

AMERICAN EXPRESS



How to Manage and Help Prevent Disputes

Global Merchant Network Services 2019

DON'T *do business* **WITHOUT IT**™

Everything You Need to Know in One Place

When you're dealing with a dispute, it's easy to feel like you're on your own. The process can be complicated, but this guide can help support your business every step of the way.

By bringing together all the tools and information you need, we want to help make responding to Inquiries and preventing Chargebacks as simple as possible. That way, you can spend less time worrying about disputes and more time focusing on your business.



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Mapping Out the Dispute Process

Card Members can dispute a charge for lots of reasons. Whether it's because they think they were charged twice, they disagree with the amount, they don't recognize the charge on their billing statement, or they didn't receive the goods or services — this step-by-step flowchart can help make the process clearer for you, so you know what to expect the next time it happens.



A Charge is Disputed*

We'll work directly with the Card Member and try to resolve the case before reaching out to you. If more information is needed, you'll either receive an Inquiry or a Chargeback.



Inquiry

If we can't figure it out using the info we already have, we'll ask you for help.



Upfront Chargeback

If the Card Member gives enough info, we may debit your account upfront.



Once you hear from us, you'll have 20 days to respond. Be sure to send your supporting documents before the deadline.



Once you hear from us, you'll have 20 days to respond. This is your chance to send supporting documents that might reverse the Chargeback.



Case Resolved

If your reply addresses the dispute successfully and on time, there won't be a Chargeback.



Chargeback

If you don't reply in time or with the requested documentation, your account will be debited.



Reversal

If your reply addresses the dispute successfully and on time, we'll undo the Chargeback.



Chargeback Stands

If you don't reply in time or with the requested documentation, the Chargeback will stand.

*Card Members have up to 120 days from the transaction date to dispute the charge except for these disputes categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame can extend accordingly.

Have more questions? To learn more about handling and preventing disputes, visit americanexpress.com/managedisputes

Best Practices to Help Avoid Disputes

From the Point of Sale to the back office, there are a lot of things you can do to help prevent disputes before they happen.

Clear Billing Statement Details

Make sure the Card Members can recognize your charges.

- Contact your processor to make sure your business name as it appears on Card Member statements is accurate and familiar to your customers.
- Have your customer service phone number also appear on the Card Member's statement in case they have any questions about the charge.



At the Time of Purchase

Help avoid Chargebacks at the time of purchase with these three easy steps.

- 1 Provide written cancellation, return, refund, and special terms policies at time of purchase.
- 2 Keep a record of consent and proof of delivery for orders that have shipped.
- 3 Notify Card Members of the expected delivery date for items that will be shipped.

Your Practices and Policies

Make sure your policies and processes work in your favor by complying with Network policies.

- Process and submit credits due as soon as possible.
- Wait to submit charges until the goods are shipped.
- Cancel recurring payments immediately when you receive a request to discontinue them.



Fraud Prevention

Fraudulent payments can lead to disputes too. Here are some ways to help prevent fraud.

- Check for ID during all face-to-face transactions.
- Obtain a valid authorization code.
- Obtain imprint for keyed transactions or key CID.

Industry-Specific Tips for Preventing Disputes

Every business is different, but disputes can happen to anyone. Here's how to make sure you're doing what's right to help protect your business from disputes.



Restaurant Tips

Obtain the Card Member's signature for all charges and get additional authorization for bills exceeding a 20% gratuity.

Deduct complimentary or undelivered items before submitting the final charge

Double check gratuities for math errors before processing them.

To see more restaurant tips, view our [Restaurant tips sheet](#).



Lodging Tips

Be upfront with your customers about rates, costs, fees, and policies.

Always send a confirmation with dates, times, and prices during booking.

Submit all Mobile Check-In charges under the "Card Not Present" and "Card Member Not Present" codes in the Technical Specifications.

To see more lodging tips, view our [Lodging tips sheet](#).



Recur Billing

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.

To see more recur bill tips, view our [Recur Bill tips sheet](#).

Responding to Disputes with Confidence

With the right documents, materials, and preparation, the disputes process can be simple and hassle-free.

Just keep these three steps in mind the next time you receive a dispute:

1

Respond Quickly

Timing is key. Remember that you have 20 days to respond to an Inquiry or Chargeback with supporting documents.



2

Submit Documents

Your supporting documents should include a copy of the charge record or credit record. It's important that you review the entire claim and address the specific dispute reason with the documents you send.



3

Provide Explanation

Give a clear overview of the documents you're submitting, address the specific dispute reason, provide any changes made to the original purchase/agreement, and explain the steps you've taken to resolve the dispute.



How to Manage Disputes Online

The best way to respond to a dispute is online with your Merchant Account. Here's what to expect once you get set up:

Merchant Account Benefits

Your online account can help you save time and stay on top of disputes with these benefits:



Email Alerts

Stay on top of deadlines with email notifications for up to 4 dispute categories: new Inquiries, new Chargebacks, case updates, and urgent cases.



Instant Access

Manage multiple disputes quicker with details, deadlines, and response options all in one place.



Quick and Easy Responses

Respond online and upload supporting documents right from your computer.



Increased Visibility

Customize views and reports to more effectively track the status of each dispute through the whole process.

Getting Started

Creating your online account is easy. Just follow these four steps:

- 1 Enter your business zip code and Merchant Account Number.
- 2 Create a User ID, set your password, and add your contact information.
- 3 Select Disputes as one of your Online Access Options. You'll need your business's bank account information to complete this step.
- 4 After completing your registration (Steps 1-3), you're ready to manage disputes online.

How to Manage Disputes Online (continued)

Online Tools

If you have questions, we're here to help with these additional resources.



WalkMe Tutorials

Learn how the site works with interactive instructions that walk you through common tasks step by step.



Live Chat

Click "Chat With Us" within the "Need Help?" menu to start a real-time conversation with a Customer Care Professional. Live Chat is available every day, 8am–6:30pm ET.

Managing Disputes Offline

If needed, you can fax or mail a claim form including the Inquiry case number (or the initial Inquiry letter) and the Merchant number. Be sure to include the Inquiry number and Merchant number on each page of your submission.

For non-fraud related disputes:

MAIL

American Express Credit Card Account
Customer Service Department
PO Box 981532
El Paso, TX 79998

FAX

623-444-3000

For fraud related disputes:

(Overnight/Signature Required):

MAIL

American Express Datamark, Inc.
43 Butterfield Circle
El Paso, TX 79906-5202

FAX

623-444-3003

Tap Into the Tools to Help Fight Fraud

Fraud is a costly and unfortunate reality for any business that accepts credit cards. However, there are several ways you can help protect yourself against it. These industry-leading tools can help protect your business and your bottom line by making transactions more secure.



Enhanced Authorization

Analyzes additional key data elements to enhance the fraud risk assessment.



SafeKey

Uses 3D Secure technology to help authenticate online transactions without compromising user experience.



Token Services

Creates a secure payment method using tokenization to replace card account numbers for online and mobile transactions.



Accertify

Offers a suite of comprehensive fraud prevention and Chargeback management solutions.



InAuth

Provides mobile device authentication to deal with fraud across all digital channels.



Verify-It

Helps verify billing name, address, and phone verification through an easy-to-access online portal.

Stay up to Date on Ways to Prevent Disputes

The more you know about disputes the less time you'll spend dealing with them. Here are a few resources we've put together to help you learn more about disputes and keep up with all we're doing to help you prevent them.



Webinars

Get advice from industry experts to help answer questions and concerns about disputes.



Videos

Watch quick videos about disputes and fraud to get tips in two minutes or less.



One-pagers

Keep our industry-specific guides on hand for easy reference.

