

THE CASE OF THE B2B PURCHASE

The executive assistant for a merchant's customer places a large order of equipment for a new business location.



A few days later, an asset coordinator for the customer contacts the merchant to add additional equipment to the order, increasing the overall cost.

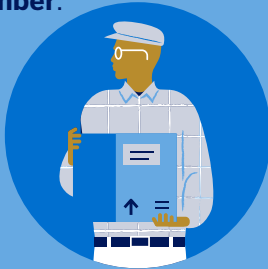


BEST PRACTICES

If the name of the Card Member is different from the person you're speaking to, send the Card Member an itemized order that includes the amount, date, and place of delivery for approval.

THE MERCHANT PREPARES EQUIPMENT FOR SHIPPING and bills for the new order amount **without taking authorization from the Card Member.**

The equipment is delivered to the address provided by the executive assistant.



ONE WEEK LATER, THE CARD MEMBER REACHES OUT after noticing they were charged more than the authorized amount.

The merchant explains that their asset coordinator ordered the additional equipment.

THE CARD MEMBER ADVISES

that they didn't approve the additional equipment and after checking the new location, states they didn't receive the additional equipment.

The merchant insists that the additional equipment was delivered, and will not issue credit unless returned.



THE CARD MEMBER CONTACTS AMERICAN EXPRESS

to dispute the overcharged amount as Not Received.

The merchant challenges the chargeback, but is unable to provide proof that the Card Member or an authorized signer approved the additional equipment. Plus, the proof of delivery does not contain an itemization or an acceptance signature.

TIPS FOR MERCHANTS

- Only accept orders from the Card Member or an authorized signer on the account
- Obtain authorization on revised orders
- Send order confirmations to the Card Member, including any modifications to original purchase orders
- Obtain signature on proof of delivery and ensure it clearly displays delivery address and all items delivered

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