## Authorization on Credit<sup>1</sup>

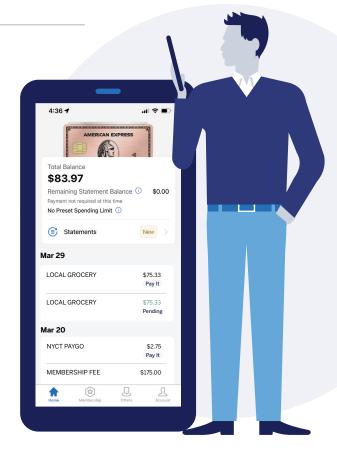
Show Card Members pending refunds in near real-time.



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.<sup>1</sup>
- 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.<sup>2</sup>



The refund is displayed to Card Member.<sup>1</sup>

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.<sup>2</sup>

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<sup>&</sup>lt;sup>1</sup>This capability may not be available for all issuers on the American Express network.

<sup>&</sup>lt;sup>2</sup>New Processing Codes are required to support this feature. The merchant/processor is responsible for completing any development work at their own expense.