

# AMERICAN EXPRESS



## How to Manage and Help Prevent Disputes

**Global Merchant Network Services**

Version number: 2026UKPROP



## Everything you need to know in one place

When you're dealing with a Dispute, it's easy to feel like you're on your own. The process can be complicated, but this guide can help support your business every step of the way.

By bringing together all the tools and information you need, we want to help make responding to Inquiries and preventing Chargebacks as simple as possible. That way, you can spend less time worrying about Disputes and more time focusing on your business.

[Learn more about Disputes, Charges and Fraud](#)

Any capitalised terms used in this guide have the same meaning as set out in the Merchant Card Acceptance Terms and Conditions.

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# Mapping out the Disputes process

Disputes can be complicated. This step-by-step overview explains what happens when a Cardmember Disputes a Charge and what action may be required from you.



## A Charge is Disputed

Most Disputes are raised within 120 days from transaction date or expected delivery date.\*

We'll work directly with the Cardmember and try to resolve the case before reaching out to you.

**If a Cardmember moves forward with the Dispute, one of two things may occur:**

### Inquiry

If we can't resolve the Dispute using the information we already have, we'll ask for your help.



### Supporting documents

You may be asked to provide supporting documentation within the designated timeframe.



### Case resolved

If your reply is sufficient and on time, there won't be a Chargeback.



### Chargeback

If you don't reply in time or with the right documentation, your Account will be debited.



### Reversal

If your reply is sufficient and on time, we'll undo the Chargeback.



### Chargeback stands

If you don't reply in time or with the right documentation, the Chargeback will stand.

### Upfront Chargeback

If we determine we have sufficient information to pursue a Chargeback, we may debit your Account upfront.



### Supporting documents

You may be able to reverse the Chargeback by providing the requested documentation within the designated timeframe.

## YOU HAVE A LIMITED TIME TO RESPOND

Please submit the requested documentation by the reply-by date shown in your Dispute notification.

## For additional help with Disputes

Visit [americanexpress.com/uk/merchant/fraud-Disputes-Chargeback](https://americanexpress.com/uk/merchant/fraud-Disputes-Chargeback) or call Merchant Customer Service on 0800 032 7216 (Monday to Friday, 8am to 6pm)

\*Timeframes may vary depending on the Dispute reason.

# Best practices to help avoid Disputes

From the point of sale to the back office, there are a lot of things you can do to help prevent Disputes before they happen.

## Clear billing statement details

- Ensure your trading name appears correctly on Cardmember statements to help Cardmembers recognise your establishment and their transactions with you. To check we hold your correct trading name, call our Merchant Customer Services Team or your processor.
- Have your customer service phone number also appear on the Cardmember's statement in case they have any questions about the charge.



## At the time of purchase

Help avoid Chargebacks by setting clear expectations at the time of purchase.

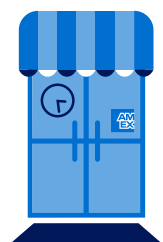
- Provide written cancellation, return, refund, and special terms policies at time of purchase.
- Keep a record of consent and proof of delivery for orders that have shipped.
- Notify Cardmembers of the expected delivery date for items that will be shipped.



## Your practices and policies

Make sure your policies and processes work in your favour by complying with American Express Policies.

- Ensure your processes and policies are clearly and prominently displayed to Cardmembers.
- Maintain complete records of sales and Charges to help resolve Disputes efficiently.
- Ensure you always obtain an Authorisation Code for the full value of the transaction.
- Never split a Charge to avoid your floor limit threshold or to skip authorisation.



# Best practices to help avoid Disputes

## Fraud prevention

Fraudulent payments can lead to Disputes, too. Here are some ways to help prevent fraud:

- Utilise American Express SafeKey® for online transactions to help reduce fraud and transfer the liability for fraud Chargebacks on authenticated and attempted transactions back to the Issuer.<sup>1</sup>
- Check all cards carefully. Be sure that the card has not been altered or damaged, and has not expired.
- Be suspicious of orders with different delivery and billing addresses, orders for large numbers of identical items, and requests for immediate delivery of expensive items.
- If in doubt, contact Merchant Customer Service for guidance.



## Refunding

Process refunds promptly to help reduce avoidable Disputes.

- Always process refunds back to the original payment card. For digital wallet payments, verify the last four digits of the card used for the original purchase.
- Process refunds promptly, ideally within 10 working days, to help prevent refund-related Disputes.
- If a Chargeback is received before a refund is processed, you may accept it online instead of issuing a manual refund.
- Make non-refundable terms clear at the point of purchase.



