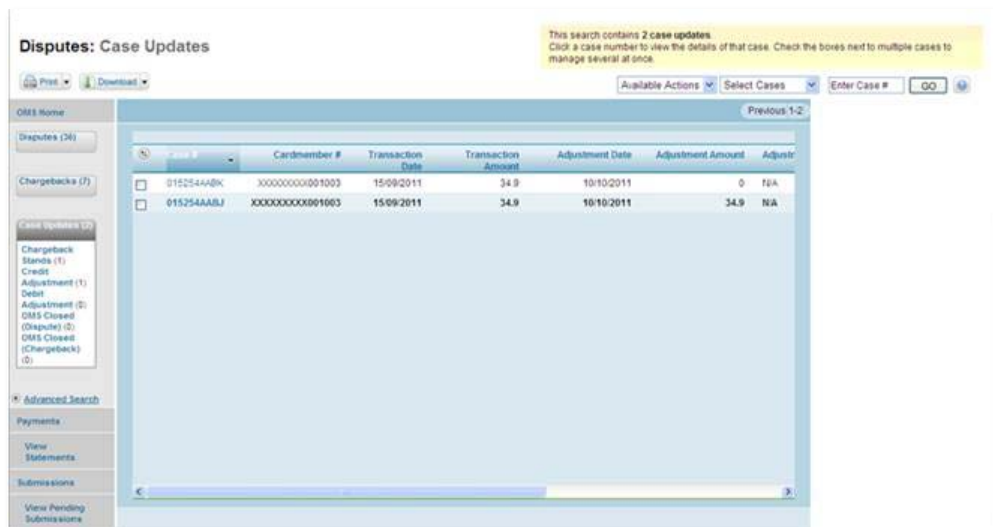
Case #	Reply by - Days Left	Cardmember #	Transaction Date	Transaction Amount	Disputed Amount	Reason Category With Code
015386AABI	17/03/2012 26	XXXXXXXXXXXX	15/12/2011	47.59	47.59	Retrieval (6015)

From the Case History section of the page, you can track the status of support previously sent to American Express, and any changes up until the case is closed. The status entries will list in descending order.

- Status change – Shows the date you viewed the case and replied online.
- Support pending – Your support is pending receipt by American Express.
- Support received – American Express has received your support.
- OMS Closed – American Express has closed the case. Review the case update to learn more about how it was resolved.

Viewing case updates

Case updates appear when disputes change status in OMS. These updates may include entries (debits and credits) applied to your account by American Express based on your response (or lack of response) to a dispute. It is also important to note that if a dispute is not resolved after 75 days from the date of reply, OMS will close the case and generate a case update for your files.



To view a case update, simply click the **Case #** link from your search results. A details pane will open above your records list. You may customise your search results by clicking the **Advanced Search** link located in the left navigation menu. (See page 14.)



The case details are broken out into four sections:

