Authorization on Credit[1]

Show Card Members pending refunds in near real-time.
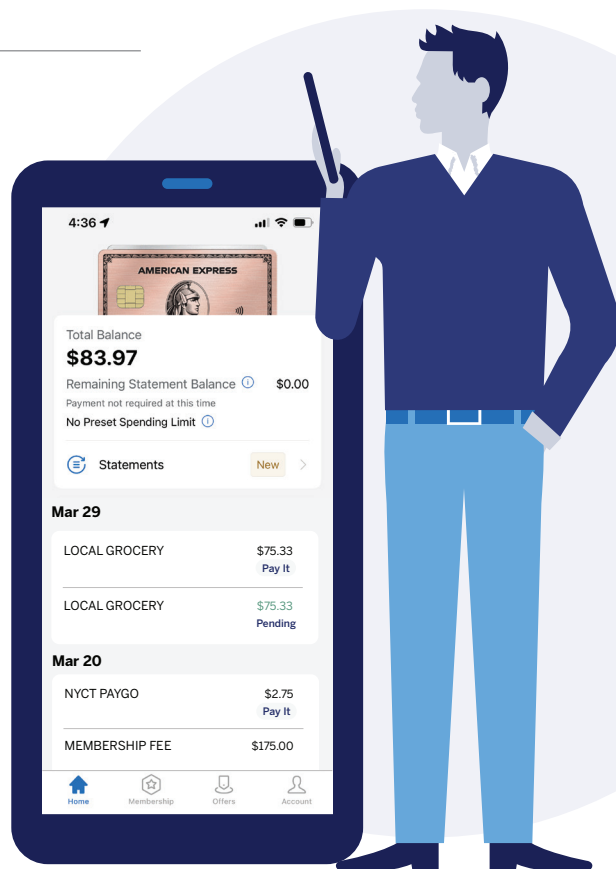
AMERICAN EXPRESS

DON'T *do business* WITHOUT IT ™

Take advantage of this enhanced capability that lets Card Members see pending refunds online or in-app in near real-time, helping reduce potential disputes and improve the customer experience.

Benefits for you and your customers:

- Card Members can **gain visibility into pending refunds sooner** online, in-app or through American Express Customer Service.[1]

- You may experience a **reduction in potential servicing requests or disputes**, helping your business save time and money.

- With fewer potential inquiries and disputes, you can **focus on your business**.

- You can **help improve customer satisfaction** by providing them with an enhanced experience.

How it works:

| Card Member returns or cancels a purchase and requests a refund. | → | You process the refund and receive an approval.[2] | → | The refund is displayed to Card Member.[1] |

Starting April 2022, Authorization on Credit is available for certification.

For instructions on processing Authorization on Credit, **contact your point-of-sale provider or processor**.[2]