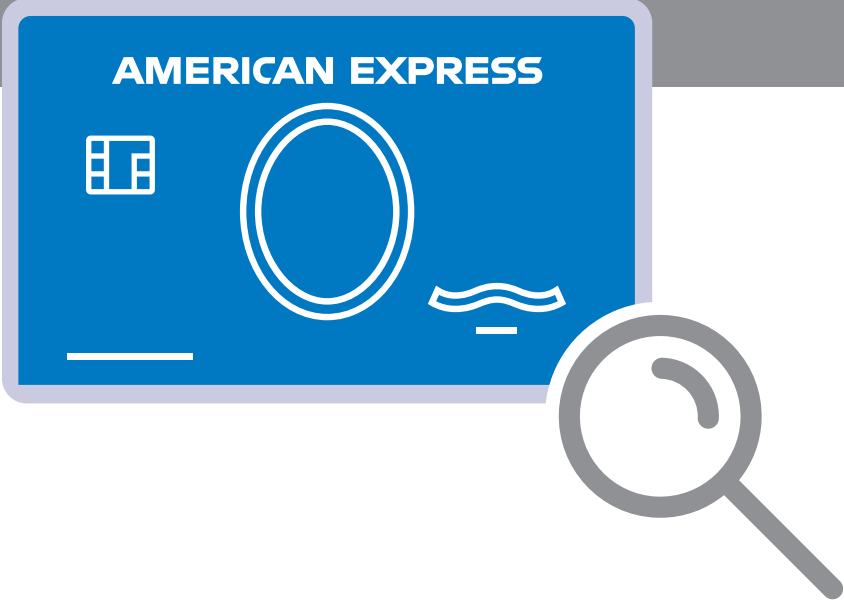


Updated Policies

See the changes American Express is making to help protect your business, even after the transaction is over.

You can find these solutions and more on our Disputes Education Center webpage at americanexpress.com/managedisputes.

Inquiry Codes



Inquiry Codes

You'll receive an Inquiry notification if a Card Member disputes a charge from your business and we cannot resolve it using the documents we have on file. To help avoid a "No reply" or "Insufficient reply" Chargeback, respond within 20 days with the suggested documents

004	Not Received
021	Canceled
024	Damaged/ Defective
059	Damaged/ Defective
062	Credit Posted As Charge
063	Dissatisfied
127	No Knowledge
154	Canceled
155	Not Received
158	Return
173	Duplicate/Multiple Billing
175	Requests Credit
176	No Knowledge
193	Fraud
680	Overcharge
684	Paid Direct
691	Signed support and/or Itemization

Inquiry Code: 004

Not Received

Why Did I Get This Notification?

The Card Member has requested the delivery of an item(s) or service(s) that was charged but not received.

What Caused the Dispute?

- Full or partial services were not provided or all goods/merchandise not sent or picked up, or
 - Full or partial services were not provided or all goods/merchandise were not received by the agreed upon date/time, or
 - All goods/merchandise were not sent to the address specified by the Card Member, or
 - A portion of goods/services were not received making the entire order unusable/unacceptable, or
 - The goods/services ordered were canceled by your establishment and credit was not issued or received as expected or promised, or
 - Card Member expected or was promised a refund for goods/services not fully received but credit was not issued/received.
-

How Should I Respond?

Please provide the service, ship the order, or provide proof of delivery/services rendered.

How Do I Avoid This Dispute in the Future?

- Set expectations with the customer by providing realistic delivery dates to avoid prematurely disputed charges.
- Ensure goods/services are provided or delivered by the agreed upon date/time/location.
- Notify Card Members if there is delay in delivering goods/services or of expected delivery dates if goods are out-of-stock.
- When shipping goods, always confirm and ship to the full billing address specified by the Card Member and request proof of delivery on all items.
- Submit charges only after goods and services have been provided or shipped.
- Do not submit charges for back-ordered items.
- Issue refunds within 24-28 hours of being notified that goods/services were not received
- Get a signature for in-store pickups.

Canceled

Why Did I Get This Notification?

The Card Member claims the item(s)/ service(s) was canceled/expired, or the Card Member has been unsuccessful in an attempt to cancel the item(s)/service(s).

What Caused the Dispute?

- Cancellation of goods/services ordered has not yet been processed, or
 - Card Member expected or was promised a refund for goods/services canceled but credit was not issued/received, or
 - Card Member was billed before the credit was posted to their statement, or
 - Card Member does not understand your cancellation, return, or refund policy, or
 - Card member does not understand your billing process and/or automatic billing / automatic renewal terms, or
 - Cancellation occurred after the automatic renewal of services or automatic renewal of weekly/monthly/annual shipments of goods, or
 - Card Member unsuccessfully attempted to cancel goods/services (either cancelable or non-cancelable), or
 - Cancellation of service was not processed timely resulting in a charge that was processed after the Card Member canceled, or
 - Card Member refused or returned shipment of goods.
-

How Should I Respond?

Please issue a credit, or provide copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member (i.e. signed contract/Terms & Conditions, 'I accept' proof for online acceptance, proof that acceptance of the policy is part of the purchase path), and details explaining how the Card Member did not follow the cancellation.

How Do I Avoid This Dispute in the Future?

- Always post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of the cancellation policy at the time of the reservation/order.
- Before completing the purchase, have Card Member 'accept' your terms/ conditions and policies.
- Immediately process cancellation requests.
- Submit the credit on the same day a cancellation request is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- For recurring billing, ensure all pipeline and future billings are canceled upon request.
- For Lodging merchants, log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.

Inquiry Code: 024

Damaged/Defective

Why Did I Get This Notification?

The Card Member claims the order arrived damaged or defective and requests return authorization.

What Caused the Dispute?

- Goods/merchandise arrived in a damaged or defective state and/or make the entire order unusable/unacceptable, or
 - Card Member does not understand your policies for damaged or defective goods received, or
 - Card Member expected or was promised a refund for damaged/defective goods but credit was not issued/received.
-

How Should I Respond?

If a return is not permitted, please provide a copy of your return or refund policy.

How Do I Avoid This Dispute in the Future?

- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of your return and refund policy at the time of the order.
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Ensure goods/merchandise are securely packaged to minimize damages that may occur during shipment/delivery.
- Promptly rectify/resolve claims involving damages or defective goods/merchandise and provide return authorization if purchase terms/policy permits.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement.

Why Did I Get This Notification?

The Card Member has requested the repair or replacement of an order that was damaged or defective.

What Caused the Dispute?

- Goods/merchandise arrived in a damaged or defective state and/or make the entire order unusable/unacceptable, or
 - Credit, replacement or repair was not issued or received as expected or promised, or
 - Card Member does not understand your policies for damaged or defective goods received.
-

How Should I Respond?

Please provide return instructions and make the appropriate repairs, or provide a copy of your return/replacement policy and explain why the order cannot be repaired/replaced.

How Do I Avoid This Dispute in the Future?

- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of your return and refund policy at the time of the order.
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Ensure goods/merchandise are securely packaged to minimize damages that may occur during shipment/delivery.
- Promptly rectify/resolve claims involving damages or defective goods/merchandise and provide return authorization if purchase terms/policy permits.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement.

Inquiry Code: 062

Credit Posted As Charge

Why Did I Get This Notification?

The Card Member claims the referenced charge should have been submitted as a credit.

What Caused the Dispute?

- Record of charge was erroneously submitted and received as a 'debit' instead of a 'credit', and
 - A correction or offsetting credit(s) were not issued or received as expected or promised.
-

How Should I Respond?

Please issue a credit, or provide support and itemization for the charge and an explanation of why credit is not due.

How Do I Avoid This Dispute in the Future?

- Review all receipts to ensure credits are accurately submitted as credits.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Why Did I Get This Notification?

The Card Member has requested replacement for an item(s)/service(s) that was not as your business described, or credit for the item(s)/service(s) as the Card Member is dissatisfied with the quality.

What Caused the Dispute?

- The goods/services provided or received differ from what was described and/or agreed upon at time of purchase, or
 - The quality of the goods/services provided or received are inferior to what was described and/or agreed upon at time of purchase, or
 - Card Member expected or was promised a refund but credit was not issued/received.
-

How Should I Respond?

Please replace the item or issue credit for the item(s)/service(s), or proof that a credit has been issued.

How Do I Avoid This Dispute in the Future?