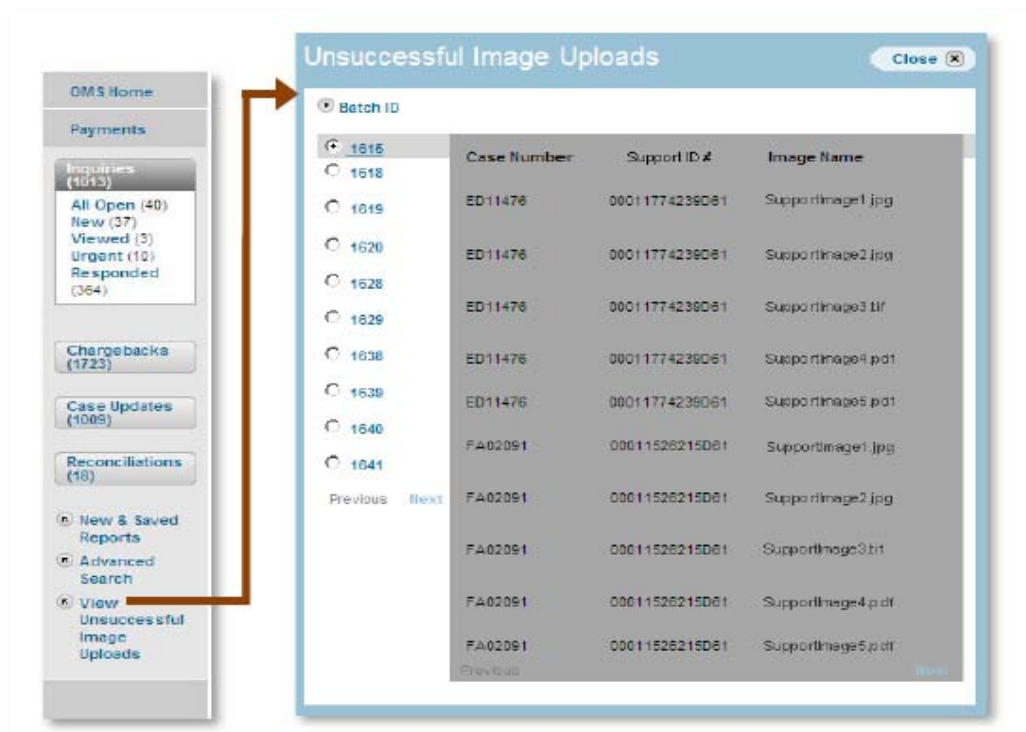
- Dispute details – Provides the case type and status, amount in dispute, reason for disputing the charge, ROC Invoice # for tracking purposes, and much more.
- Charge details – Includes the transaction amount and the card number to which it was charged. The charge information also includes the merchant and location number where the transaction took place. This can be helpful for centralised locations managing various affiliates. This section will also provide a link to view all disputes associated with this Cardmember.

- Case history – Displays the most recent status and action taken. From here you can track the status of support previously sent to American Express, and any changes up until the case is closed. (See page 41 for more information about viewing case history and tracking support.) While viewing the case history, you can return to the original dispute or chargeback details to see the entire life cycle of the case by simply clicking the link.
- Available actions – Choose to print or download the case details or view all cases that match this reason code. By default, the full case details display. To view a summary of the case details, click the **Hide Full Case Update Details** link. By doing so, it allows room to display more records in the lower pane.

Viewing Unsuccessful Uploads

To view unsuccessful image uploads occurring in the last 7 days, complete the following:

- 1 From the left navigation menu, click the **View Unsuccessful Image Uploads** link.

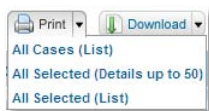


Unsuccessful uploads are listed by Batch ID numbers in ascending order. Each Batch ID represents an unsuccessful upload. Keep in mind, the entire contents of the batch may not have failed the upload process. It may only be a case or file within the batch that failed.

- 2 If applicable, click **Next** and **Previous** to navigate through the entire list of Batch IDs.
- 3 Click the Batch ID number to expand the record and list the Case Number(s), Support ID #(s), and the Image Name(s) that failed.
- 4 If applicable, click **Next** and **Previous** to navigate through the cases.

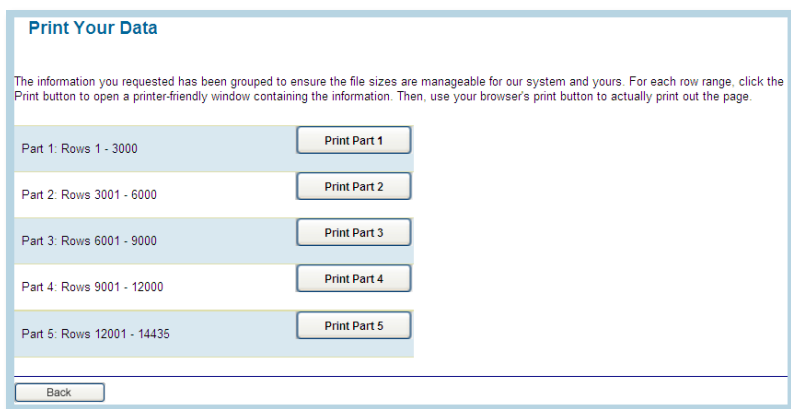
Printing

With the information displayed on your screen, click the **Print** button located in the toolbar.



