

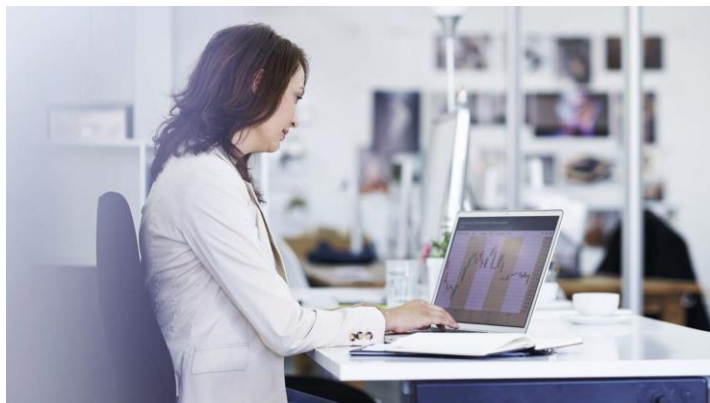
Your guide to managing disputes online

AMERICANEXPRESS.CO.UK/MERCHANT



How to manage your disputes online

This guide will give you a general overview about disputes followed by guidance on how to manage your American Express® disputes online, from finding your way around the site and locating the information you need, to taking the actions you want.



This guide explains:

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The benefits of managing disputes online

Managing and responding to Cardmember disputes is easy with the online disputes tool available on the Merchant website. The online disputes tool allows you to see all open and urgent disputes for your business locations and provides the ability to upload documents and respond online.

Why resolve disputes online?

Managing disputes online is quicker and can also help you avoid 'no-reply' chargebacks. Some of the benefits to managing online include:

Receiving notifications by email when you have new, updated or urgent disputes

Viewing all disputes in one place (rather than numerous letters)

Responding online without the need to respond via mail

Tracking the status of disputes throughout the whole process

The benefits of managing disputes online

- *Continued*

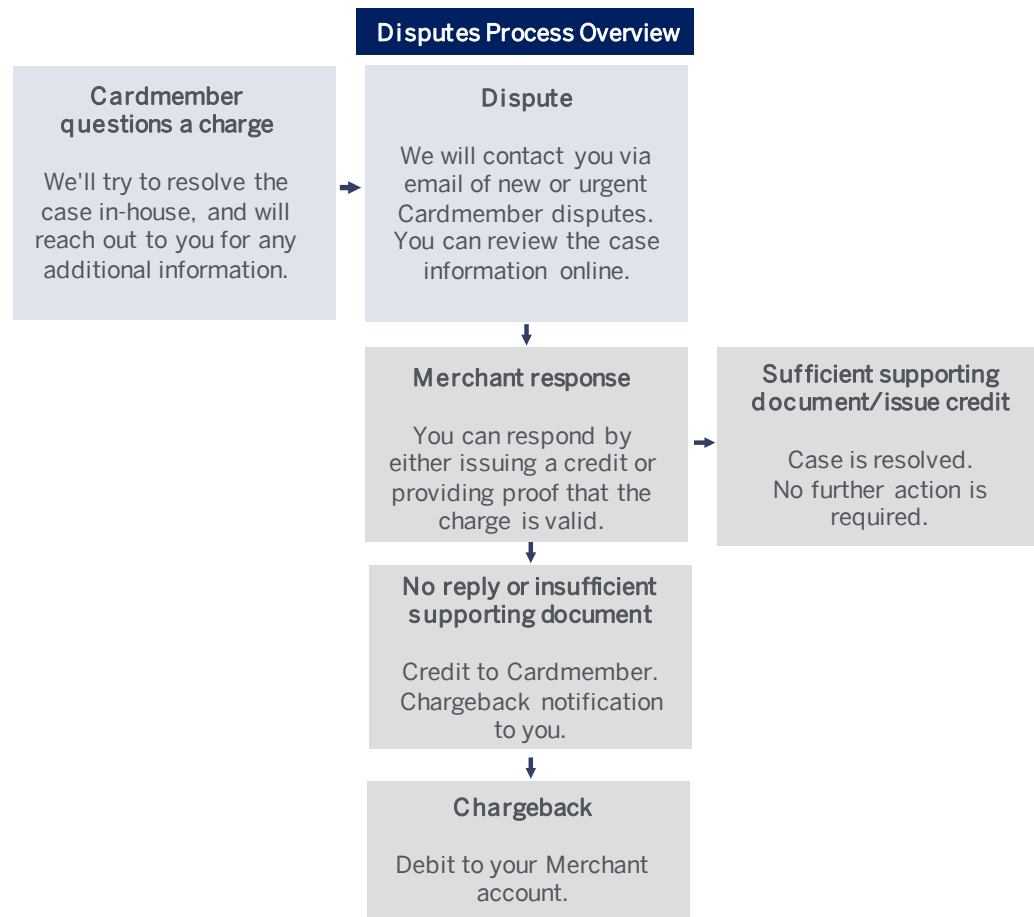
What are disputes and chargebacks?

A dispute occurs when a Cardmember contacts American Express and questions a charge on their Card. We assign a case number and review the charge. This case number and information about the dispute will appear in your online disputes tool.

The most frequent disputes are:

- The Cardmember does not recall the purchase
- Billing error
- Cancelled or not received product/service
- Returns

The amount of time that you have to respond to a dispute depends on the type of dispute. You can find out by checking the 'reply-by' date online. If you are unable to provide proof that the charge is valid before the reply-by date, we will issue a chargeback to your account. You can view your chargebacks online.



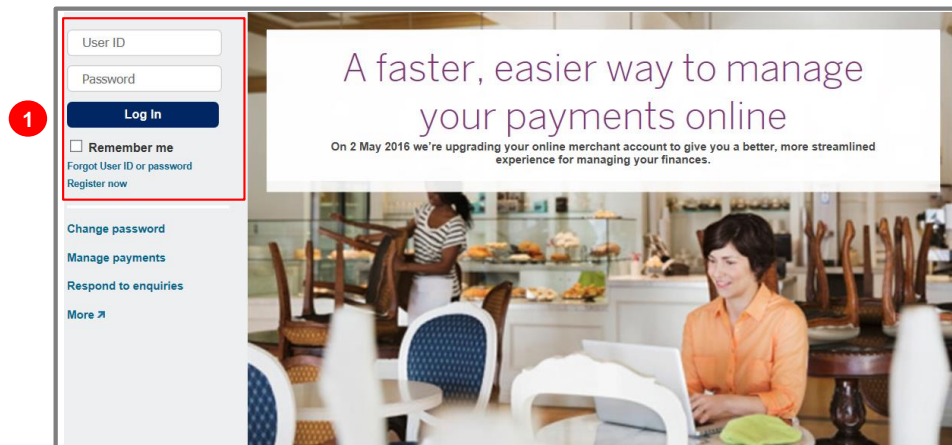
Logging in and enrolling to disputes

1. **Logging in** – Visit americanexpress.co.uk/merchant.
If you already have a User ID and password to manage your Merchant account online, enter your details and click 'log in'.

