

# We've Updated the Disputes Experience to Better Back Your Business

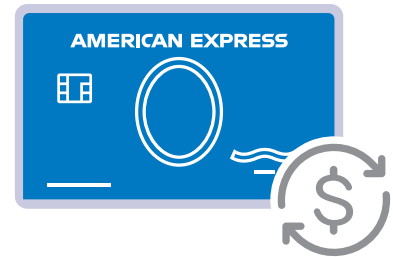
Thanks in part to merchant feedback, we've improved our disputes policies and processes to help reduce Chargebacks. Following this multi-year journey, 63% fewer non-fraud disputes were sent to merchants in 2019 than in 2016.<sup>1</sup>

## SAY GOODBYE TO SIGNATURE

### Optional Signature Policy Reminder

Did you know that you're not required to collect American Express® Card Member signatures at the point of sale on any Card- present transactions? And you will not be held liable solely for missing signatures in disputes or fraud cases.

**Contact your terminal provider today to remove signature requirements.**



## WHAT WE'RE DOING ON OUR END

### Dedicated Disputes Team

We'll work directly with the Card Member to try to resolve the dispute before reaching out to you.

### Enhanced Substitute Receipt

We resolved even more No Knowledge disputes before reaching out to you by sending the Card Member more information.

### Digital Receipt

We'll provide enhanced transaction detail or a digital receipt to help the Card Member recognize the charge and avoid the dispute.

## MORE CONVENIENCE FOR EVERYONE

### Expanding Estimated Authorization to additional Industries

American Express has now expanded this policy to online Retail, online Grocery and Taxi/Limousine industries. We'll allow the percentage difference between authorization and submission of 15% for Online Retail and Grocery and 20% for Taxi/Limousine industry.

### SafeKey® FLS

By adapting the SafeKey tool can reduce your liability on Card Not Present transactions.<sup>4</sup>

## OPPORTUNITIES TO TAKE CHARGE

### Compelling Evidence

With this global policy you can provide additional types of documentation for Card Not Present transactions.

### Credit Resolution<sup>3</sup>

Once notified that a Card Member has disputed a charge, you can refund them directly before you receive the inquiry or Chargeback.

For more information visit [americanexpress.com/managedisputes](https://americanexpress.com/managedisputes) and [americanexpress.com/merchantpolicy](https://americanexpress.com/merchantpolicy)



1. Based on a comparison of the ratios of non-fraud disputes that require merchant involvement to total transactions, in 2016 and 2019.
2. Except for these dispute categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame can extend slightly.
3. This is offered through partnerships with Ethoca and Verifi.
4. SafeKey® uses 3-D Secure 1.0<sup>2</sup> technology to detect and reduce online fraud. Because it authenticates Card Member identity at checkout.
5. Note all judgements regarding resolution of Disputed Charges are at our sole discretion.