If printing a list, select **All Cases (List)** or **All Selected (List)**. Select **All Selected (Details up to 50)** if choosing to print the case details that relate to the items selected. The information will automatically preview on the screen.

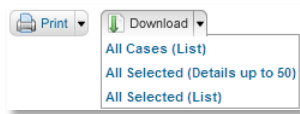
If you choose to print a large amount of data, it will be broken down in groups of 3,000 records. This is to ensure that the file sizes are manageable for our systems and yours. Print each part separately.



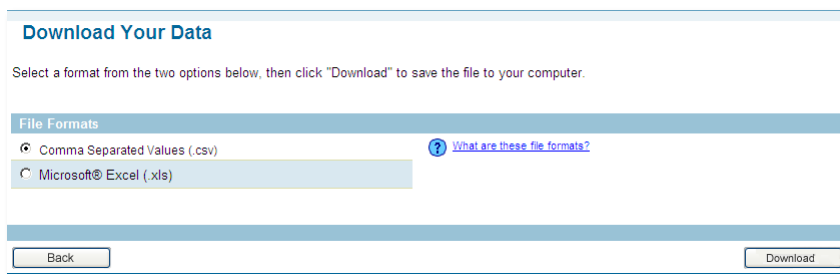
Use your browser's **Print** button to send the file to the printer. To ensure that the information prints properly, perform a print preview. In your browser, go to the File menu and choose **Print Preview**. From here you can change the page settings to ensure proper printing.

Downloading

With the information displayed on your screen, click the **Download** button located in the toolbar.



If downloading a list, select **All Cases (List)** or **All Selected (List)**. Select **All Selected (Details up to 50)** if choosing to download the case details that relate to the items selected.



Select a format from the two options available and click **Download**.

- Comma Separated Values (.csv) – Choose this format if opening the file using accounting and database programs.
- Microsoft Excel (.xls) – Choose this file format if this is the only spreadsheet program used to open the file.

If you choose to download a large amount of data, it will be broken down in groups of 3,000 records. This is to ensure that the file sizes are manageable for our systems and yours. Download each part separately.

During the download process, you can choose to open the file or save the file to your computer. If you choose to open the file, your browser will attempt to display the file using an application on your computer that supports the file format you have selected. If you choose to save the file, your browser will save the file to your computer in the folder of your choice.

Appendix

Status types

The status type informs you about the current state of cases in OMS, e.g., new, viewed, etc., while providing search capabilities by resolution status. The status types available will vary based on the dispute type.

Disputes

Status	Description
All Open	Select criteria to list all new, viewed and urgent disputes that require a response.
New	Open disputes not yet viewed.
Viewed	Open disputes previously viewed; however, no responses currently sent.
Urgent	Open disputes that expire within the next 5 days, and require immediate attention to avoid any possibility of a chargeback. (Located at the top of the list and highlighted in red on the Disputes Search Results.)
All Closed	All resolved disputes.
Responded Online	Response to disputes sent via OMS.
Responded Offline	Response to disputes sent via fax or regular mail.
Expired	No response to disputes received prior to "Reply By" date.

Dispute resolutions

Status	Description
Not yet resolved	Lists all open disputes.
All Resolved	Select criteria to list all resolved disputes.
Chargeback Issued	Resolved disputes and chargeback incurred, e.g., you agreed to provide a refund by issuing a chargeback, you provided insufficient support, you did not reply to a dispute, etc.
OMS Closed	After 75 days from the date of reply, and no resolution confirmed, the case will automatically close. For more information, contact American Express.

Chargebacks

Status	Description
All Open	Select criteria to list all new and viewed chargebacks that are pending a response.
New	Open chargebacks not yet viewed.
Viewed	Open chargebacks previously viewed; however, no responses currently sent.
All Closed	All resolved chargebacks.
Responded Online	Response to chargebacks sent via OMS.
Expired	No response to chargebacks received prior to "Reply By" date.