If you are yet to register online, click '**Register now**' and follow the easy steps to create a new profile and access your Merchant account online.

Enrolling in disputes

You will only be able to manage disputes online if you are enrolled to do so. There are two ways you can enrol to manage your disputes online. The first is during the registration process and the second is from your account summary page. See the steps for each option on the next page:



Logging in and enrolling to disputes - *Continued*

2. **Registration** - After completing steps 1 and 2 of registration, you will reach the final step – Manage Finances. Tick the box titled 'Resolve Disputes' to enrol to manage your disputes online.

By doing so you will no longer receive disputes letters in the mail. They will only appear in your online account. So please make sure to check your online account regularly. You can also set up email notifications to let you know when you have new or updated disputes. [See page 21.](#)

3. **Account summary page** – After logging into your account (via step 1) you will land on your account summary page. If you are not enrolled to manage disputes online you will see a prompt to do so. Click '**Activate**' and follow the steps to enrol in online disputes.

3 Manage Finances

Select Financial Services

☒ View Payments
By choosing this option you can eliminate processing delays and phone calls because you have access to data that is updated every single day.
By signing up to manage Payments online, I understand that I will no longer receive paper statements [Learn more](#)

☒ Resolve Disputes
By Choosing this option you can virtually eliminate "no-reply" chargebacks by handling your billing disputes online.
By signing up to manage Disputes online, I understand that I will no longer receive a paper dispute notification. [Learn more](#)

☒ Manage Merchant Account
Make Changes to your account such as store names, address, and phone numbers. [Learn more](#)

☒ Update Bank Account
View and update bank account information online.

LAUD POTASG TZZUM...

For 3 Locations

[eMail us](#)

[Update email address](#)

[Add/Edit locations](#)

[View E-Statement](#)

[Respond to enquiries](#)

[See all](#)

Recent Payments


Deposited on: 0.00

Total Payments this month: 0.00

No data to display

[Manage enquiries online](#)

[Activate](#)



[Order Point of Purchase Materials](#)

Your summary view

Your summary view is the first page you will see on entering your disputes section of the Merchant website. This page gives you a consolidated overview of all your enquiries¹ and chargebacks².

1. **Filters** help you find and view the information that matters most to you. You can apply a wide range of filters in combination with each other to personalise the disputes summary table and show as little or as much as you like. [See page 9.](#)
2. **Action buttons** are clearly marked above the summary table to enable you to respond to all Cardmember disputes quickly and efficiently. [See page 16.](#)
3. **Summary table** gives you a full list of all Cardmembers disputes and can be customised based on your preferences. [See page 13.](#)
4. **Global controls** allow you to download generate reports, create print previews, search, or return to your account summary or 'home' page at any time. [See page 15.](#)

The screenshot shows the 'Your summary view' interface. It includes a top navigation bar with 'LOCATIONS (1/1)' and 'DATE'. Below this is a filter section with 'TAKE ACTION' (883), 'RESPONDED' (28), 'CLOSED' (1387), and 'ADJUSTMENTS' (0). There are also radio buttons for 'All', 'Not viewed', 'Viewed', 'Chargebacks', 'Enquiries', and 'Case updates'. Below the filter section is a table with columns for 'CASE NUMBER', 'SETTLEMENT AMOUNT', 'SETTLEMENT DATE', 'SOC AMOUNT', 'REPLY BY', 'TRANSACTION AMOUNT', 'STATUS', and 'REASON AND CODE'. The table lists five disputes. Callout 1 points to the filter section, callout 2 points to the action buttons, callout 3 points to the summary table, and callout 4 points to the global controls.

	TAKE ACTION	RESPONDED	CLOSED	ADJUSTMENTS
	883	28	1387	0

Showing 1-20 of 883

Agree to full refund Respond Respond offline

	CASE NUMBER	SETTLEMENT AMOUNT	SETTLEMENT DATE	SOC AMOUNT	REPLY BY	TRANSACTION AMOUNT	STATUS	REASON AND CODE
<input type="checkbox"/>	D-1430624	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£62.32	Please respond	Retrieval-6014
<input type="checkbox"/>	D-1430625	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£60.87	Please respond	Retrieval-6014
<input type="checkbox"/>	D-1435737	£158,308.11	15/8/2015	£163,052.00	15/2/2016	£35.03	Please respond	Retrieval-6014
<input type="checkbox"/>	D-1435740	£198,334.36	18/8/2015	£204,220.97	15/2/2016	£62.30	Please respond	Retrieval-6014
<input type="checkbox"/>	D-1435744	£196,883.73	19/8/2015	£202,704.00	15/2/2016	£67.51	Please respond	Retrieval-6014

¹ **Enquiry:** In some cases, you may instantly receive a chargeback without the option to respond, such as when fraudulent activity is suspected.

² **Chargeback:** A chargeback is where after investigation of the dispute, we debit your account by the amount of the disputed transaction and credit the Cardmember with the same amount. In some cases, you may instantly receive a chargeback without the option to respond, such as when fraudulent activity is suspected.

The disputes summary table

This is a table of all transactions that have been disputed.

The **summary table** features a range of default columns. These show key information about each enquiry or chargeback, including case number¹, status², date received³, reply by⁴, and amount⁵.

1. **Columns Preferences**, their order, and the level of data displayed can be customised to suit your needs.
2. **Orange exclamation marks** show urgent responses that require a response within the next 7 days.
3. **The reason and code** helps you identify why the Cardmember has disputed the transaction. Simply click on the blue reason and code on any line item and a detailed description of the reason will appear.
4. **Use the horizontal scroll bar and arrows** to view more details about each case.

The screenshot shows a web interface for managing disputes. At the top, there are three tabs: 'Agree to full refund', 'Respond', and 'Respond offline'. Below the tabs is a search bar containing '0/883'. The main table has columns: CASE NUMBER, SETTLEMENT AMOUNT, SETTLEMENT DATE, SOC AMOUNT, REPLY BY, TRANSACTION AMOUNT, STATUS, and REASON AND CODE. There are 10 rows of data. Callout 1 points to the table header. Callout 2 points to an orange exclamation mark in the STATUS column of the 5th row. Callout 3 points to the 'Retrieval-6014' link in the REASON AND CODE column of the 6th row. Callout 4 points to the horizontal scroll bar at the bottom of the table.