- Ensure the exact goods/merchandise or services ordered are provided/sent.
- Provide detailed item descriptions on invoices and in online order confirmations and contracts.
- Clearly and prominently display contact information and instructions in the event goods/services are not provided as stated.
- Promptly rectify/resolve claims or grievances raised by Card Members.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement, where applicable.

Inquiry Code: 127

No Knowledge

Why Did I Get This Notification?

The Card Member does not recognize the charge.

What Caused the Dispute?

- Automatic renewal of services/ subscription or automatic renewal of weekly/monthly/annual shipments of goods, or
 - Automatic Recurring billings that begin after free trial period, or
 - Charges initiated by supplemental Card holders or family members, or
 - Charge descriptor reflects a business name, a physical/fulfillment location and/ or a purchase type that the Card Member does not recognize or associate with or correspond to the purchase/charge.
-

How Should I Respond?

Please provide support and itemization. In addition, if the charge relates to items that were shipped, please include proof of delivery with the full delivery address. If this documentation is not available, please issue a credit.

How Do I Avoid This Dispute in the Future?

- Maintain consistent information on your billing descriptor and include your “doing business as” name and physical location or website, so Card Members recognize your business charges on their statement.
- Provide your Customer Service phone number in the billing descriptor so Card Members can contact you directly.
- Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
- Add “no show”, “advanced deposit” or “installment #__” to the charge descriptor, where applicable.

Inquiry Code: 154

Canceled

Why Did I Get This Notification?

The Card Member claims the item(s)/ service(s) was canceled and/or refused.

What Caused the Dispute?

- Cancellation of goods/services ordered has not yet been processed, or
 - Card Member expected or was promised a refund for goods/services canceled and/or refused but credit was not issued/received, or
 - Card Member was billed before the credit was posted to their statement, or
 - Card Member does not understand your cancellation, return, or refund policy, or
 - Card member does not understand your billing process and/or automatic billing / automatic renewal terms, or
 - Cancellation occurred after the automatic renewal of services/subscription or automatic renewal of weekly/monthly/ annual shipments of goods, or
 - Card Member unsuccessfully attempted to cancel goods/services (either cancelable or non-cancelable), or
 - Cancellation of service was not processed timely resulting in a charge that was processed after the Card Member canceled, or
 - Card Member refused or returned shipment of goods.
-

How Should I Respond?

Please issue a credit, or provide proof of delivery, proof that the Card Member was made aware of your cancellation policy and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Always post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Always advise the Card Member of the cancellation policy at the time of the reservation/order.
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Immediately process cancellation requests.
- Submit the credit on the same day a cancellation request is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- For recurring billing, ensure all pipeline and future billings are canceled upon request.
- For Lodging merchants, log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.

Inquiry Code: 155

Not Received

Why Did I Get This Notification?

The Card Member has requested credit for an item(s)/service(s) that was not received.

What Caused the Dispute?

- Full or partial services were not provided or all goods/merchandise not sent or picked up, or
 - Full or partial services were not provided or all goods/merchandise were not received by the agreed upon date/time, or
 - All goods/merchandise were not sent to the address specified by the Card Member, or
 - A portion of goods/services were not received making the entire order unusable/unacceptable, or
 - The goods/services ordered were canceled by your establishment and credit was not issued or received as expected or promised, or
 - Card Member expected or was promised a refund for goods/services not fully received but credit was not issued/received.
-

How Should I Respond?

Please issue a credit, or provide proof of delivery or a copy of the signed purchase agreement indicating the cancellation policy and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Set expectations with the customer by providing realistic delivery dates to avoid prematurely disputed charges.
- Ensure goods/services are provided or delivered by the agreed upon date/time/location.
- Notify Card Members if there is delay in delivering goods/services or of expected delivery dates if goods are out-of-stock.
- When shipping goods, always confirm and ship to the full billing address specified by the Card Member and request proof of delivery on all items.
- Submit charges only after goods and services have been provided or shipped.
- Do not submit charges for back-ordered items.
- Issue refunds within 24-28 hours of being notified that goods/services were not received
- Get a signature for in-store pickups.

Why Did I Get This Notification?

The Card Member has requested credit for an item(s) that was returned to your business.

What Caused the Dispute?

- Card Member expected or was promised a refund for item/s returned but credit was not issued/received, or
 - Card Member does not understand your return or refund policy.
 - Card Member was billed before Credit was posted to their statement, or
-

How Should I Respond?

Please issue a credit, or provide a copy of your return policy and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Process and submit return credit immediately after receiving goods.
- Always advise the Card Member of the return policy at the time of the reservation/order.

Inquiry Code: 173

Duplicate/Multiple Billing

Why Did I Get This Notification?

The Card Member has requested credit for a duplicate billing.

What Caused the Dispute?

- A correction or offsetting credit was not issued or received for a duplicate file/transaction submission processed, or
 - Transaction details (date, amount, descriptors, etc.) for each disputed charge are identical or similar, or
 - Card Member claims only one (1) purchase was made and only one (1) charge is valid, or
 - Card Member claims their online purchase was not completed or failed (e.g., technical issues) and later made a new purchase that successfully accepted/completed, or
 - Card Member is not aware of, or does not remember weekly/monthly recurring billings and believes the charge is a duplicate.
-

How Should I Respond?

Please issue a credit, or provide support and itemization of both charges and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Check to see if a failed charge has been processed before charging again.
- Review all receipts to check if the Card Member has been billed twice.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Inquiry Code: 175

Requests Credit

Why Did I Get This Notification?

The Card Member claims that a credit was expected but has not appeared on his/her account.

What Caused the Dispute?

Credit was not issued or received as expected or promised (reason/s may vary).

How Should I Respond?

Please issue a credit, or provide support for the charge and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

Immediately process credits due or promised the same day or inform Card Member of the approximate date you will be issuing credit.

Inquiry Code: 176

No Knowledge

Why Did I Get This Notification?

The Card Member does not recognize the referenced Card Not Present charge(s).

What Caused the Dispute?

Charge descriptor reflects a business name, a physical/fulfillment location and/or a purchase type that the Card Member does not recognize or associate with or correspond to the purchase/charge.

How Should I Respond?

Please issue a credit, or provide signed support and itemization and explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Maintain consistent information on your billing descriptor and include your “doing business as” name and physical location or website, so Card Members recognize your business charges on their statement.
- Provide your Customer Service phone number in the billing descriptor so Card Members can contact you directly.
- Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
- Add “no show”, “advanced deposit” or “installment #__” to the charge descriptor, where applicable.
- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member’s billing consent to the specific goods/services and terms of billing.
- For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Why Did I Get This Notification?

The Card Member claims the referenced charge is fraudulent.

What Caused the Dispute?

- Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member, or
 - Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.
-

How Should I Respond?

FOR A CARD PRESENT CHARGE:

- Provide a copy of the charge record and an imprint of the Card, if available.

FOR A CARD NOT PRESENT CHARGE:

- Provide a copy of the charge record (or substitute charge record), any contracts or other details associated with the purchase, and proof of delivery (when applicable) with the full shipping address.
-

How Do I Avoid This Dispute in the Future?

FOR CARD PRESENT TRANSACTIONS:

- Ensure POS system is EMV/Chip enabled, where possible.
- Check ID during all face-to-face transactions, especially high dollar amounts.
- Obtain a valid authorization code and imprint for keyed transactions or key CID.

FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Why Did I Get This Notification?

The Card Member claims the charge amount you submitted differs from the amount the Card Member agreed to pay.

What Caused the Dispute?

- An incorrect amount was erroneously submitted and a correction credit was not issued, or
 - Charge amount was greater than Card Member expected (e.g., due to addition error, shipping or handling fee, taxes, delayed charges, restocking fee, etc.), or
 - Charge amount is greater than Card Member recalls or agreed to pay for the goods/services purchased, or
 - Credit was less than Card Member expected (e.g., credit included a deduction from the original charge amount for a cancellation/change fee, restocking fee, fuel refilling fee or late vehicle return, etc.).
-

How Should I Respond?

Please issue a credit or explain why credit is not due.

How Do I Avoid This Dispute in the Future?

- Check that the amount charged is the same as the amount agreed upon with the Card Member before processing the charge.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Why Did I Get This Notification?