Chargeback resolutions

Status	Description
Not yet resolved	Lists all open chargebacks.
All resolved	Select criteria to list all resolved chargebacks.
Chargeback stands	Chargeback not eligible for reversal.
Credit Adjustment	Funds credited back to your account due to a transaction processed in error.
Debit Adjustment	Funds debited from your account due to a transaction processed in error.
OMS Closed	After 75 days from the date of reply, and no resolution confirmed, the case will automatically close. For more information, contact American Express.

Case updates

Status	Description
New	Open case updates not yet viewed.
Viewed	Open case updates previously viewed.

Case update categories

Status	Description
All resolutions	Select criteria to list all resolved case updates.
Credit Adjustment	Funds credited back to your account due to a transaction processed in error.
Debit Adjustment	Funds debited from your account due to a transaction processed in error.
Credit Back	Chargeback reversed and funds credited back to your account.
Chargeback stands	Chargeback not eligible for reversal.
OMS closed	After 75 days from the date of reply, and no resolution confirmed, the case will automatically close. For more information, contact American Express.

Frequently Asked Questions

General

What if I forget my Password?

You can reset your Password online by going to americanexpress.com and clicking **Forgot ID or Password?** You can also call 1300 363 614 for assistance. Please note this phone number for future reference.

Why should I resolve my customer disputes online?

By receiving and responding to customer disputes online, you can save time and money, as well as reduce the risk of "No Reply" Chargebacks that can occur because of mail delays or misplaced dispute letters. Online dispute resolution also offers you the choice of responding to cases individually or in a group, where appropriate. Sign up for online dispute resolution by going online or by calling 1300 363 614.

How does resolving disputes online differ from doing so through the mail?

In both cases, you are provided the same time to reply. However, you will be notified of your Dispute via email reducing the time it takes to mail you the paper notification

Will I be able to cancel my enrolment to resolve disputes online?

Yes. If you find you want to cancel this service, you can do so easily by calling 1300 363 614. Please note that cancelling your internet service through your Internet Service Provider (ISP) will not automatically cancel your enrolment to resolve disputes online.

Can I resolve my customer disputes online even if my business has multiple locations?

Yes. You can use online dispute resolution to resolve customer disputes for all your locations. If you have questions, please see the FAQs or call Customer Service at 1300 363 614.

Does resolving my customer disputes online automatically mean I will no longer receive paper customer dispute letters?

Yes, this information will now be provided to you through online access only.

How long after I sign up to resolve customer disputes online will I be able to access my data?

Your customer dispute data will be available to you 48 hours from the time of enrolment. Use the American Express Online Merchant Services ID and Password you received during the enrolment process to access the data.

Will resolving my customer disputes online affect the time it takes for me to receive payment from American Express?

No. Resolving disputes online has no impact on the time in which you receive payment for your American Express charges.

How do I use the left navigation?

The left navigation is available at all times. It contains filter links for Disputes, Chargebacks, and Case Updates (along with the case count for each). It also contains links to the Advanced Search feature. You may return to the Online Merchant Services Home page by clicking **OMS HOME**.

Disputes

What is a customer dispute?

A customer dispute is a notification you receive whenever a Cardmember disputes a charge from your business. To find disputes that have been sent to you, click the **New Disputes** link on the home page. Select a dispute to see further details.

What should I do with a customer dispute?

You must respond to each customer dispute you receive by the date indicated on the Dispute Details page. You can choose to issue a full refund, issue no refund, or issue a partial refund. By choosing to issue a full refund, you can either authorise a Chargeback or issue a credit to the Cardmember for the full disputed amount. If you choose to issue no refund, you are contesting the dispute. If you choose to issue a partial refund, you can authorise a partial credit to the Cardmember.

How much time do I have to respond to a customer dispute?

The amount of time you have to respond varies by the type of dispute. Check the main Dispute Details page for each dispute to see how much time you have to respond.

What should I do if I can't respond immediately?