		CASE NUMBER	SETTLEMENT AMOUNT	SETTLEMENT DATE	SOC AMOUNT	REPLY BY	TRANSACTION AMOUNT	STATUS	REASON AND CODE
<input type="checkbox"/>	➔	D-1430624	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£62.32	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1430625	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£60.87	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1435737	£158,308.11	15/8/2015	£163,052.00	15/2/2016	£35.03	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1435740	£198,334.36	18/8/2015	£204,220.97	15/2/2016	£62.30		Retrieval-6014
<input type="checkbox"/>	➔	D-1435744	£196,883.73	19/8/2015	£202,704.00	15/2/2016	£67.51	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1435761	£142,346.97	23/8/2015	£146,578.81	15/2/2016	£10.32	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1435763	£154,696.46	24/8/2015	£159,325.72	15/2/2016	£62.29	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1435765	£189,534.57	25/8/2015	£195,168.47	15/2/2016	£64.91	Please respond	Retrieval-6014
<input type="checkbox"/>	➔	D-1435766	£189,534.57	25/8/2015	£195,168.47	15/2/2016	£64.92	Please respond	Retrieval-6014

¹ **Case number:** The unique number that is allocated by American Express to each individual enquiry or chargeback. This helps to track and identify cases throughout the process.

² **Status:** We include distinct status titles so that you can track each stage of the disputed transaction. This way, everyone understands what the current situation is and what the next steps are.

³ **Date received:** This is the date that the Cardmember disputed the charge and was allocated to your account.

⁴ **Reply by:** This is the date you need to respond to American Express by.

⁵ **Amount:** The £ amount that the Cardmember has disputed. This can be all or part of the original transaction.

Filtering the disputes summary table

You can filter your summary table by **location**, **date**, **status** or **type** simply by clicking on the relevant filtering buttons. This will then update the table to display all disputes associated with the selected filters.

1. **Filtering by location** - Click on **location** to filter the information on the page based on your different business locations. [See page 11](#).
2. **Filtering by date** - Click **date** to view cases for certain date ranges. [See page 12](#).
3. **Filtering by status** - You can filter your disputes summary table by the status of the dispute. There are four main options to filter by; Take Action¹, Responded², Closed³ and Adjustments⁴.

You can also drill down further into each status by clicking on each arrow.

¹ **Take Action:** cases that require your response

² **Responded:** cases that the you have responded to

³ **Closed:** this status represents the verdict/decision made on the case, or if the case has expired

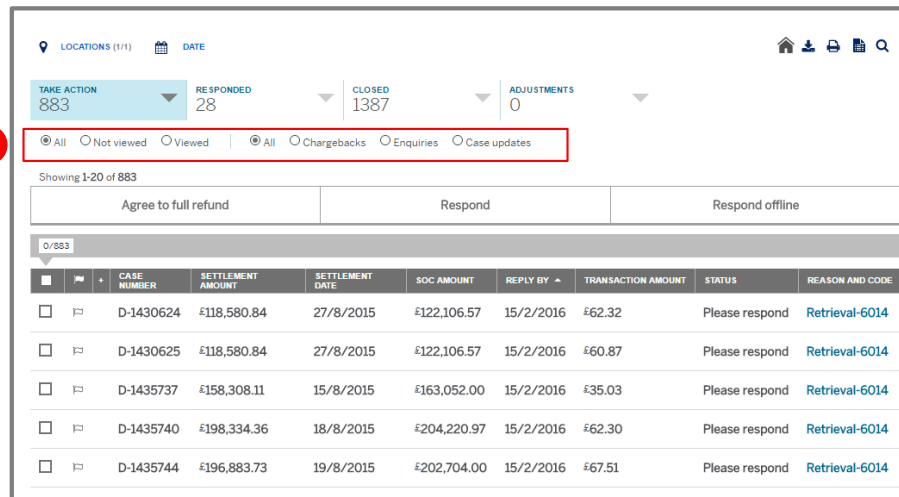
⁴ **Adjustments:** after a case is closed, the adjustment status represents the actual crediting or debiting that occurs

The screenshot shows the Disputes Summary Table interface. At the top, there are filter buttons for **LOCATIONS (1/1)** (callout 1), **DATE** (callout 2), and a dropdown for **TAKE ACTION** (callout 3). Below these are filters for **RESPONDED** (28), **CLOSED** (1387), and **ADJUSTMENTS** (0). There are also radio buttons for **All**, **Not viewed**, **Viewed**, **Chargebacks**, **Enquiries**, and **Case updates**. The table shows 1-20 of 883 results. The table columns are: **CASE NUMBER**, **SETTLEMENT AMOUNT**, **SETTLEMENT DATE**, **SOC AMOUNT**, **REPLY BY**, **TRANSACTION AMOUNT**, **STATUS**, and **REASON AND CODE**. The table lists several cases, all with a status of "Please respond" and a reason of "Retrieval-6014".

Below the table, there are four filter panels for **TAKE ACTION** (32014), **RESPONDED** (708), **CLOSED** (6446), and **ADJUSTMENTS** (157). Each panel has a list of options and an **Apply** button. The **TAKE ACTION** panel has options: **PLEASE RESPOND**, **PLEASE RESPOND**, and **PLEASE RESPOND OFFLINE**. The **RESPONDED** panel has options: **RESPONDED ONLINE**, **RESPONDED OFFLINE**, and **RESPONSE RECEIVED**. The **CLOSED** panel has options: **CLOSED - IN YOUR FAVOR**, **CLOSED - CARD MEMBER REFUNDED**, **EXPIRED**, and **CLOSED**. The **ADJUSTMENTS** panel has options: **CREDIT ADJUSTMENT** and **DEBIT ADJUSTMENT**.

Filtering the disputes summary table - *continued*

4. **Filtering by type** - One of the most useful ways to filter is by type. You can choose to look at all your 'viewed' or 'unviewed' cases to easily sort cases that you have already opened or are yet to view. You will also notice in the summary table that all unviewed cases will be bold and viewed cases will be unbolded, to give you a clear picture of the cases that require attention. Alternately you can filter by 'enquiries' or 'chargebacks'.



The screenshot shows a web interface for managing disputes. At the top, there are filters for 'LOCATIONS (1/1)', 'DATE', 'TAKE ACTION' (883), 'RESPONDED' (28), 'CLOSED' (1387), and 'ADJUSTMENTS' (0). Below these, a red box highlights the filter options: 'All' (selected), 'Not viewed', 'Viewed', 'All' (selected), 'Chargebacks', 'Enquiries', and 'Case updates'. The table below shows a list of disputes with columns for 'CASE NUMBER', 'SETTLEMENT AMOUNT', 'SETTLEMENT DATE', 'SOC AMOUNT', 'REPLY BY', 'TRANSACTION AMOUNT', 'STATUS', and 'REASON AND CODE'. The first five rows of data are visible, all with a status of 'Please respond' and a reason of 'Retrieval-6014'.