The Card Member claims this charge was paid for with another form of payment.

What Caused the Dispute?

- Charge was billed to a Card number on file instead of the method provided for payment at the time goods/services were provided, or
 - Credit was not issued or received for the duplicate payment made by Card Member in the disputed charge/amount, or
 - Charge was paid for by another Card holder/person/guest/passenger, or
 - Card Member expected the disputed amount to be paid for by a third party (i.e. insurance related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired).
-

How Should I Respond?

Please issue a credit, or provide proof that the Card Member's payment by other means was not related to the disputed charge or that you have no record of the Card Member's other payment.

How Do I Avoid This Dispute in the Future?

- Check all payment(s) received for the charge and ensure the correct form of payment is processed or billed.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Inquiry Code: 691

Signed support and/or Itemization

Why Did I Get This Notification?

The Card Member is not disputing the charge(s), but is requesting support and itemization.

What Caused the Dispute?

- Card Member does not deny making the charge, but requests a receipt, invoice, itemization or more information about the charge, or
 - Card Member requests a receipt or invoice with itemization or details about the purchase.
-

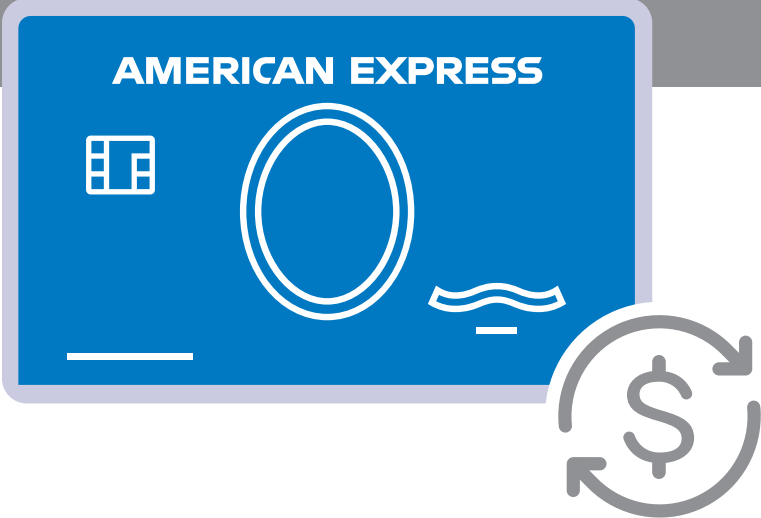
How Should I Respond?

Please provide the requested documentation.

How Do I Avoid This Dispute in the Future?

Provide a physical or digital itemized receipt/invoice to Card Members at time of purchase or when requested, via email, in-person, or other channels (e.g., via your website, account login, etc.).

Chargeback Codes



Chargeback Codes

If we charge back your account, for any reason, you can use this section to learn more about what actions you can take. Remember to always respond within 20 days.

AUTHORIZATION

- A01 Charge amount exceeds authorization amount
- A02 No valid authorization
- A08 Authorization approval expired

CARD MEMBER DISPUTES

- C02 Credit not processed
- C04 Goods/services returned or refused
- C05 Goods/services canceled
- C08 Goods/services not received or only partially received
- C14 Paid by other means
- C18 "No show" or CARDeposit canceled
- C28 Canceled recurring billing
- C31 Goods/services not as described
- C32 Goods/services damaged or defective
- M10 Vehicle rental- capital damages
- M49 Vehicle rental- theft or loss of use

FRAUD

- F10 Missing imprint
- F24 No Card Member authorization
- F29 Card Not Present
- F30 EMV Counterfeit
- F31 EMV lost/stolen/ non-received

INQUIRY/MISCELLANEOUS

- R03 Insufficient reply
- R13 No reply
- M01 Chargeback authorization

PROCESSING ERRORS

- P01 Unassigned Card number
- P03 Credit processed as charge
- P04 Charge processed as credit
- P05 Incorrect charge amount
- P07 Late submission
- P08 Duplicate charge
- P22 Non-matching Card number
- P23 Currency discrepancy

CHARGEBACK PROGRAMS

- FR2 Fraud Full Recourse Program
- FR4 Immediate Chargeback Program
- FR6 Partial Immediate Chargeback Program

Chargeback Code: A01

Charge amount exceeds authorization amount

Why Did I Get This Notification?

The amount of the authorization approval was less than the amount of the charge you submitted.

What Caused the Dispute?

- Additional charges/fees were added to the charge amount after authorization approval was received, or
 - The cruise line, lodging, or vehicle rental total charge amount exceeds the amount you received authorization approval for by more than 15% and no additional authorization approval was obtained/submitted, or
 - The restaurant total charge amount exceeds the amount you received authorization approval for by more than 20% and no additional authorization approval was obtained/submitted.
-

How Should I Respond?

- Proof that a valid authorization approval was obtained for the full amount of the charge in accordance with the Agreement unless exceptions apply, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

GENERAL

- Ensure all authorization approval requests comply with the Technical Specifications for Authorization.
- Ensure the total charge amount represents all charges/fees for goods/services purchased before requesting authorization approval.
- Request a new authorization approval when final total charge amount exceeds the amount you received approval for.
- Obtain and submit additional authorization approvals, where required (e.g., recurring billing, cruise line, lodging, vehicle rental, and restaurant industries).

FOR RESTAURANT INDUSTRY:

- Obtain additional authorization approval for the charge amount that exceeds the authorization approval amount

(e.g., if final amount is more than 20% greater than the amount you received authorization approval for).

FOR CRUISE LINE INDUSTRY:

- For on-board purchases, obtain authorization approval for estimated amounts at embarkation or check-in (with authorization of any amounts in excess of such estimate to be obtained at the end of the cruise), or intermittently (no less than daily) through the duration of the cruise (with consent from Card Member).

FOR LODGING INDUSTRY:

- Obtain authorization approval for the full amount of the estimated lodging charge based upon the room rates, number of days that Card Member expects to stay, plus taxes and other known incidental amounts. It is important to note that you should not overestimate the charges.

Chargeback Code: A01 (continued)

Charge amount exceeds authorization amount

CONTINUED FROM PREVIOUS PAGE

FOR VEHICLE RENTAL INDUSTRY:

- Obtain authorization approval for the full amount of the estimated vehicle rental charge based upon rental rate by the rental period reserved by Card Member plus any known incidentals. It is important to note that you should not overestimate or include amounts for any possible damage or theft to the vehicle.

FOR CRUISE LINE, LODGING, AND VEHICLE RENTAL INDUSTRIES:

- Upon check-out for cruise line & lodging or upon rental of vehicle (or if Card Member extends a rental period or charges for Capital Damages Card Member has been agreed to/accepted in writing), obtain additional authorization approval for the charge amount that exceeds the authorization approval amount. For example, if the final charge amount is more than 15% greater than the amount you originally received authorization approval for, then you should obtain an additional authorization approval.

Chargeback Code: A02

No valid authorization

Why Did I Get This Notification?

The charge you submitted did not receive a valid authorization approval; it was declined or the Card was expired.

What Caused the Dispute?

- The authorization approval you submitted was not the same as you received (e.g., numbers were transposed), or
 - An authorization approval that is incorrect or does not correspond to the charge in question was submitted, or
 - The Card was expired.
-

How Should I Respond?

- Proof that a valid authorization approval was obtained in accordance with the Agreement, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
- FOR "EXPIRED OR NOT YET VALID CARD", THE FOLLOWING SUPPORT IS ALSO ACCEPTABLE:**
- Proof that the charge was incurred prior to the Card expiration date or within the valid dates on the Card.
-

How Do I Avoid This Dispute in the Future?

- Ensure all authorization approval requests comply with the Technical Specifications for Authorization.
- Ensure a valid authorization approval is included with your charge submission. Do not submit if the authorization approval was declined.

Chargeback Code: A08

Authorization approval expired

Why Did I Get This Notification?

The charge was submitted after the authorization approval expired.

What Caused the Dispute?

