

AMERICAN EXPRESS



UK Disputes Best Practices

Global Merchant Network Services

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How this guide helps you

This guide is designed to help you prevent Disputes before they happen. It focuses on the everyday actions, setups, and customer communications that reduce the likelihood of Disputes and improve outcomes when issues arise.

This guide complements the UK Disputes How-To Guide.

- The How-To Guide explains what to do after a Dispute
- This guide explains what to do before a Dispute happens
- By following the best practices in this guide, you can:
 - Help customers better recognise charges
 - Understand your policies
 - Resolve issues directly with you – reducing the need for them to contact their Card Issuer

[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.

2. The 5 habits that prevent most Disputes

Applying these core principles can help reduce Disputes.

1

Be clear upfront

Clearly explain pricing, policies, and key terms before payment.



2

Help customers recognise the charge

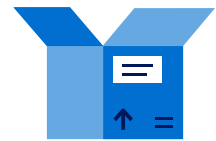
Use consistent trading names and descriptors.



3

Deliver what was promised

And keep clear records.



4

Refund promptly when appropriate

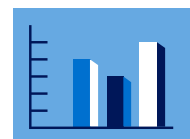
And communicate clearly.



5

Take a balanced approach to Disputes

Refund where appropriate, challenge when supported by evidence.



3. Set clear expectations before taking payment

Clear, well-disclosed policies help reduce misunderstandings and make Disputes easier to resolve.



Clear policies

- Provide written refund, return, cancellation, and any special terms at the point of purchase
- Prominently highlight any restrictions or non-refundable conditions so customers can make informed decisions
- Where a refund is due, processing it promptly (ideally within 10 working days, where operationally feasible) can help reduce the risk of refund-related Disputes
- If a Dispute is raised because a refund has not yet been processed, you may choose to accept the Chargeback via your Online Merchant Account. This will issue the credit to the Cardmember without requiring a separate manual refund.
- Refunds should be processed back to the original payment method wherever possible. For digital wallet transactions, verify the last four digits of the original card used before processing the refund.



Disclosing policies

- Ensure policies are clearly and prominently displayed at time of booking or purchase
- Disclose policies across relevant touchpoints, including:
 - Websites and checkout pages
 - In-store signage
 - Receipts and confirmations
- Obtain customer acknowledgement where possible (for example, a checkbox during online checkout)



Recurring and subscription payments

- Clearly explain billing frequency, amounts, and cancellation terms
- Send a confirmation
- Where possible, provide reminders ahead of renewal or upcoming payments
- Provide notice of any changes in advance

4. Taking payments the right way

Clear processes and consistent records help protect your business.



Help customers recognise the charge

- Ensure your trading name (the Doing Business As (DBA) name registered with American Express) appears correctly on Cardmember statements
- Use clear and consistent descriptors across receipts, invoices, and confirmations
- Where possible, include a customer service phone number on statements
- Provide detailed itemisation on receipts and invoices to help Cardmembers recognise the transaction



Card-Present (in store) transactions

- Obtain an Authorisation Code when required and always for the full transaction amount
- Never split charges to avoid authorisation or floor limits
- Clearly communicate and obtain agreement for any tips or adjustments before finalising the transaction amount

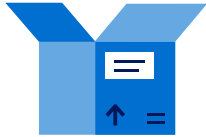


Card-Not-Present and online transactions

- Use authentication tools, such as American Express SafeKey®, where available, to help validate the customer's identity and reduce fraud
- For eligible SafeKey transactions, fraud-related chargeback liability may shift to the Issuer.¹¹ Valid for eligible American Express SafeKey® transactions only

5. Deliver what was promised

Strong documentation is often created during everyday operations. Keeping clear records makes responding to Disputes significantly easier.



Physical goods

- Set realistic delivery expectations at the time of purchase
- Notify customers of delays or stock issues as early as possible
- Use tracked delivery where possible and keep records showing:
 - Date and time of delivery
 - Full delivery address
 - Confirmation of completed delivery
- Use modern delivery verification tools, such as code verification, where available
- For higher-value items, consider utilising track & sign options, keeping proof of signature, and recording package weight before shipping



Services

Keep clear records, including:

- Booking confirmation (customer name, service description, date, and time)
- Evidence of service completion (e.g. signed work orders, service logs, attendance or appointment records)
- Documentation linking the service to the Cardmember and transaction



Digital goods and services

Keep records showing:

- When access was provided or content delivered
- The email address or account used
- Logs showing usage, downloads, or access
- Confirmation messages sent to the customer



Pickup or click and collect

- Obtain a signature on pickup where possible
- Verify identity when appropriate
- Keep records showing date, time, location, and the name or signature of the person who collected the goods

6. Handle refunds clearly and promptly

Prompt, transparent refunds build trust and help reduce Disputes.

