

# Avoiding and Resolving Credit Card 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, prices and policies during booking.
- Get** all of the Card Member's billing information and verify their identity.

### American Express offers two programs that can help protect your hotel against no-shows:

#### 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.

#### CARDeposit Program

- Allows you to get advance payment for bookings.



## Check-In

- Verify** that the name of the Guest that will appear on the room folio matches the name of the Card Member embossed on the Card.
- Create** a registration document.
- Authorize** for the expected total of the stay. Re-authorize if actual charges exceed 15% above the original authorization amount.
- EMV** is the best tool to fight fraud.

### Other things to know:

- **Make sure to include** the nightly rate(s), length of stay, payment method, and what types of charges will be billed to the Card (room and tax, resort fee, incidentals, room service charges, etc.) on the registration document.
- **If the Card is lost**, follow "Emergency Check-In" procedures.
- **For Mobile/Virtual Check-In**, make sure to require a username and password to access your hotel's app.
- **Submit all Mobile Check-In charges** under the "Card-not-Present" and "CardMember-not-Present" codes. Also record the time that the Card Member used their device to unlock the room door.
- **For V-Payment Check-Ins**, make sure to only authorize allowed charges (such as room, tax, breakfast, etc. as indicated) and not to over-authorize or authorize more than once, which will result in a decline.



## After the Stay

- The Card cannot be used to bill** damages, losses, penalties, or fines.
- Charge courtesy fees**, like pet fees, upfront and openly disclose these fees to avoid disputes.
- For Group, Event, and 3rd Party Billing**, make sure to document the Card Member as well as any other individual who will incur charges and have the Card Member sign the agreement.

### 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** to see if your hotel has a custom agreement that may allow these types of charges.

For more information visit [americanexpress.com/managedisputes](https://americanexpress.com/managedisputes)