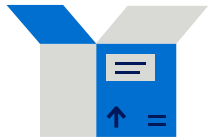
Reach out to the Merchant Customer Service team to find out what fraud prevention tools we offer.

**Merchant Customer Service: 0800 032 7216** (Monday to Friday, 8am to 6pm)

1. Valid for eligible American Express SafeKey® transactions only.

# Industry-specific tips for preventing Disputes

Every business is different, but Disputes can happen to anyone. Here's how to make sure you're doing what's right to help protect your business from Disputes.



## E-Commerce and Mail Order

- Clearly communicate expected delivery timeframes to the Cardmember at the point of purchase.
- Provide tracking information and shipping updates, and promptly notify Cardmembers of any delays or delivery issues.
- Address Verification System (AVS) is a service that compares the Cardmember's address with the Cardmember's billing address. AVS is strongly recommended to reduce fraud although usage of AVS is not a guarantee against Chargebacks. Call our Merchant Customer Service team to get access.



## Hotels and Accommodation

- Clearly communicate cancellation deadlines and 'No Show' policies at booking, and retain reservation and cancellation details (including cancellation numbers where applicable).
- Explain any pre-authorisation holds at check-in and inform the Cardmember that unused amounts will be released.
- Obtain authorisation for the full amount submitted, including any additional or incidental Charges.
- Agree the final bill at check-out where possible and provide a clear, itemised breakdown (e.g. room, restaurant, bar, mini-bar).



## Food and Beverage

- Clearly disclose any cancellation terms or 'No Show' fees for reservations and retain booking details.
- Disclose any service charges or gratuities before payment and ensure the Cardmember agrees to the final total, including tips.
- Obtain authorisation for the full amount submitted and provide clear, itemised receipts to help Cardmembers recognise the transaction on their statement.



## Car Rental

- Clearly explain any additional Charges at the time of rental, obtain the Cardmember's acknowledgement of responsibility for the vehicle, and retain signed documentation where applicable.
- Where possible, agree the final amount at vehicle return and ensure the Cardmember has authorised the full amount submitted, with the appropriate authorisation obtained and processed within the required timeframe.

# Responding to Disputes with confidence

With the right preparation and documentation, managing Disputes can be straightforward and efficient.

# 1

## Review the Dispute details

- Read the notification carefully and response requirements.
- Note the Dispute reason, reply-by date, and any documents requested.



# 2

## Gather supporting evidence

- Collect relevant documentation to support your response.
- Evidence requirements may vary depending on the Dispute reason.



# 3

## Submit your response

- Respond through your [Online Merchant Account](#), or by paper mail where applicable (see Managing Disputes offline later in this guide).
- Upload supporting documentation in the accepted formats and submit your response by the reply-by date.
  - Acceptable formats include: PDF, JPG, TIFF, or DOC/DOCX.
- Clearly explain how the evidence addresses the Dispute reason, including any changes made to the original transaction or steps taken to resolve the issue.



# 4

## Review and take next steps

- Track case updates, outcomes, and timelines in the Disputes section of your [Online Merchant Account](#). Guidance on viewing Dispute outcomes, including the reason for any lost cases, is provided in the 'How to use your Online Merchant Account' section on [page 10](#).
- If additional information is required or you need support, contact Merchant Customer Service on 0800 032 7216 (Monday to Friday, 8am–6pm).



# How to manage Disputes online

The best way to respond to a Dispute is online with your Merchant Account. Here's what to expect once you get set up:

## Online Merchant Account Benefits

Your [Online Merchant Account](#) can help you save time and stay on top of Disputes with these benefits:



### Email Alerts

Manage deadlines with email notifications for up to 4 Dispute categories: new Inquiries, new Chargebacks, case updates and urgent cases.



### Instant Access

Manage multiple Disputes quicker with details, deadlines and response options all in one place.



### Quick and Easy Responses

Respond online and upload supporting documents right from your computer.



### Increased Visibility

Customise views and reports to more effectively track the status of each Dispute through the whole process.

## Getting started on [americanexpress.com/uk/merchant](https://americanexpress.com/uk/merchant)

Creating your [Online Merchant Account](#) is quick and easy:

1. Enter your Merchant Number, personal details, and select your user role.
2. Create your User ID, set your password and security code, and add your contact details.
3. Select Disputes as one of your Online Access Options and complete registration.