- You did not submit the charge before the authorization approval expired, or
 - You attempted to submit the charge during valid authorization approval time frame, but the submission was not received by American Express (e.g., technical issue).
-

How Should I Respond?

- Proof that a valid authorization approval was obtained in accordance with the Agreement, or
 - Proof that a credit which directly offsets the disputed charge has already been processed
-

How Do I Avoid This Dispute in the Future?

- Ensure all authorization approval requests comply with the Technical Specifications for Authorization.
- Ensure you submit the charge within 7 days (exceptions apply to cruise line, lodging, and vehicle rental industries); If you submit beyond 7 days, you must obtain/submit a new authorization approval.
- For goods/services shipped or provided more than 7 days after order is placed, obtain an authorization approval for the charge at the time the order is placed and again at the time you ship or provide the goods/services to Card Member.

Chargeback Code: C02

Credit not processed

Why Did I Get This Notification?

We have not received the credit (or partial credit) you were to apply to the Card.

What Caused the Dispute?

Your response to the Inquiry notification indicates credit was or is being issued, but was never received or was not received for the amount you specified or the disputed amount.

How Should I Respond?

- If no credit (or only partial credit) is due, a written explanation of why credit is not due with appropriate documents to support your position, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Process credits immediately for the amount due to Card Member.
- Provide the date (or expected date) credit was or will be issued and the amount(s).

Chargeback Code: C04

Goods/services returned or refused

Why Did I Get This Notification?

The goods or services were returned or refused but the Card Member did not receive credit.

What Caused the Dispute?

- Card Member expected or was promised a refund for item/s returned or refused but credit was not issued/received, or
 - Card Member was billed before Credit was posted to their statement, or
 - Card Member does not understand your return or refund policy.
-

How Should I Respond?

- Written explanation refuting the Card Member's claim that goods were returned to your business, or
 - If returned: a copy of your return policy, an explanation of your procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the return policy, or
 - A copy of the charge record indicating the terms and conditions of the purchase with details explaining how the Card Member did not follow the policy, or
 - If goods/services refused: proof that the goods/services were accepted (e.g. signed delivery slip if the goods were delivered, screen print showing use of the service if service was provided via internet), or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Process and submit return credit immediately after receiving goods or notification of refused goods.
- Always advise the Card Member of the return policy at the time of the reservation/order.
- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).

HELPFUL TIP: PROGRAM YOUR TERMINALS TO PRINT YOUR RETURN/REFUND POLICY ON RECEIPTS

Chargeback Code: C05

Goods/services canceled

Why Did I Get This Notification?

The Card Member claims that the goods/services ordered were canceled.

What Caused the Dispute?

- Cancellation or return of goods/services ordered has not yet been processed, or
 - Card Member expected or was promised a refund for goods/services canceled and/or refused but credit was not issued/received, or
 - Card Member was billed before the credit was posted to their statement, or
 - Card Member does not understand your cancellation, return, or refund policy, or
 - Card member does not understand your billing process and/or automatic billing / automatic renewal terms, or
 - Cancellation occurred after the automatic renewal of services/subscription or automatic renewal of weekly/monthly/ annual shipments of goods, or
 - Card Member unsuccessfully attempted to cancel goods/services (either cancelable or non-cancelable), or
 - Cancellation of service was not processed timely resulting in a charge that was processed after the Card Member canceled, or
 - Card Member refused or returned shipment of goods.
-

How Should I Respond?

- A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the cancellation policy, or
 - A copy of the charge record indicating the terms and conditions of the purchase and details explaining how the Card Member did not follow the policy, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Immediately process cancellation requests.
- Submit the credit on the same day cancellation is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- For recurring billing, ensure all pipeline and future billings are canceled upon request.
- For Lodging, log all confirmation/ cancellation numbers as required by the Assured Reservation and CARDeposit programs.
- Always advise the Card Member of the cancellation policy at the time of the reservation/order.
- Always post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Before completing the purchase, have Card Member 'accept' your terms/ conditions and policies.

Chargeback Code: C08

Goods/services not received or only partially received

Why Did I Get This Notification?

The Card Member claims to have not received (or only partially received) the goods/services.

What Caused the Dispute?

- Full or partial services were not provided or all goods/merchandise not sent or picked up, or
- Full or partial services were not provided or all goods/merchandise were not received by the agreed upon date/time, or
- All goods/merchandise were not sent to the address specified by the Card Member, or
- A portion of goods/services were not received making the entire order unusable/unacceptable, or
- The goods/services ordered were canceled by your establishment and credit was not issued or received as expected or promised, or
- Card Member expected or was promised a refund for goods/services not fully received but credit was not issued/received.

How Should I Respond?

- Proof of Delivery including delivery date and full shipping address, or
- Proof that the services were provided and the dates the services were provided, or
- Signed completion of work order showing the Card Member received the services and dates that the services were used/provided, or
- Proof that a credit which directly offsets the disputed charge has already been processed, or
- Evidence to prove that there is a direct connection between the person who received the goods and services and the Card Member (e.g., photographs, emails).

FOR AIRLINE TRANSACTIONS, ONE OF THE FOLLOWING MUST BE PROVIDED:

- Evidence that the Card Member or designated passenger participated in the flight (e.g., scanned boarding pass or passenger manifest), or
- Credits of frequent flyer miles for the flight in question, showing a direct connection to the Card Member, or
- Proof flight in question was available during airline bankruptcy proceedings, or
- Additional transactions related to the original transaction, such as seat upgrades, baggage payment, or purchases made on board the aircraft.

FOR CARD NOT PRESENT TRANSACTIONS WHERE THE GOODS ARE PICKED UP AT THE MERCHANT'S LOCATION:

- The Merchant must provide the Card Member or authorized third party signature on the pickup form as well as additional proof to demonstrate that the identity of the Card Member was verified at the time of pickup

Chargeback Code: C08 (continued)

Goods/services not received or only partially received

CONTINUED FROM PREVIOUS PAGE

How Should I Respond?

FOR INTERNET TRANSACTIONS REPRESENTING THE SALE OF INTERNET ELECTRONIC DELIVERY CHARGE, ONE OF THE FOLLOWING MUST BE PROVIDED:

- Proof that the Card Member's IP address at the time of purchase matches the IP address where the digital goods were downloaded, or
- Proof the Card Member's email address provided at the time of purchase matches the email address used to deliver the digital goods, or

- Proof that the Merchant's website was accessed by the Card Member for services after the transaction date.

NOTE: IN ADDITION TO THE ABOVE, ONE OF THE FOLLOWING MAY ALSO BE PROVIDED:

- Description of the digital goods, or
- Date and time the digital goods were downloaded.

How Do I Avoid This Dispute in the Future?

- Set expectations by providing realistic delivery dates to avoid prematurely disputed charges.
- Ensure goods/services are provided or delivered by the agreed upon date/time/location.
- Notify Card Members if there is delay in delivering goods/services or of expected delivery dates if goods are out-of-stock.
- When shipping goods, always confirm and ship to the full billing address specified by the Card Member and request proof of delivery on all items.
- Submit charges only after goods and services have been provided or shipped.
- Do not submit charges for back-ordered items.
- Get a signature for in-store pickups.
- Issue refunds within 24-28 hours of being notified that goods/services were not received.

Chargeback Code: C14

Paid by other means

Why Did I Get This Notification?

The Card Member has provided us with proof of payment with another method.

What Caused the Dispute?

- Charge was billed to a Card number on file instead of the method provided for payment at the time goods/services were provided, or
 - Credit was not issued or received for the duplicate payment made by Card Member in the disputed charge/amount, or
 - Charge was paid for by another Card holder/person/guest/passenger, or
 - Card Member expected the disputed amount to be paid for by a third party (i.e. insurance related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired).
-

How Should I Respond?

- Documentation showing that the Card Member's other form of payment was not related to the disputed charge, or
 - Proof that the Card Member provided consent to use the Card as a valid form of payment for the disputed charge, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Check all payment(s) received for the charge and ensure the correct form of payment is processed or billed.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Chargeback Code: C18

“No show” or CARDeposit canceled

Why Did I Get This Notification?