		CASE NUMBER	SETTLEMENT AMOUNT	SETTLEMENT DATE	SOC AMOUNT	REPLY BY	TRANSACTION AMOUNT	STATUS	REASON AND CODE
<input type="checkbox"/>	+	D-1430624	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£62.32	Please respond	Retrieval-6014
<input type="checkbox"/>	+	D-1430625	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£60.87	Please respond	Retrieval-6014
<input type="checkbox"/>	+	D-1435737	£158,308.11	15/8/2015	£163,052.00	15/2/2016	£35.03	Please respond	Retrieval-6014
<input type="checkbox"/>	+	D-1435740	£198,334.36	18/8/2015	£204,220.97	15/2/2016	£62.30	Please respond	Retrieval-6014
<input type="checkbox"/>	+	D-1435744	£196,883.73	19/8/2015	£202,704.00	15/2/2016	£67.51	Please respond	Retrieval-6014

Filtering by location

After clicking on the '**locations**' button, you will be presented with further location filtering options. This will be a list of all the business locations you have already registered and set up with American Express. The number of locations you see will depend on your user ID set up.

The locations will be displayed hierarchically. Select or deselect the check boxes next to the locations you wish to see and then click '**View**' to update the disputes summary table.

If you are registered at a higher level head office account you will see all locations underneath that account. Alternatively if your user ID is set up for a single location you will only see what appear.



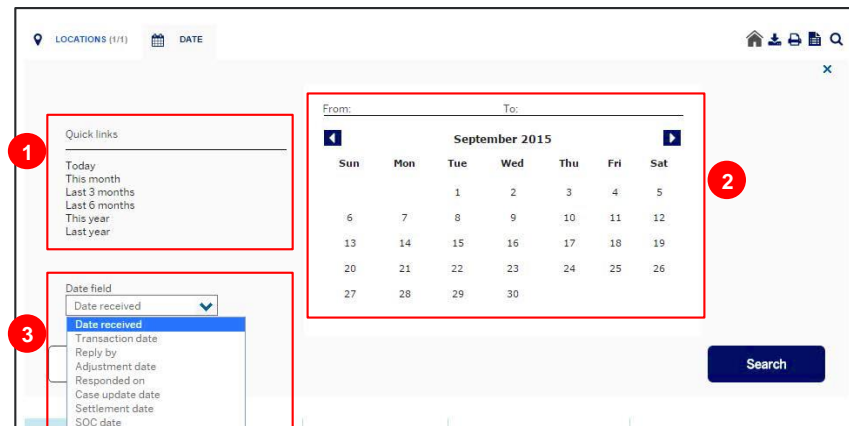
The screenshot shows a modal dialog box titled 'LOCATIONS (1/1)' with a 'DATE' filter icon. It contains a table with two columns: 'Merchant #' and 'ID'. The first row has a checked checkbox, the merchant number '1234XXXX', and the ID '(0)'. At the bottom, there are 'Cancel', 'Reset', and 'View' buttons. The 'View' button is highlighted in blue.

Merchant #	ID
<input checked="" type="checkbox"/> 1234XXXX	(0)

Filtering by date

Click on the '**date**' button to reveal further date filtering options.

1. Quickly sort by predefined time periods such as 'This Month', 'Last 3 months', 'Last 6 months', 'This year' or 'Last year'.
2. Alternatively, you can choose a custom date range using the 'from' and 'to' function within the interactive calendar.
3. Filter by a wide range of status dates, including 'Date received' and 'Transaction date'. A full list of options and their meanings is below:



Date received: The date that the dispute is raised and added to your account.

Transaction date: The date when the disputed transaction was processed by your business.

Reply by: The date by which you must submit a response to American Express to ensure your response can be reviewed and taken into account to avoid a chargeback.

Adjustment date: The date that an adjustment amount is deducted from your account due to a dispute or chargeback.

Responded on: The date that you responded to a dispute.

Case update date: The date that the case was updated by American Express.

Settlement date: The date that the disputed transaction was paid to you by American Express. All payments are paid based on submissions, so the disputed transaction will be paid to you as part of the payment for the wider submission.

SOC date: The date that the disputed transaction was submitted to American Express for payment.

Customising the disputes summary table

There is a lot of information on each case that isn't automatically displayed in the summary table. Further columns can be accessed by scrolling to the right of the table using the horizontal scroll bar. If you prefer you can customise the table to automatically display the information you want.

- 1. Add or delete columns** - Click the [+] button in the table header to see the full range of columns available. To add or remove a column in the table, simply select or deselect the relevant check boxes. You can re-order your columns by dragging the column titles up and down the list. The highest in the list will be displayed in the first column in the summary table, the second in column two, etc. Once you're happy with the selection, click 'Apply'.
- 2. Sorting data in the columns** - In many of the columns you can use the white triangle icon to sort and order the information.
- 3. Flag disputes** - You can flag disputes as you go along by clicking on the flag icon. This will help you quickly find specific cases for future reference. The flags are unique to each User ID on the account, for instance if you have five different users from your business accessing the account, each user can have their own flags and they will not appear across all users on the account.

The screenshot shows the 'Disputes Summary' interface. At the top, there are three tabs: 'Agree to Full Refund', 'Respond', and 'Respond offline'. Below the tabs is a table with columns: STATUS, CASE NUMBER, REPLY BY, REASON, AMOUNT, and REASON AND CODE. A red box highlights the table header area, with a red circle '1' pointing to the '+' icon in the STATUS column and a red circle '2' pointing to the 'REPLY BY' column header. A modal window is open, showing a list of columns with checkboxes. The modal has 'Select All' and 'Reset to Default' buttons at the top, and 'Cancel' and 'Apply' buttons at the bottom. A red circle '3' points to the 'Apply' button. The table below the modal shows two rows of dispute data.

STATUS	CASE NUMBER	REPLY BY	REASON	AMOUNT	REASON AND CODE
Please respond	1129667AUT	2/15/2016	Authorization/ Approval Code	\$46.00	Authorization/ Approval Code-A01
Please respond	1078380AUT	2/16/2016	Authorization/ Approval Code	\$551.00	Authorization/ Approval Code-A01

Getting the details of a case

To get the full details and history of a dispute, simply click on that particular dispute in the summary table. You will then be shown the details view, including multiple layers of detail and history.

1. **Return to the summary view** at any time by clicking the [X] to close the detail view.
2. **Dispute details** includes dispute amount, Cardmember name, Card number, tracking number and a reason code which puts the key information at your finger tips for quick reference. Click **'More'** for a further list of details such as charge date and return location.
3. **Actions you can take** to help resolve the dispute as quickly and as fairly as possible. You can respond to the open case by clicking on any of the 3 response options
4. **Next steps** takes you through what to expect and how to proceed in order to resolve and close the case.
5. **Dispute history** gives you a chronological history of the dispute.
6. **View all** allows you to view the full details of any responses that have been logged on the case, including comments and supporting documentation.