After reviewing the dispute, go to the Dispute Search Results. Cases to which you must respond in fewer than 5 days will be displayed in red on the Dispute List. However, you must still respond by the final date indicated.

What if I don't respond in time?

If you do not respond to a customer dispute by the date indicated, you may be subject to a Chargeback for the full disputed amount.

What does it mean to agree with a dispute, and what should I do to issue a full refund or credit?

When you agree with a dispute, you can either authorise a Chargeback or issue a credit for the full disputed amount.

- Issuing a Full Refund – Select **Issue Full Refund** on the Dispute Details page. When the response page appears, select a refund method and provide the required information. You must click **Continue** when you are finished. You may respond on a case-by-case basis or in a group. Responding in a group allows you to issue full refunds to between 2 and 50 cases at one time.
- Issuing a Credit – Select **Issue Full Refund** on the Dispute Details page. When the response page appears, choose **Authorise Chargeback (01)** as the refund method. Click **Continue** when you are finished.

How do I respond to a dispute when a credit for the full disputed amount has been or will be issued?

If issuing a credit, you must enter your response and issue the credit through your terminal. Select **Issue Full Refund** on the Dispute Details page. When the response page appears, choose **Issuing Credit (08)** as the refund method. Click **Continue** when you are finished.

What does it mean to Issue No Refund, and what should I do to issue it?

Disagreeing with a dispute allows you to contest it should you feel that no refund is owed. From the Dispute Details page, select **Issue No Refund**. When the response page appears, choose a Response Code and provide the requested support documentation. You must click **Continue** when you are finished. You can choose to respond to customer dispute on a case-by-case basis or in a group. Responding in a group allows you to issue no refunds to between 2 and 50 cases at one time.

What is a Partial Refund, and how do I issue one?

If you disagree with a dispute, you can authorise a Partial Refund of the disputed amount to the Cardmember. You should select **Issue Partial Refund** on the Dispute Details page. When the response page appears, choose a Response Code and provide the requested support documentation. You must click **Continue** when you are finished. You can choose to respond to customer disputes on a case-by-case basis or in a group. Responding in a group allows you to issue partial refunds for between 2 and 50 cases at one time.

What happens after I send my "Issue Full Refund" response?

You will be automatically directed to the Thank You page. This page provides all the details of the dispute and your response to it. You should print this page for your records.

Can I make changes after I click "Send Response"?

No. Once you have sent your response, no changes can be made online.

Can I respond to more than one case at a time?

Yes. Simply check the number of cases you wish to reply to (from 2-50 cases at one time) and select on the response type. Supply the appropriate information in the Respond to a Dispute panel. If you are partially refunding the customer, you will be asked to put in the percentage or monetary amount that you will be refunding.

How do I respond offline?

You can respond to a customer dispute without using the online system by choosing the **Respond Offline** link on the Dispute Details page, then printing the Thank You page and faxing or mailing it to American Express with your supporting documentation.

What is a Response Code?

A Response Code is a designation established by American Express to define the action you intend to take, or have already taken, regarding a dispute. You must select a Response Code in order to submit your agreement with a dispute.

What support documentation should I send?

You should send documents that support your position of disagreeing with a dispute. The support documents you will need to send vary by the case type. Refer to the Policy and Procedure guide for a list of acceptable support documentation.

How should I send my support documentation?

You can attach electronic support, fax or mail your support documents.

- Attach Electronic Support – Electronic-A scanned image – After responding online, attach scanned versions of your support documentation (images) and upload to American Express.
- Mail support – Create a cover sheet by choosing the **Create Cover Sheet** button on the Thank You page.
- Fax support – Select the **Create Cover Sheet** button on the Thank You page and print it.

Will I be able to find out the status of my support documents?

Yes. When you create a mail or fax cover sheet for sending support, a tracking number is generated for it. If after 7 days from submission you have not received a confirmation of receipt, Online Merchant Services will designate the status of "Support not yet received" for this submission. You can view the status of your support documents by going to the Disputes or Chargebacks page and clicking on the relevant case number to view the case history. Case status information can also be found at the bottom of the Thank You/Claim Report page.

