

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 2016.¹

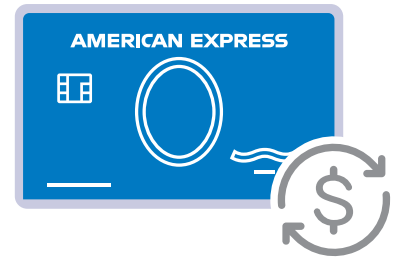
CHANGES TO HELP REDUCE DISPUTES

Timeframe Reduction

For most dispute types, Card Members have up to 120 days from the transaction date to dispute the charge.²

Redispute Limitation

Disputes on the same transaction can only be raised twice, in most cases.



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.

Substitute Receipt

We'll try to resolve No Knowledge disputes before reaching out to you by sending the Card Member more information.

Enhanced Data

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

NEW OPPORTUNITIES TO TAKE CHARGE

Compelling Evidence

You can provide additional types of documentation for Card Not Present transactions.

Damages/Smoking Policy

You'll be able to bill the Card Member for damages to property or equipment, including smoking fees.

Credit Resolution³

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

MORE CONVENIENCE FOR EVERYONE

Optional Signature

You'll no longer receive Chargebacks for a missing signature, including fraud transactions.

Estimated Authorization For Taxis

For taxi industry transactions, we'll allow for a 20% difference between authorization and submission amounts.

SafeKey® FLS

You can reduce your fraud liability on transactions sent through SafeKey.⁴

For more information visit americanexpress.com/managedisputes and 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

4. SafeKey® uses 3-D Secure 1.0² 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.