

THE CASE OF THE MISSING ONLINE ORDER

An American Express customer purchases a product from your online store.

The Card Member keys in her American Express Card, billing address, expiration date, and security code.

BEST PRACTICES

Clearly display your return policy and prompt customers to acknowledge T&Cs during purchase.



THE CHARGE IS BILLED TO THE CUSTOMER

once the ship order is sent to the warehouse.

But after waiting 4 weeks, **the product never arrives.**



THE CARD MEMBER CONTACTS THE MERCHANT

and is told the product is on back-order.

She asks for a refund and is told that they will issue credit to her account.



AFTER 10 DAYS, THE CREDIT IS STILL MISSING FROM HER ACCOUNT.

The Card Member contacts American Express and disputes the charge.

American Express processes an upfront chargeback based on the information provided by the Card Member.



TIPS FOR MERCHANTS

In this case, the dispute may have been avoided if:

- A shipping notification was sent to keep the customer aware of expected delivery dates and any potential delays
- Credit was issued within 7 days
- The merchant had been clear with the customer about when to expect the credit

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