

From Check In to Check Out, Here's How to Deal with Disputes

Checklist for Hotels and Hospitality Businesses

FOR ANY TYPE OF CREDIT CARD DISPUTE

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



RESERVATIONS

- ❑ **Be upfront** with your customers about rates, costs, fees, and policies.
- ❑ **Always send a confirmation** with dates, times, and prices during booking.
- ❑ **Get** all of the Card Member's billing information and verify their identity.

OTHER THINGS TO KNOW:

- **American Express offers two programs** that can help protect your hotel against no-shows:
- **The Assured Reservations Program** allows Card Members to guarantee a late arrival at the hotel, while providing the hotel with protection against loss of revenue due to no-shows.
- **The CARDeposit Program** allows you to get advance payment for bookings.



CHECK-IN

- ❑ **Verify the name of the Guest** so the name on the room folio matches the name of the Card Member on the Card.
- ❑ **Have the customer sign** a registration document that clearly states the nightly rate(s), length of stay, payment method, etc. if possible.
- ❑ **Authorize** for the expected total of the stay. Re-authorize if actual charges exceed 15% above the original authorization amount.

OTHER THINGS TO KNOW:

- **If the Card is lost**, follow "Emergency Check-In" procedures.
- **Submit all Mobile Check-In charges** under the "Card not Present" and "Card Member not Present" codes.
- **For V-Payments Check-Ins**, only authorize for the allowed charges such as room, tax, breakfast, etc. Do not over-authorize or authorize multiple times, which will result in a decline.



AFTER THE STAY

- ❑ **Make sure to document the Card Member** for Group, Event, and 3rd Party Billing, as well as any other individual who will be charged and have the Card Member sign the agreement.
- ❑ **The Card cannot be used to bill** damages, losses, penalties, or fines.
- ❑ **Charge courtesy fees upfront** (e.g. pet fees) and openly disclose these fees to avoid disputes.

OTHER THINGS TO KNOW:

- **Prohibited charges** include smoking penalties, excessive cleaning charges, dishonored checks, cash advances, loss of use, and damage to property.
- **You must follow your merchant agreement** with American Express, have the Card Member sign a separate charge invoice for the damages, and submit as a separate transaction.
- **Check for a custom agreement** with the Card Member to see if these types of charges might be allowed.