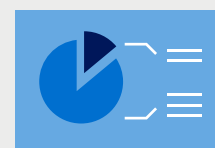
Refunding to the original payment method

- Refunds should be processed back to the original payment method wherever possible. This:
 - Helps Cardmembers recognise the credit on their statement
 - Reduces avoidable confusion that can lead to Disputes
 - Creates a clear link between the original charge and the refund
- For digital wallet transactions, verify the last four digits of the original card used before processing the refund



Partial refunds and adjustments

- Clearly explain the reason for any partial refund
- Show how the refunded amount has been calculated
- Confirm what the Cardmember should expect and when
- Keep records of communications and the rationale for the adjustment



Refund timing and delays

- Set clear expectations for refund timelines
- Notify Cardmembers promptly once a refund has been processed
- Make it easy for Cardmembers to contact you if the refund is not received within the expected timeframe



7. Responding to Disputes

Strong everyday records make stronger Dispute responses.



Consider refunding when:

- A billing error or duplicate charge occurred
- A refund was promised but delayed or processed incorrectly
- Goods or services were not delivered as agreed
- You cannot provide clear supporting evidence



Consider challenging when:

- The goods or services were delivered as agreed
- Your policies were clearly disclosed and accepted
- You have strong documentation supporting the transaction

Compelling evidence

The American Express Global Compelling Evidence policy allows you to provide documentation to show that a Cardmember participated in, received goods or services from or benefited from a Disputed transaction.

Strong documentation may include:

- Proof that goods or services were delivered (including date and time where relevant)
- Documentation linking the transaction, delivery, or collection to the Cardmember or authorised third party (e.g. confirmations, signed forms, photos, emails)
- Evidence that delivery or shipping details match previous undisputed transactions
- For recurring billing, proof of the agreement with the Cardmember
- For travel, evidence of participation in the flight or transportation

How Compelling Evidence works

1. A Dispute is opened
2. You submit Compelling Evidence when you strongly believe that a Cardmember has participated in or benefitted from the transaction
3. American Express will weigh your evidence against the policy requirements and may review it with the Cardmember before making a decision about reversing the chargeback.*

To learn more, view our full policy requirements at americanexpress.com/merchantpolicy

*Compelling Evidence does not mandate that the Card Issuer or any other party conclude, as a matter of fact or law, that the Cardmember participated in the Transaction, received goods or services, or benefited from the Transaction. Any Merchant can use the Compelling Evidence policy to respond to billing inquiries and Chargebacks. Merchants who are on the American Express Fraud Full Recourse program are not eligible to submit Compelling Evidence for claims of fraud.

8. Quick reference checklists

1

Before you take payment

- Your trading name appears clearly on statements, receipts, and confirmations
- Refund, cancellation, and no-show policies are clearly disclosed
- The customer has acknowledged key terms where possible
- Prices, taxes, service charges, and fees are clearly explained
- Authorisation is obtained when required and for the full transaction amount
- For recurring payments, billing frequency and cancellation terms are clearly communicated

2

Before you fulfil an order or provide a service

- An order or booking confirmation has been sent to the customer
- Delivery or service timelines are realistic and clearly communicated
- Any delays or changes are proactively communicated
- Delivery address or service details match the customer's order
- Records are retained that link the transaction to the customer

3

Before you issue a refund

- The refund amount and reason have been confirmed with the customer
- The refund is processed back to the original payment card where possible
- For digital wallet transactions, the card details match the original transaction
- Partial refunds are clearly explained and documented
- The customer has been informed of the expected refund timeline
- Records of the refund and related communications are retained

4

Before you respond to a Dispute

- The reason for the Dispute is clearly understood
- Clear supporting evidence is available for the transaction
- Policies were disclosed and accepted at the time of purchase
- Delivery or service records demonstrate fulfilment
- Customer communications are organised and easy to reference
- Accepting the chargeback is considered if evidence is limited