The screenshot shows the 'Dispute details' page. At the top, there are filters for 'All', 'Not viewed', 'Viewed', 'All', 'Chargebacks', 'Enquiries', and 'Case updates'. Below these are three buttons: 'Agree to full refund', 'Respond', and 'Respond offline'. A table lists dispute cases, with the first one highlighted: D-1140044, Status: Please respond, Reply by: 24/9/2015, Days left: 2, Reason and code: Retrieval-6014, Amount: GBP £83.25, SOC Amount: GBP £4768.56, SOC Date: 15/5/2015. The 'Dispute details' section includes a 'Print preview' link, a description of the dispute, and a table of amounts: Disputed amount (GBP £83.25), Chargeback amount (0.00), and Charge amount (GBP £83.25). Below this is a table with Cardmember, Card number, N/A, Tracking number, and Case type. The 'What you can do' section has a 'More' link. The 'What will happen' section explains the next steps. The 'Dispute history' table shows a single entry for 8/9/2015 with status 'Please respond' and type 'Enquiry'. A 'VIEW ALL' link is present in the history table.

1. Close button (X)

2. Dispute details section

3. What you can do section

4. What will happen section

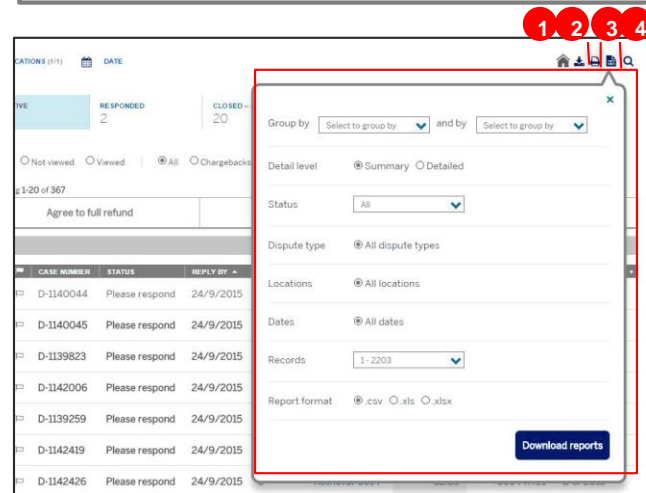
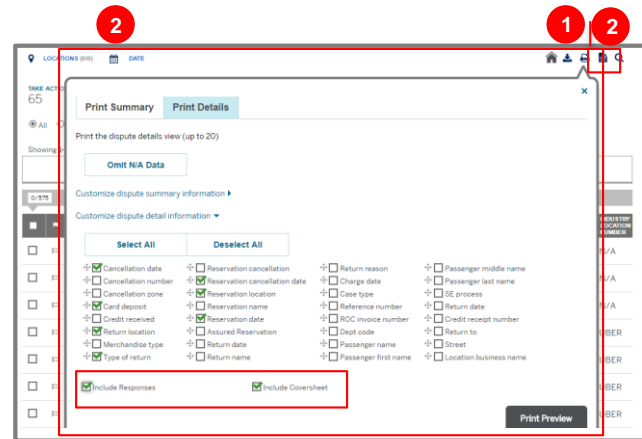
5. Dispute history table

6. VIEW ALL link in dispute history table

Searching, downloading and printing reports

The icon toolbar at the top of the page lets you quickly search, view a print preview, download, or create a report from any page.

- 1. Download.** When you click on the download button you will be able to create a .CVS, .XLS or .XLSX file that will display up to 10,000 cases. All 30 data points are available in individual columns which match the labelling in the online system.
- 2. Print preview** allows you to view cases in a print friendly format. You can choose to print a summary only or the full details. If you choose the summary, you can include up to 8 columns. If you choose the full details option, you can print up to 20 cases at one time. Choose the disputes you want to print. You can customise the detail information and also choose to include the responses and a coversheet.
- 3. Report.** The report tool gives you the ability to download a customised report in .CVS, .XLS or .XLSX. Select how you want to sort the information (date, location, etc.) by using the 'Group by' menu.
- 4. Search.** You can search for cases by Cardmember number, disputed amount and/or case number. You can also filter your search by date and location so that you can find the cases and information you need quickly and easily. If you wish to search by a particular date range, you should use the date function at the top of the page before clicking on the search function.



Taking action

When you are on the summary view or the details view, you will see three ways to respond to a dispute. You can '**Agree to Full Refund**', '**Respond**', or '**Respond offline**'.

1. **Agree to the full refund** - Select this to refund the Cardmember the full disputed amount. If American Express refunds the Card Member on your behalf, it will result in a chargeback which will be deducted from your submissions.
2. **Respond** Select this if you don't agree with the dispute or only wish to refund a portion of the disputed amount. This option is for online responses only.
3. **Respond offline** If you don't agree with the dispute but want to respond offline rather than submitting an online response, then click 'respond offline' to generate a fax or mail cover sheet which you can then download and print. Once you respond offline you will no longer be able to track this dispute online. Alternatively, you can also email your documentation to American Express using the email address supplied in the 'respond offline' screen.

1 Agree to Full Refund 2 Respond 3 Respond offline

Respond

Choosing to respond means that you do not agree with the dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Card Member below.

0 \$ %

Reason: Select a comment

Additional comments 0/444

Add attachments

Support required to request a Chargeback, Reversal:

- ☒ Proof that a valid Authorization Approval was obtained for the full amount of the Charge in accordance with the Agreement unless exceptions apply, or
- ☒ Proof that a Credit which directly offsets the Disputed Charge has already been processed

Add receipts, itemizations and signed agreements to help support this charge.

Attachments must be:

- JPEG, TIFF, DOC/DOCX, or PDF
- 100, 200 or 300 DPI
- Black and white
- When responding to a single case: No more than 20 pages or 5MB and 5 files per case.
- When responding to multiple cases: No more than 20 files per response.

[Add Tags](#) Include tracking and reference numbers

[Attach files](#)

Cancel ☐ Enter initials to verify this information Submit

Taking action - *continued*

4. As part of the Respond option, you can refuse to refund the entire disputed amount (in which case you should select £0 or 0% in the box) or you can enter the amount you are willing to refund. Once the amount field is complete you will then have the option to select a reason or comment from the drop down menus. Selecting a reason is mandatory, so you must complete this before you can submit the response. Use this box to add a new unique comment (as apposed to a previously saved comment). Adding a comment is mandatory, so you must choose to add a new one or use a pre-saved one, for every response.
5. Use the Additional Comments box to add any additional commentary that you believe will assist us in our review. Please do not duplicate a previously saved comment. Adding a comment is mandatory.
6. Add tags (for example, tracking numbers) to your response to help you track the case and make it easy to find this response in the future.
7. The supporting material guide will help you determine the best evidence and supporting material that you can submit to us to show that the charge is valid.