The Card Member claims to have canceled a lodging reservation or a credit for a CARDeposit charge was not received by the Card Member

What Caused the Dispute?

- Cancellation of reservation has not yet been processed, or
 - Card Member expected or was promised a refund for the canceled reservation but credit was not issued/received, or
 - Card Member was billed before the credit was posted to their statement, or
 - Card Member does not understand your cancellation policy/deadlines or refund policy, or
 - Card Member canceled outside your cancellation policy and/or does not understand your cancellation policy, deadlines, refund policy, or
 - Card Member unsuccessfully attempted to cancel the reservation, or
 - Cancellation was not processed timely resulting in a charge that was processed after the Card Member canceled.
-

How Should I Respond?

- Documentation that supports the validity of the “no show” reservation or CARDeposit charge, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Immediately process cancellation requests.
- Submit the credit on the same day cancellation is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- Log all confirmation/cancellation numbers as required by the Assured Reservation and CARDeposit programs.
- Always advise the Card Member of the cancellation policy at the time of the reservation.
- Always disclose/post your cancellation and refund policies where they can be seen prior to the transaction (e.g., on online checkout pages).
- Before completing the purchase, have Card Member ‘accept’ your terms/ conditions and policies.

Chargeback Code: C28

Canceled recurring billing

Why Did I Get This Notification?

Card Member claims to have canceled or attempted to cancel recurring billing charges for goods or services.

What Caused the Dispute?

- Cancellation of weekly/monthly/annual recurring services ordered has not yet been processed, or
 - Card Member expected or was promised a refund for recurring services canceled but credit was not issued/received, or
 - Card Member was billed before the credit was posted to their statement, or
 - Card Member does not understand service agreement terms/conditions or your cancellation, return, refund policy, or
 - Card member does not understand your billing process and/or automatic billing / automatic renewal terms, or
 - Cancellation occurred after the automatic renewal of services/subscription or automatic renewal of weekly/monthly/annual shipments of goods, or
 - Card Member unsuccessfully attempted to cancel services (either cancelable or non-cancelable), or
 - Cancellation of service was not processed timely resulting in a charge that was processed after the Card Member canceled.
-

How Should I Respond?

- Provide a copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the cancellation policy, or
 - Provide proof that the Card Member has not canceled and continues to use the service or receive the goods, or
 - Provide proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Ensure all pipeline and future billings are canceled upon request.
- Immediately process cancellation requests.
- Submit the credit on the same day cancellation is received or inform the Card Member of the approximate date you will be issuing credit.
- Always provide the Card Member with a cancellation number or confirmation.
- Always advise the Card Member of the cancellation policy at the time of the purchase/order.
- Always disclose/post your cancellation, return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.
- Discontinue future recurring billing charges upon request from the Card Member.

Chargeback Code: C31

Goods/services not as described

Why Did I Get This Notification?

The Card Member claims to have received goods/ services that are different than the written description provided at the time of the charge.

What Caused the Dispute?

- The goods/services provided or received differ from what was described and/or agreed upon at time of purchase, or
 - The quality of the goods/services provided or received are inferior to what was described and/or agreed upon at time of purchase, or
 - Card Member expected or was promised a refund but credit was not issued/received.
-

How Should I Respond?

- Proof refuting the Card Member's claim that the written description differs from the goods/services received, or
 - Proof that the Card Member agreed to accept the goods/ services as provided, or
 - Proof that a credit which directly offsets the disputed charge has already been processed, or
 - Proof that goods and services matched what was described at time of purchase (e.g., photographs, emails).
- FOR GOODS OR SERVICES PURCHASED BY THE CARD MEMBER THAT WERE RECEIVED IN A DAMAGED OR DEFECTIVE STATE, THE MERCHANT MUST PROVIDE ONE OR MORE OF THE FOLLOWING ITEMS:**
- Show that an attempt was made by the Merchant to repair or replace damaged or defective goods or to provide replacement services.
 - If returned, state how the Card Member did not comply with the Merchant's clearly documented cancellation, return policy or applicable law and regulations.
 - Show that the Card Member agreed to accept the goods or services "as is."
-

How Do I Avoid This Dispute in the Future?

- Ensure the exact goods/merchandise or services ordered are provided/sent.
- Promptly rectify/resolve claims or grievances raised by Card Members.
- Clearly and prominently display contact information and instructions in the event goods/services are not provided as stated.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement, where applicable.
- Provide detailed item descriptions on invoices and in online order confirmations and contracts.

Chargeback Code: C32

Goods/services damaged or defective

Why Did I Get This Notification?

The Card Member claims to have received damaged or defective goods/services.

What Caused the Dispute?

- Goods/merchandise arrived in or services delivered in a damaged or defective state and/or make the entire order unusable/unacceptable, or
 - Card Member does not understand your policies for damaged or defective goods/services received, or
 - Card Member expected or was promised a refund for damaged or defective goods/services but credit was not issued/received.
-

How Should I Respond?

- Proof refuting the Card Member's claim that the goods/ services were damaged or defective (provided that, in the case of goods, they were not returned to you), or
 - Proof that the Card Member agreed to accept the goods as delivered, or
 - Proof that goods were not returned to you, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Ensure goods/merchandise are securely packaged to minimize damages that may occur during shipment/delivery.
- Promptly rectify/resolve claims involving damages or defective goods/merchandise and provide return authorization if purchase terms/policy permits.
- Promptly issue credit or replacement, or inform Card Member of the approximate date you will be issuing credit or providing a replacement.
- Always advise the Card Member of your return and refund policy at the time of the order.
- Always post your return and refund policies where they can be seen prior to the transaction (e.g., near the register or on online checkout pages).
- Before completing the purchase, have Card Member 'accept' your terms/conditions and policies.

Chargeback Code: M10

Vehicle rental — capital damages, theft or loss of use

Why Did I Get This Notification?

The Card Member claims to have been incorrectly billed for capital damages, theft or loss of use.

What Caused the Dispute?

- Card Member expected the disputed amount to be paid for by a third party (i.e. insurance related reimbursements for CDW costs or rental coverage while Card Member vehicle damage is being repaired).
 - The amount charged does not match the amount the Card Member agreed to pay
 - The amount charged does not match the documented amount shown in the itemized record of charge
 - The Card Member claims they did not cause some or all of the damage for which they were charged
 - Card Member unsuccessfully attempted to cancel the reservation, or
 - Cancellation was not processed timely resulting in a charge that was processed after the Card Member canceled.
-

How Should I Respond?

- Proof that the Card Member agreed to and signed an acknowledgement of responsibility for capital damages and that the charge did not exceed 110% of the agreed-upon amount, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

Before submitting charges, ensure that you obtain the Card Member's acknowledgment of responsibility and proof of consent to bill their Card for the amount in question.

Chargeback Code: F10

Missing imprint

Why Did I Get This Notification?

The Card Member claims they did not participate in this charge and you have not provided a copy of an imprint of the Card.

NOTE: NOT APPLICABLE TO CARD NOT PRESENT CHARGES OR CHARGES THAT QUALIFY UNDER THE KEYED NO IMPRINT PROGRAM.

What Caused the Dispute?

- The Card was either not swiped or the chip was not successfully read at the time of transaction, or
 - Completed a card not present transaction, but did not identify the transaction as card not present transaction, or
 - Did not make a manual imprint of the card account information on the transaction receipt for a manual/key-entered transaction.
-

How Should I Respond?

- Proof that the charge qualifies under the Keyed No Imprint Program, or
 - Proof that this was a Card Not Present charge, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Ensure that Cards are swiped and/or that the chip was successfully read at the time of transaction.
- Ensure that card not present transactions are being correctly identified as Card Not Present and not Card Present transactions and/or that you are enrolled in the Keyed No Imprint Program if appropriate.
- Make a manual imprint of the Card account information on the transaction receipt for manual/key-entered transactions.

Chargeback Code: F24

No Card Member authorization

Why Did I Get This Notification?

The Card Member denies participation in the charge you submitted and you have failed to provide proof that the Card Member participated in the charge.

What Caused the Dispute?