Will I receive notification if the dispute is decided in my favour?

Yes. Online Merchant Services will provide case updates when a dispute is resolved in your favour. You can see Case Updates online at the Case Update page or by searching by case number.

Glossary of Terms

Additional Information – Provides further details about the customer dispute. A Customer Service agent enters this information.

Adjustment – An American Express-generated credit or debit applied to your account.

Adjustment Amount – The amount debited from your merchant account once the adjustment is made.

Adjustment Date – The date on which the adjustment was made.

Adjustment Number – The unique number assigned by Customer Service to identify a Chargeback or adjustment.

Airline Ticket # – The number associated with the flight/reservation.

Cardmember Account Number (Same as Card Number) – Number assigned to approved accounts that appears on the physical Card. Numbers are for internal use only and identify the geographic location, date of Cardmember billing, and Additional Cards on the Cardmember account.

Cardmember Address – Address of the Cardmember (not available for fraudulent disputes).

Cardmember Information – Gives information such as account number and address.

Cardmember Number – An American Express account number assigned to the Cardmember. This number appears on the Card that incurred the charge.

Case # – An American Express-assigned number used to identify a Cardmember dispute.

Case Details – These are specific pieces of information that define the parameters of a Cardmember dispute.

Case Status (New) – Customer disputes that has not been reviewed.

Case Status (No Reply) – No response has been sent and the "Reply by Date" has passed.

Case Status (Responded Offline) – Indicates that the Merchant has chosen to respond to the Customer dispute

without using the online system and will send the proper documentation via fax or regular mail.

Case Status (Responded Online) – Response has been sent to American Express.

Case Status (Viewed) – Customer dispute has been reviewed, but no response has been sent.

Case Status (No Online Reply) – The system has not registered any response through the online system.

Case Types – Case Type is a classification of the Customer dispute. Each case will have associated details that will allow you to track and respond to a dispute.

Case Updates – Updates to disputes or chargebacks.

Case Update Report – Customised report created with select criteria from the Update section of Disputes.

Category – A specific type of update applied to an existing dispute.

Charge Amount – Total amount billed to the Cardmember for the charge in question.

Charge Date – The date on which the original charge was incurred.

Charge Reference # – The number on the original transaction set by your point-of-sale device.

Chargeback – Money debited from your account when a disputed transaction is resolved in favour of a Cardmember.

Chargeback Amount – The total amount of the adjustment processed due to a Chargeback.

Chargeback Date – The date the Chargeback adjustment was processed.

Chargeback Reason Code – A code set by Customer Service corresponding to the Chargeback description.

Chargeback Report – Customised report created with select criteria from the Chargeback section of disputes.

Chargeback Reversed – Reversal of a previously posted debit to the merchant account if a Chargeback or adjustment was issued in error.

Closed in Merchant's Favour – A dispute that did not result in a Chargeback because of your sufficient response or the Cardmember has dropped the dispute.

Credit Requested – For disputes involving purchases of merchandise, this indicates that a credit was requested for the returned merchandise.

Description – The explanation for a financial adjustment.

Discount Amount – The amount retained by American Express for processing the transaction(s).

Dispute Date – Date on which the Cardmember filed a charge dispute.

Disputed Amount – The amount of the charge in question by the customer.

Expired Disputes – Disputes that were not responded to by the Reply By date.

Duplicate Billing – When a customer claims they have been billed twice for one purchase.

Expired Disputes – Disputes that were not responded to by the Reply By date.

Flag – Mark this item for follow-up.

Industry Information – Gives information about the ROC Invoice number, Reference number, and Industry Location number.

Disputes – Transaction(s) being disputed by your customers. You must respond to disputes within the required time frame or they may result in a Chargeback.

Dispute Case Code – Code assigned by American Express to define the type of Customer dispute.

Dispute Report – Customised report created with select criteria from the Disputes section.

Issue Full Refund – When you want to fully refund the customer's disputed amount.

Issue No Refund – When you do not want to refund the customer's disputed amount.

Issue Partial Refund – When you only want to partially refund the customer's disputed amount.