The screenshot shows the 'Respond' form in a dispute resolution system. The form has three tabs: 'Agree to Full Refund', 'Respond' (selected), and 'Respond offline'. The 'Respond' tab contains a form with several fields and sections. A red box labeled '4' highlights the amount field, which shows '0' and a dropdown for currency and percentage. Another red box labeled '5' highlights the 'Additional comments' text area. A third red box labeled '6' highlights the 'Add Tags' button. A fourth red box labeled '7' highlights the 'Add attachments' section, which includes a list of required documents and a file upload button. The form also includes a 'Reason' dropdown, a 'Select a comment' dropdown, a 'Cancel' button, and a 'Submit' button.

Taking action - *continued*

8. Additional documentation to support your case (such as receipts) can be added using the '**Attach files**' link. This will take you directly to the response screen. It is very important to use an accepted file format and size listed on the page. Otherwise, the attachment will not work and your response will not be processed correctly.
9. Sign electronically by giving your initials to verify the information. Once your response is complete, click '**Submit**'. Once you submit your response, you will have the option to view the Dispute you responded to.

Respond

Choosing to respond means that you do not agree with the dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Card Member below.

0 \$ %

Reason: Select a comment

Additional comments

0/444

Add attachments

Support required to request a Chargeback Reversal:

- ☒ Prove that a valid Authorization Approval was obtained for the full amount of the Charge in accordance with the Agreement unless exceptions apply, or
- ☒ Prove that a Credit which directly offsets the Disputed Charge has already been processed.

Add receipts, itemizations and signed agreements to help support this charge.

Attachments must be:
JPEG, TIFF, DOC/DOCX, or PDF
100, 200 or 300 DPI
Black and white
When responding to a single case: No more than 20 pages or 1MB and 5 files per case.
When responding to multiple cases: No more than 20 files per response.

8 [%Attach files](#)

9 Enter initials to verify this information **Submit**

[Add Tags](#) Include tracking and reference numbers

Cancel

Agree to Full Refund	Respond	Respond offline			
<p>9 Thank you for submitting your response. Click here to view the dispute(s) to which you have just responded.</p>					
STATUS	CASE NUMBER	REPLY BY	REASON	AMOUNT	REASON AND CODE
Responded online	1349639AUT	2/8/2016	Authorization/ Approval Code	\$885.00	Authorization/ Approval Code-A01

Taking action - *continued*

10. A list of all your unsuccessful attachments will appear as an orange notification on your disputes summary page so you can see which cases require you to add a new file. Unsuccessful uploads will also be listed in the history section of any particular case.

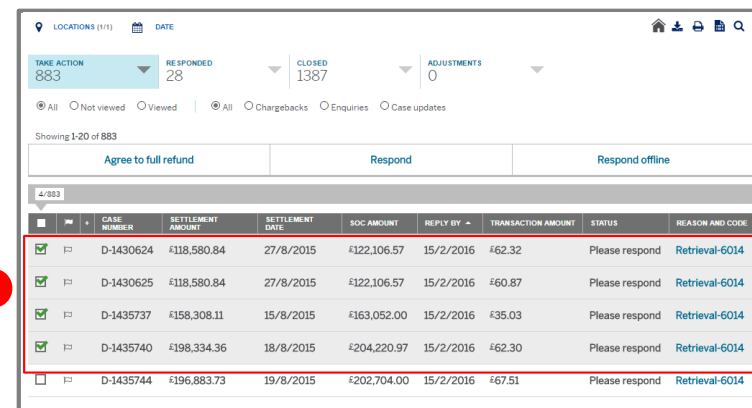
It's important for you to know that it can take up to seven days for an attachment to load correctly after you have sent your response. We recommend that you check your online disputes regularly to keep up to date with all your dispute updates and to check that the supporting documents you loaded were sent successfully.



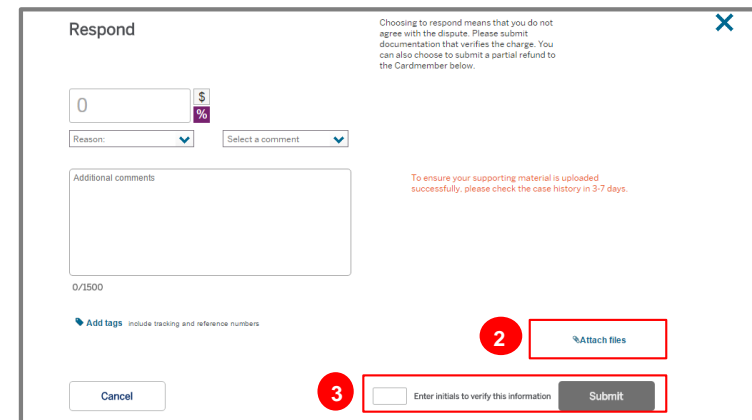
Responding to multiple disputes at once

Rather than replying to several cases individually, you can save time by issuing full refunds or responding to disputes in batches of up to 20 cases at a time. When you respond to cases in a batch you won't be able to tailor your responses; you must use the same reason code and comment for every case.

1. Select the checkboxes next to all the cases you want to include. You can then '**Agree to Full Refund**' or '**Respond**' to all in one go.
2. From the respond page, simply click '**Attach files**' to see a list of your selected cases. You will notice that each has its own line. This enables you to upload an attachment to all these cases. This can be repeated if there is more than one attachment. All of the loaded files will then be attached to the one response and submitted in one go.
3. Enter your initials to verify the information and sign electronically. Once your response is complete, click '**Submit**' and the cases will be responded to in one batch.



	CASE NUMBER	SETTLEMENT AMOUNT	SETTLEMENT DATE	SOC AMOUNT	REPLY BY	TRANSACTION AMOUNT	STATUS	REASON AND CODE
<input checked="" type="checkbox"/>	D-1430624	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£62.32	Please respond	Retrieval-6014
<input checked="" type="checkbox"/>	D-1430625	£118,580.84	27/8/2015	£122,106.57	15/2/2016	£60.87	Please respond	Retrieval-6014
<input checked="" type="checkbox"/>	D-1435737	£158,308.11	15/8/2015	£163,052.00	15/2/2016	£35.03	Please respond	Retrieval-6014
<input checked="" type="checkbox"/>	D-1435740	£198,334.36	18/8/2015	£204,220.97	15/2/2016	£62.30	Please respond	Retrieval-6014
<input type="checkbox"/>	D-1435744	£196,883.73	19/8/2015	£202,704.00	15/2/2016	£67.51	Please respond	Retrieval-6014



Respond

Choosing to respond means that you do not agree with the dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Cardmember below.

0 \$ %

Reason: Select a comment

Additional comments

0/1500

Add tags include tracking and reference numbers

Attach files

Cancel

Enter initials to verify this information Submit

Checking your email for notifications

As well as managing your disputes online, you can set up a range of notifications sent direct to you via email. These notifications can let you know when a Cardmember has disputed a charge, when a case is updated, or remind you when cases are close to the reply by date.

