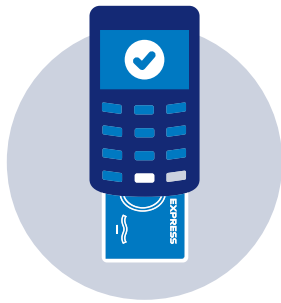


Don't Let Disputes Become a Recurring Thing

Checklist for Dealing with Disputes on Recurring Transactions

FOR ANY TYPE OF CREDIT CARD DISPUTE

- Always respond to American Express by the reply by date
- Include all requested documentation and any additional relevant information
- Completely address the dispute reason in your written response

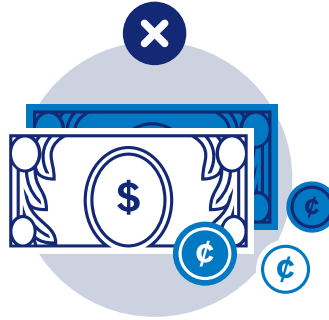


AT TIME OF PURCHASE

- ❑ **Disclose terms of billing and cancellation** clearly and prominently before the Card Member completes the purchase.
- ❑ **Send confirmation emails** outlining the frequency of payments, cancellation policy, process, and contractual time frames.
- ❑ **Send reminders for upcoming payments** and notify Card Members of any changes.

FOR FREE TRIALS

- In your confirmation emails, include the steps the Card Member should take once their free trial ends.
- If they've agreed to recurring payments after the trial period, be sure to reiterate your cancellation policy.



CANCELING PAYMENTS

- ❑ **Encourage Card Members to contact you** directly for any concerns and cancellations.
- ❑ **Ensure your cancellation process is clear and simple.**
- ❑ **Cancel recurring payments immediately** when you receive a request to discontinue them.

TO AVOID COMPLICATIONS

- If the Card Member cancels before their contract expires, stop recurring transactions on the Amex Card and make alternative payment arrangements to fulfill any remaining contract terms.
- Keep your business name, website, and customer service number up to date in all customer communications.



RESPONDING TO A DISPUTE

- ❑ **Respond with proof** that the Card Member provided consent to bill on a recurring basis.
- ❑ **Include a copy of the cancellation policy** the Card Member agreed to.
- ❑ **Provide confirmation of cancellation** of recurring payment.

FOR UNEXPECTED CANCELLATIONS

- If you receive a Chargeback, but have no record of the request to cancel, please discontinue recurring payments immediately.
- Once you've done that, contact the Card Member directly to make alternative payment arrangements to fulfill any remaining contract terms.