Once complete, you're ready to manage Disputes online.

# How to manage Disputes online

## How to use your Online Merchant Account

### Where a Dispute appears

- The dashboard displays a summary of Disputes across all active locations for the past seven days.
- New Disputes will appear in the Disputes table during this period. If there are no Disputes, a message will confirm that you are up to date.
- You can also access Disputes at any time by selecting the Disputes tab from the navigation menu.

### Managing Disputes

- From the Disputes dashboard, you can view case details, upload supporting documents, and track the status of each Dispute.
- Dispute outcomes, including the reason for any lost cases, are available in the timeline view.

## Managing Disputes offline

If needed, you can mail a claim form including the Dispute case number and the Merchant Account Number. Be sure to include the Inquiry number and Merchant Account Number on each page of your submission.

### Send your forms to:

American Express Merchant Services,  
Department 72,  
1 John Street, Brighton, BN88 1NH,  
United Kingdom

## Online tools

If you have questions, we're here to help:



**Live Chat** – Click the 'Chat' button once you login to your [Online Merchant Account](#) to chat with a member of our service team. Monday to Friday, 8:00am to 6:00pm. (9:00am-5:00pm on Bank holidays)

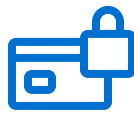
# Tap into the tools to help fight fraud

Fraud is a costly and unfortunate reality for any business that accepts credit cards. However, there are several ways you can help protect yourself against it. These industry-leading tools can help protect your business and your bottom line by making transactions more secure.



## Online/card-not-present fraud prevention

- American Express SafeKey®.
- Accertify Fraud Management.



## In-Store fraud prevention

- Chip and pin.
- Process refunds to the original form of payment, this includes digital wallet transactions, where refunds should be returned to the same wallet used for the original purchase.



## Broader security measures

- Comply with PSD2 / Strong Customer Authentication requirements.
- Maintain PCI data security standards.
- Use fraud monitoring and alerts to spot unusual activity early.

# Stay up to date on ways to prevent Disputes

The more you know about Disputes, the less time you'll spend dealing with them. Here are a few resources we've put together to help you learn more about Disputes and keep up with all we're doing to help you prevent them.



## Webinars

Get advice from industry experts to help answer questions and concerns about Disputes.



## Videos

Access quick videos about Disputes and fraud to get tips in two minutes or less.



## Updated policies

See the changes American Express is making to help you manage Disputes.

## Common reasons for Disputes

### No knowledge Dispute

The Cardmember does not recognise the transaction or business name on their statement.

**To help avoid this:** Ensure your business or trading name is accurate, consistent, and familiar to Cardmembers.

### Credit not presented Dispute

A Cardmember claims a refund or credit was expected but not received.

**To help avoid this:** Clearly communicate your returns and cancellation policies and display them prominently on receipts and at the point of sale. Issue credits promptly once confirmed.

### Goods or services not received Dispute

A Cardmember claims goods or services were not received.

**To help avoid this:** Proactively notify Cardmembers of any fulfilment delays and wait to process the Charge until goods have shipped or services have been provided.

## Understanding the basics

### What is a Dispute?

A Dispute is when a Cardmember doesn't recognise a transaction or they do not agree with the amount of the transaction.

### What is a Chargeback?

A Chargeback is a debit for the amount of the Disputed Charge that American Express is entitled to collect from a Merchant.

### What is fraud?

Fraud is when someone tries to financially gain using deception. This could be by pretending to be someone else, stealing your details, or disputing transactions that they agreed to fairly.

### What is a retrieval request?

A retrieval request asks you to provide specific documents to help us review a disputed transaction. The request will outline the documentation required and the date by which we need your response. Please respond by the reply-by date, either through the online Disputes tool on our website or by post. If we do not receive your response by this date, the transaction amount may be deducted from your Merchant Account and the dispute closed.

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## Why was my Merchant Account debited?

- Financial adjustments depend on the Dispute type and stage. In most cases, a Chargeback is applied at the same time as a debit to your Merchant Account.
- If you provide the requested documentation that successfully refutes the Chargeback, we will reverse the previously applied debit. Please note that this credit may be reversed if we later receive new information from the Cardmember that was not previously available.
- Details of the Dispute timeline and any financial adjustments, including the reason for the adjustment, are available in your [Online Merchant Account](#).