1. Manage the type of notifications you receive for disputes from your profile (which you can access from your account summary page – the first page you see upon logging in to the Merchant site). Once in your profile area select '**Notifications**'. This is where you can select the types of notifications you want to receive, or turn them off completely. There are four types of email notifications that you can activate: new inquiries, new chargebacks, case updates and urgent cases (those that require a response within the next seven days). In your profile you can also update your email address specifically for dispute notifications. You can even enter group distribution emails here so dispute emails are sent to multiple team members within your business.
2. Email notifications will allow you to quickly identify the specific cases that require attention by summarising the case details within the email. This allows you to easily find and respond to the cases at hand.

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATION

MANAGE LOCATIONS

Payment Notifications

By turning this service ON, I understand that I will receive paper statements online and will no longer receive paper statements or paper statement postage costs.

Note: You will start receiving online statements after your first full month of enrolment.

☐ OFF ☒ ON **New Statement Available**

[SEE DETAILS](#)

Dispute notifications will be sent to retail_banking@next.co.uk [EDIT](#)

DISPUTE NOTIFICATIONS

By turning this service ON, I understand that I will be managing disputes online and will no longer receive a paper dispute notification.

☐ OFF ☒ ON **New Inquiries**

[SEE DETAILS](#)

EXPRESS

You have received at least one new Enquiry. View Enquiry details now.

Case Number	Merchant Account	Respond by	Type	Reason	Charge Amount	Disputed Amount

[And 00000 more...](#)

To access and respond to an Enquiry please go to www.americanexpress.co.uk/newenquiries and follow these easy steps:

1. Enter your user ID and Password.
2. A listing of all New Enquiry Updates will be displayed.
3. Click the Enquiry Number for the corresponding Update to view the details.

Chargeback prevention: Preventing chargeback when receiving disputes

The table provides further information on the types of disputes that Cardmembers can raise and the supporting documentation American Express requires to resolve the disputes. The example documentation provided is the minimum level of support suggested. If there is more evidence available for any individual case, please attach as much supporting material as possible to assist with the dispute resolution.