- A transaction was submitted for a mail order, telephone order, or internet charge that Card Member did not participate in or authorize, or
 - Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member, or
 - Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.
-

How Should I Respond?

Proof that a credit which directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

- Maintain consistent information on your billing descriptor and include your "doing business as" name and physical location or website, so Card Members recognize your business charges on their statement.
 - Provide your Customer Service phone number in the billing descriptor so Card Members can contact you directly.
 - Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
 - Add "no show", "advanced deposit" or "installment #__" to the charge descriptor, where applicable.
- FOR CARD PRESENT TRANSACTIONS:**
- Ensure POS system is EMV/Chip enabled, where possible.
 - Check ID during all face-to-face transactions, especially high dollar amounts.
 - Obtain a valid authorization code and imprint for keyed transactions or key CID.
- FOR CARD NOT PRESENT TRANSACTIONS:**
- Ensure you have express consent from the Card Member to bill for the specific goods/services.
 - Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.
-

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Chargeback Code: F29

Card Not Present

Why Did I Get This Notification?

The Card Member denies participation in a mail order, telephone order, or internet charge.

NOTE: NOT APPLICABLE TO DIGITAL WALLET APPLICATION- INITIATED TRANSACTIONS.

What Caused the Dispute?

- Card Member does not recall participating in the purchase/transaction, or
 - Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member, or
 - Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.
-

How Should I Respond?

- Proof that the Card Member participated in the charge (e.g., billing authorization, usage details, proof of delivery to the Card Member's billing address, contract), or
 - Proof that you attempted to validate the CID and you did not receive a response or you received an "unchecked" response, or
 - Proof that you validated the address via authorization and shipped goods to the validated address, or
 - Proof that a credit which directly offsets the disputed charge has already been processed, or
 - Proof that the transaction contains a shipping address that matches a previously used shipping address from an undisputed transaction.
- FOR AIRLINE TRANSACTIONS, ONE OF THE FOLLOWING MUST BE PROVIDED:**
- Evidence the Card Member or designated passenger participated in the flight (e.g., scanned boarding pass or passenger manifest), or
 - Credits of frequent flyer miles for the flight in question, showing a direct connection to the Card Member, or
 - Proof of receipt of the flight ticket at the Card Member's billing address, or
 - Proof that the transaction contains the designated passenger name that matches a previously used passenger name from an undisputed transaction.
 - Proof flight in question was available during airline bankruptcy proceedings, or
 - Additional Transactions related to the original Transaction, such as seat upgrades, baggage payment, or purchases made on board the aircraft

Chargeback Code: F29 (continued)

Card Not Present

CONTINUED FROM PREVIOUS PAGE

How Should I Respond?

FOR TRANSACTIONS INVOLVING INTERNET ELECTRONIC DELIVERY MERCHANTS WHERE THE MERCHANT CONDUCTS TRANSACTIONS MADE ON ELECTRONIC DEVICES FOR WHICH IT IS THE OWNER OF THE OPERATING SYSTEM, ALL OF THE FOLLOWING MUST BE PROVIDED:

- a. Proof that the Merchant authenticated the card via AAV (Automated Address Verification) or CSC (Card Security Code), at the time the Card Member originally linked the Card to the customer account with the Merchant, and
- b. Proof that the following are currently linked to the Card Member account with the Merchant:
 - i. Device ID
 - ii. IP address and geographical location
 - iii. Device name (if available), and
- c. Customer name linked to the account with the Merchant, and
- d. Proof that the customer's account with the Merchant was accessed by the customer and successfully verified by the Merchant on or before the Transaction date, and
- e. Proof that the device and Card used for the disputed Transaction was used in a previous, undisputed Transaction, and
- f. Description of the goods or services and the date/time they were purchased and downloaded, and
- g. Proof that the customer password (including CDCVM) was re-entered on the Merchant's platform (website or application) during the same login session as the purchase

NOTE: THE ABOVE SECOND PRESENTMENT COMPELLING EVIDENCE APPLIES TO THE FOLLOWING MERCHANT CATEGORIES:

- a. 5815 – Digital Goods Media: Books, Movies, Music;
- b. 5816 – Digital Goods: Games;
- c. 5817 – Digital Goods: Application (excludes Games);
- d. 5818 – Large Digital Goods Merchant

Or,

FOR RECURRING BILLING TRANSACTIONS INITIATED ON THE MERCHANT'S WEBSITE EACH OF THE FOLLOWING MUST BE PROVIDED:

- a. Proof of a legally binding contract held between the Merchant and the Card Member, and
- b. Proof the Card Member accessed the Merchant's website or application to establish services on or before the Transaction date, and
- c. Proof the Card Member received the goods or services, and
- d. Proof of a previous Transaction that was not disputed

Or,

FOR TRANSACTIONS INVOLVING THE SALE OF WEBSITE SEARCH AND/OR ADVERTISING SERVICES TO PROMOTE CONSUMER PRODUCTS OR SERVICES, ALL OF THE FOLLOWING MUST BE PROVIDED:

- a. Proof of a legally binding contract held between the Merchant and the Card Member, and
- b. Details of the initial ad-service setup, including at least two (2) of the following items:

Chargeback Code: F29 (continued)

Card Not Present

CONTINUED FROM PREVIOUS PAGE

How Should I Respond?

Provide:

- i. Card Member's IP address and geographical location at the date and time of the initial ad-service setup
- ii. Email address of Card Member
- iii. Company name or Card Member name, and
- c. Card Member's IP address and geographical location at the date and time of the initial ad-service setup
- d. Email address of Card Member
- e. Company name or Card Member name, and
- f. Proof the Card Member had accessed the Merchant's website to establish services on or before the Transaction date, and
- g. Proof of a previous Transaction that was not disputed, and
- h. Proof that the Card Member received the goods or services, and
- i. Description of the goods or services and the date they were provided.

How Do I Avoid This Dispute in the Future?

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.
- Maintain consistent information on your billing descriptor and include your "doing business as" name and physical location or website, so Card Members recognize your business charges on their statement.
- Provide your Customer Service phone number in the billing descriptor so Card Members can contact you directly.
- Submit charge descriptors that clearly describe and correspond to the purchase; avoid generic descriptors when possible.
- Add "no show", "advanced deposit" or "installment #__" to the charge descriptor, where applicable.
- For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Chargeback Code: F30

EMV Counterfeit

Why Did I Get This Notification?

The Card Member denies participation in the Charge and a counterfeit chip Card was used at a POS system where the Transaction was not processed as a chip transaction because either the POS system was not an enabled chip- and-PIN POS system or the Transaction was manually keyed. Note: Not applicable for contactless Transactions and Digital Wallet payments.

What Caused the Dispute?

Card Member's Card or Card number was compromised and used fraudulently by someone other than Card Member.

How Should I Respond?

- Proof that this was a Card Not Present charge,
 - Proof that the POS system processed a chip Card Transaction, or
 - Proof that a credit which directly offsets the Disputed Charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

FOR CARD PRESENT TRANSACTIONS:

- Ensure POS system is EMV/Chip enabled, where possible.
- Check ID during all face-to-face transactions, especially high dollar amounts.
- Obtain a valid authorization code and imprint for keyed transactions or key CID.

FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Chargeback Code: F31

EMV lost/stolen/ non-received

Why Did I Get This Notification?

The Card Member denies participation in the Charge and chip Card with PIN capabilities was lost/stolen/ non-received and was used at a POS system where the transaction was not processed as a chip Card Transaction with PIN validation because either the POS system is not an enabled chip-and-PIN POS system, or the Transaction was manually keyed.

NOTE: NOT APPLICABLE TO CONTACTLESS TRANSACTIONS AND DIGITAL WALLET PAYMENTS, AND CHARGES THAT QUALIFY UNDER THE NO SIGNATURE/NO PIN PROGRAM.

What Caused the Dispute?

- Card Member's Card or Card number has been compromised and used fraudulently by someone other than Card Member, or
- Card Member's Card was lost/stolen or not in Card Member's possession and was used fraudulently by someone other than Card Member.

How Should I Respond?