Location ID – The unique ID given to each of your establishment locations

Mass Response – The ability to respond to more than one dispute at a time.

Materials Supporting Your Position – Documents that support your decision to issue a Partial Refund or No Refund.

Merchant Number – The number used to identify a merchant. Also called Service Establishment (SE) number.

Merchant Information – Gives information such as Merchant Number, Location Description and Location number.

Merchant (SE) Number – The number used to identify a merchant. Also referred to as Service Establishment (SE) number.

Merchant (SE) Reference – Merchant internal reference number (optional).

Merchant (SE) Tracking – Merchant internal tracking number (optional).

New and Saved Reports – Location where you can find new and saved customised reports.

New Dispute – A dispute that has not been viewed yet.

Not Received – Merchandise that was not received.

Number of Days Left – Number of days left to respond to a dispute before it becomes a "No Reply" Chargeback.

Open Disputes – Disputes that have not yet been responded to.

Original Account Number – The original Card number issued to a Cardmember's account. American Express links the most recent Cardmember number to the number of the original Card if a Card is replaced as a result of loss or theft.

Payee Location ID – The unique ID for your establishment location that the funds were settled to.

Payee Merchant # – The number used to identify the merchant that funds were settled to.

Reason – The reason for your response.

Reason Category – The category associated with the disputes description selected by American Express.

Reason Code – An American Express-assigned code used to describe the reason for a Cardmember dispute.

Reason for Dispute – A description of the basis for the Customer dispute.

Received Date – The date the dispute notification was received on OMS.

Reference – The Chargeback reference number (Chargebacks only).

Reference Number – The number assigned to a transaction (when the charge was originated) to help identify the specific charge.

Reply-By Date – The date by which you should reply back to American Express before a Chargeback occurs.

Resolution – The end result of a Dispute or Chargeback.

Respond-By Date – Date by which the merchant must reply before a Chargeback occurs.

Respond Offline – Responding to American Express by mail or facsimile.

Responded On – The date on which the merchant responded to a dispute.

Response – Comments concerning the dispute response (optional).

Response Amount – The amount entered while responding to a dispute.

Response Code – A response code is an action taken by your business when responding to a dispute.

ROC Invoice # – The Record of Charge identification number.

SE Number – Service Establishment (SE) Number used to identify a merchant. Also known as a Merchant Number.

SE Process Date – For airlines only, this provides the airline process date in Julian date format.

SE Reference – Service Establishment (SE) internal reference number (optional). Also known as a Merchant Reference Number.

SE Tracking – Service Establishment (SE) internal tracking number (optional). Also known as a Merchant Tracking Number.

Sequence Indicator – For airlines only, this number indicates that multiple airline tickets are involved.

Settlement Amount – The amount deposited into your bank account by American Express.

Settlement Date – Date the settlement amounts was deposited into your bank account by American Express.

SOC Amount – The amount of the batch of transactions in which the SE submitted the charge for settlement.

SOC Invoice Number – This number identifies the batch of transactions in which the SE submitted the charge for settlement.

Status – The current state of a dispute, i.e., new, open, closed, urgent, or expired.

Store Credit Received – For disputes involving purchases of merchandise, this indicates if the store or business has issued credit for the returned merchandise.

Submitting Location ID – The unique ID to the submitting service establishment location.

Submitting Merchant # – The number used to identify the merchant that submitted the charges.

Support Documentation – Documents and receipts sent with your response that support a partial refund, or decision to make no refund.

Tracking Information – The number used by your business to track the details of a case.

Transaction – The initial charge from a customer purchase.

Transaction ID # – The American Express-assigned number that identifies the transaction during the authorization request process resulting from the sale.

Updates – Case updates to disputes or chargebacks.

Viewed Disputes – A dispute that has been opened by you or another member of your organization by clicking on that dispute case number in OMS.

Xref (SE) Merchant – Merchant (SE) number of another merchant or location associated with the Cardmember dispute.

Your Reference # – A number used by your business to track a specific transaction with your own business tracking system.

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