DISPUTE/ CHARGEBACK	DISPUTE/ CHARGEBACK REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Chargeback documentation	Support required to validate Cardmember's claim for example: credit not received, duplicate billing, goods not received, paid through other means	1. Clearly signed (except for PIN transactions) and itemised receipt or invoice that supports the transaction	<ul style="list-style-type: none"> Signed receipt and itemised invoice Itemised invoice linking the order to the Cardmember and the booking confirmation/ cancellation policy Signed proof of delivery receipt
ISO 6003		2. Proof that the Cardmember agreed to transaction/ made the booking or reservation and received confirmation 3. Website name/ URL/ product description/ IP address/ cancellation policy 4. Signed proof of shipment and delivery with the delivery address and date	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Cardmember claims fraud	Cardmember has advised American Express that they believe that the transaction is fraudulent	<ol style="list-style-type: none"> Clearly signed (except for PIN transactions) and itemised receipt or invoice that supports the transaction Proof that the Cardmember agreed to transaction/ made the booking or reservation and received confirmation Website name/ URL/ product description/ IP address/ cancellation policy Signed proof of shipment and delivery with the delivery address and date. 	<ul style="list-style-type: none"> Signed receipt and itemised invoice Itemised invoice linking the order to the Cardmember and the booking confirmation/ cancellation policy Signed proof of delivery receipt
ISO 6006			
Card Member requests copy bearing signature	Cardmember requests supporting documentation of the charge bearing their signature for their records	<ol style="list-style-type: none"> Clearly signed (except for PIN transactions) and itemised receipt or invoice Signed proof of shipment and/ or delivery with the delivery address and date Signed membership contract indicating the expiration date and renewal policy. 	<ul style="list-style-type: none"> Signed receipt and Itemised invoice Signed proof of delivery receipt Signed contract and policy details
ISO 6008			
Documentation previously sent is illegible/ incomplete	Supporting documents for a responded dispute are either not legible, do not relate to the correct Cardmember or have not been received in their entirety	<ol style="list-style-type: none"> Please re-send clearer documentation in it's entirety to satisfy the requirements of the dispute 	
ISO 6013			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Unrecognised transaction	Cardmember has advised us that A transaction on the Cardmembers statement that is unrecognised and requires further documentation and/ or information	<ol style="list-style-type: none"> 1. Clearly signed (except for PIN transactions) 2. Itemised receipt or invoice that supports the transaction 3. Proof that the Cardmember agreed to transaction/ made the booking or reservation and received confirmation 	<ul style="list-style-type: none"> • Signed receipt and Itemised invoice • Itemised invoice linking the order to the Cardmember and the booking confirmation/ cancellation policy • Signed proof of delivery receipt
ISO 6014		<ol style="list-style-type: none"> 4. Website name/ URL/ product description/ IP address/ cancellation policy 5. Signed proof of shipment and delivery with the delivery address and date 	
Personal information	Cardmember is requesting supporting documentation for a particular charge for their personal records	<ol style="list-style-type: none"> 1. Clearly signed (except for PIN transactions) and itemised receipt or invoice 2. Signed proof of shipment and/ or delivery with the delivery address and date 	<ul style="list-style-type: none"> • Signed receipt and Itemised invoice • Signed proof of delivery receipt • Signed contract and policy details
ISO 6016		<ol style="list-style-type: none"> 3. Signed membership contract indicating the expiration date and renewal policy 	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Incorrect transaction amount or primary account number presented	Cardmember advised charges were incorrectly submitted by either being altered after signed for by them or submitted using an incorrect Card number or charge amount	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the transaction amount was not in error or that the amount had not been altered 3. Itemised support for the altered amount and that it was approved by the Cardmember 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised signed receipt/ invoice for the full amount of the charge • Statement proving Cardmember agreed to this amount
ISO 4507			
Multiple processing	A charge was incorrectly submitted more than once to Cardmembers account	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Fully itemised documents that links the Cardmember to each charge processed and prove that all transactions are valid 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice that links each good/ service to each charge
ISO 4512			
Credit not presented	Cardmember advised a credit has not been applied to their account for either: goods/ services cancelled, an advance deposit/ payment or a no show reservation	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been Processed 2. A copy of your cancellation policy and a statement indicating why the cancellation does not comply with your policy 3. Copy of signed support; itemisation and proof that the refutes the Cardmembers claim or that their evidence is incorrect or inaccurate 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing full amount) • Itemised invoice linking the order to the Cardmember and copy of the cancellation policy highlighting non-compliance and why no credit is due
ISO 4513			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Paid through other means	Cardmember advised charges were incorrectly submitted by either being altered after signed for by them or submitted using an incorrect Card number or charge amount	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the Cardmembers payment was not related to the disputed transaction 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing full amount) • Fully itemised invoice/ receipt that links the payment to another charge
ISO 4515			
No reply to disputes enquiry letter	American Express requested documents to support a dispute that a Cardmember has raised, but did not receive a reply from the Merchant	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing full amount)
ISO 4516			
Insufficient or unclear reply to disputes enquiry letter	Received documents from the Merchant to support a charge Cardmember queried but they were either not completely clear or didn't link the charge to Cardmember	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Fully itemised documents that are clear, complete and directly link the Cardmember to the transaction 3. Proof that the documents were sent and received by American Express within the reply by date on the disputes inquiry letter 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice/ receipt that directly links the Cardmember to the charge • A successfully completed fax transmission report
ISO 4517			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Invalid authorisation	A charge was submitted for payment where either the approval code had expired; the authorisation was declined or a single authorisation for the total charge amount was not obtained	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing full amount) • A valid authorisation code obtained prior to the submission of the charge for the full transaction amount
ISO 4521		2. Proof that the original transaction was improperly described and did not exceed the network floor limit 3. Proof that a single authorisation for the full amount of the transaction was obtained on the transaction date and submitted in less than 7 days after obtaining authorisation	
Unassigned Card Member account number	Card number provided was not valid and American Express was not able to assign the charge to the correct account	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • A copy of imprinted slip or receipt showing the account number from the magnetic stripe
ISO 4523		2. Evidence a Card carrying the disputed account number was used at point of sale terminal with a copy of the imprinted slip or copy of the receipt which read the account number from the magnetic strip, or chip	
Missing signature	Cardmember claimed fraud and documents provided do not show their signature	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount)
ISO 4526		2. Proof that the receipt carries a signature OR that the Cardmember was present at the time of the transaction, or transaction was completed via PIN	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Missing imprint	The Card was not presented at the time of the transaction	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof the Card was present at the time of the charge by providing an imprinted receipt or showing capture of the magnetic stripe 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing full amount) • A copy of the imprinted receipt or showing capture of the magnetic stripe
ISO 4527			
Currency discrepancy	Cardmember advised the charge is in a currency that differs from that which they originally agreed upon	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof the Cardmember agreed to be charged in the currency 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Receipt stating the currency the Cardmember agreed to at time of sale
ISO 4530			
Multiple ROCs	Cardmember advised, despite prior charges with you, they dispute this charge	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Fully itemised documents that link the Cardmember to each charge processed and prove that all transactions are valid 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice that links each good/ service to each charge
ISO 4534			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Late presentment	A charge was submitted for payment outside the timeframe specified in our agreement with your business	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof the transaction was submitted within the required timeframe 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Documents showing the charge was submitted within valid timeframes
ISO 4536			
Card not present	Cardmember denies participation in a mail, telephone or internet type transaction processed by your business, and our investigation confirms that transaction is a result of fraudulent use of the Card	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Evidence that the Cardmember did engage in the transaction 3. Proof that the goods were sent to Cardmembers billing address and that Card Members agent signed a carrier delivery receipt for goods 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice/ receipt that directly links Card Member to the order • An invoice & delivery receipt signed by the Cardmember or their agent
ISO 4540			
Cancellation of recurring goods/ services	Cardmember advised that their Card account continues to be billed for recurring goods or services that the Card Member has previously cancelled or revoked	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Copy of signed support/ itemisation and proof that refutes Cardmembers claim or that their evidence is incorrect/ inaccurate 3. A copy of your Cancellation policy and a statement indicating why the cancellation does not comply with your policy 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice linking the order to the Cardmember and a copy of the cancellation policy highlighting noncompliance and why no credit is due
ISO 4544			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Not as described	Cardmember has advised us that goods or services received from your business were either not as described by your business or the price should be lower than that claimed by your business	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice, product information or marketing information that describes the product/ service and the costs • Terms and conditions of sale and authenticated value of goods/ service
ISO 4553		2. Proof that the goods or services are as originally described or documentation that refutes the Cardmembers claim 3. Copy of signed support: detailed itemisation of transaction, return/ refund policy and authentication or written appraisal or goods (where possible)	
Goods/ services ordered but not received	Cardmember has advised us that the goods or services that were purchased at your business have not been received	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • An invoice, signed delivery receipt or proof of use • An invoice and delivery receipt signed by the Cardmember or their agent • Documents from customs authorities indicating they currently hold them • Copy of boarding pass, credit of frequent flier miles for flight in question
ISO 4554		2. Proof that the goods/ services were received in their entirety by the Cardmember or their authorised representative 3. Proof that the goods/ services were delivered to Cardmembers billing address 4. Proof refuting that the services were cancelled OR the goods were returned to your business OR seized/ held by customs 5. For airline transaction disputes, acquirer may demonstrate that Cardmember was engaged in the transaction	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Car rental charge non-qualified/ unsubstantiated	Cardmember has advised us that the transaction includes a charge for damage, theft, loss, or related fees for the rental vehicle that were not agreed upon at the time the vehicle was returned	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Signed copy of the rental agreement including terms and conditions, cancellation/ refund policy and rate schedule 3. Damage report; itemised repair bill and signed acknowledgement of responsibility agreeing to charges after damage 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Signed rental agreement with terms and conditions and cancellation policy • Damage report and signed acknowledgement of responsibility
ISO 4750			
Credit/ debit presentment error	Investigation shows that a charge was submitted as a debit/ credit and but processed as a credit/debit	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the transaction was correct 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice detailing charge amount submitted
ISO 4752			
Local regulatory/ legal dispute	Cardmember alleges that a law or regulation was not followed	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the alleged law or regulation does not exist or does not apply to the type of transaction or business industry. Therefore it is not applicable to the Cardmembers dispute 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Documentation of the application laws or regulations that apply to your business that refute the Cardmembers claim
ISO 4754			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
No valid authorisation	A charge was submitted for payment that exceeded the agreed floor limit and you were required to obtain approval prior to submitting the charge	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • A valid authorisation code obtained prior to the submission of the charge for the full transaction amount
ISO 4755		2. Proof that the original transaction was improperly described and did not exceed the network floor limit 3. Proof that a single authorisation for the full amount of the transaction was obtained on the transaction date	
Fraud full recourse	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud charges	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • SafeKey transactions are exempted • And so are the AEIPS compliant Chip and PIN transactions
ISO 4763		2. Proof that transaction falls in list of exempted transactions	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Fraud liability shift – counterfeit	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud charges	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that transaction falls in list of exempted transactions 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Proof of Chip and PIN verification OR an authorisation code (non Chip and PIN Card)
ISO 4798			
Fraud liability shift – lost/ stolen	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud charges	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof a valid transaction was authorised 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Proof of Chip and PIN verification OR an authorisation code (non Chip and PIN Card)
ISO 4799			