- Proof that this was a Card Not Present charge,
- Proof that the POS system processed a chip Card Transaction with PIN validated, or
- Proof that a credit which directly offsets the Disputed Charge has already been processed.

How Do I Avoid This Dispute in the Future?

FOR CARD PRESENT TRANSACTIONS:

- Ensure POS system is EMV/Chip enabled, where possible.
- Check ID during all face-to-face transactions, especially high dollar amounts.
- Obtain a valid authorization code and imprint for keyed transactions or key CID.

FOR CARD NOT PRESENT TRANSACTIONS:

- Ensure you have express consent from the Card Member to bill for the specific goods/services.
- Retain documentation that ties the Card Member's billing consent to the specific goods/services and terms of billing.

For tools and tips to prevent fraud, visit americanexpress.com/fraudinfo.

Chargeback Code: R03

Insufficient reply

Why Did I Get This Notification?

Complete support and/or documentation were not provided as requested.

What Caused the Dispute?

THE REPLY/SUPPORT YOU PROVIDED IN RESPONSE TO AN INQUIRY NOTIFICATION INCLUDES:

- Information and/or an explanation that is incomplete or does not fully address the dispute reason or specific claims made by Card Member, or
 - Documentation that is incomplete (e.g., missing cancellation/return/refund policy, agreement terms/conditions, or specific information/support requested), or
 - Documentation that does not correspond to the disputed charge/amount or Card Member, or
 - An explanation that partial credit is due/being issued, but the remaining amount disputed is not explained or supported (e.g., non-refundable cancellation fee per policy/terms).
-

How Should I Respond?

Proof that a credit which directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

ALWAYS RESPOND TO THE INQUIRY NOTIFICATION BY THE REPLY DUE DATE AND ENSURE YOUR RESPONSE INCLUDES:

- Information and/or an explanation that fully addresses the dispute reason, all claims made by Card Member, and validates the amount billed.
- Documentation we requested and/or that helps supports why full refund is not due (e.g., cancellation/return/refund policy, agreement terms/conditions).
- Documentation that corresponds to the disputed charge/amount or Card Member.
- An explanation why only partial credit is due/being issued and supporting documentation (e.g., cancellation/return/refund policy, agreement terms/conditions).

Chargeback Code: R13

No reply

Why Did I Get This Notification?

We did not receive your response to our Inquiry within the specified time frame.

What Caused the Dispute?

- A reply/support for the Inquiry Notification was not sent/provided or never received (intentional or unintentional), or
 - The reply/support you sent/provided in response to an Inquiry Notification was received after the reply due date.
-

How Should I Respond?

- Proof you responded to the original Inquiry within the specified time frame, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Always respond to the Inquiry Notification by the reply due date.
- If you agree credit is due to Card Member, then respond by the reply due date with your authorization for a Chargeback.

Chargeback Code: M01

Chargeback authorization

Why Did I Get This Notification?

We have received your authorization to process a Chargeback for the charge.

What Caused the Dispute?

The reply you sent/provided in response to an Inquiry Notification authorized American Express to process a Chargeback for the disputed charge/amount.

How Should I Respond?

Proof that a credit which directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

Not applicable

Chargeback Code: P01

Unassigned Card number

Why Did I Get This Notification?

You have submitted a charge using an invalid or incorrect Card number.

NOTE: YOU MAY RESUBMIT THE CHARGE TO US IF YOU ARE ABLE TO VERIFY AND PROVIDE THE CORRECT CARD NUMBER.

What Caused the Dispute?

- You processed the transaction to an account number that no longer exists (e.g.- card was canceled or replaced) or
- You did not receive an authorization approval for the transaction and it was manually processed to an account number that is invalid, or
- Automatic weekly/monthly/annual recurring billings using a Card number that no longer exists, or
- Automatic renewal of services/ subscription or automatic renewal of weekly/monthly/annual payments using a Card number that no longer exists.

How Should I Respond?

- Copy of the imprint that confirms Card number, or
- Proof that you obtained an authorization approval for such Card number, or
- Copy of the charge record from the terminal that electronically read the Card number, or
- Proof that a credit which directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

- Obtain imprints for manually-keyed transaction and confirm that Card numbers processed match the corresponding Card imprint.
- Ensure that you obtain authorization approval for all transactions.
- Always dip or swipe the Card when processing Card Present transactions.

Chargeback Code: P03

Credit processed as charge

Why Did I Get This Notification?

The Card Member claims the charge you submitted should have been submitted as a credit.

What Caused the Dispute?

- A credit that the Card Member was expecting was not issued, or
 - A credit due to the Card Member was inadvertently submitted as a debit, or
 - A credit was issued, but it was not processed before the Card Member received their latest billing statement
 - A transaction was inadvertently processed that should have been voided/canceled, but was processed instead.
-

How Should I Respond?

- Proof that the charge was submitted correctly, or
 - Proof that a credit which directly offsets the charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Ensure the amount submitted accurately reflects a debit or credit.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.
- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Chargeback Code: P04

Charge processed as credit

Why Did I Get This Notification?

The Card Member claims the credit you submitted should have been submitted as a charge.

What Caused the Dispute?

- A debit that the Card Member was expecting was not issued, or
 - A debit due to the Card Member was inadvertently submitted as a credit or
 - A debit was issued, but it was not processed before the Card Member received their latest billing statement
 - A transaction was inadvertently processed that should have been voided/canceled, but was processed instead.
-

How Should I Respond?

- Proof that the credit was submitted correctly, or
 - Proof that a charge that directly offsets the credit has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Ensure the amount submitted accurately reflects a debit or credit.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.
- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Chargeback Code: P05

Incorrect charge amount

Why Did I Get This Notification?

The charge amount you submitted differs from the amount the Card Member agreed to pay.

What Caused the Dispute?

- An incorrect amount was erroneously submitted and a correction credit was not issued, or
 - Charge amount was greater than Card Member expected (e.g., due to addition error, shipping or handling fee, taxes, delayed charges, restocking fee, etc.), or
 - Charge amount is greater than Card Member recalls or agreed to pay for the goods/services purchased, or
 - Credit was less than Card Member expected (e.g., credit included a deduction from the original charge amount for a cancellation/change fee, restocking fee, fuel refilling fee or late vehicle return, etc.).
-

How Should I Respond?

- Proof that the Card Member agreed to the amount submitted, or
 - Proof that the Card Member was advised of and agreed to pay for any additional or delayed charges using the Card the charge was submitted to, or
 - Itemized contract/documentation substantiating the charge amount submitted, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Ensure the amount submitted accurately reflects a debit or credit.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.
- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Chargeback Code: P07

Late submission

Why Did I Get This Notification?

The charge was not submitted within the required time frame.

What Caused the Dispute?

The charge was authorized but was submitted after the authorization expired.

How Should I Respond?

- Proof the charge was submitted within the required time frame, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

Submit charges within the required authorization time frame.

Chargeback Code: P08

Duplicate charge

Why Did I Get This Notification?

The individual charge was submitted more than once.

What Caused the Dispute?

- A correction or offsetting credit was not issued or received for a duplicate file/transaction submission processed, or
 - Transaction details (date, amount, descriptors, etc.) for each disputed charge are identical or similar, or
 - Card Member claims only one (1) purchase was made and only one (1) charge is valid, or
 - Card Member claims their online purchase was not completed or failed (e.g., technical issues) and later made a new purchase that successfully accepted/completed, or
 - Card Member is not aware of, or does not remember weekly/monthly recurring billings and believes the charge is a duplicate.
-

How Should I Respond?

- Documentation showing that each charge is valid, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Check to see if a failed charge has been processed before charging again.
- Review all receipts to check if the Card Member has been billed twice.
- Process a correction or offsetting credit(s) as soon as you detect or are notified of the billing error.

Chargeback Code: P22

Non-matching Card number

Why Did I Get This Notification?

The Card number in the submission does not match the Card number in the original charge.

What Caused the Dispute?

The Card number provided in your charge submission does not match the Card for which the authorization approval was obtained.

How Should I Respond?

- Copy of the Card imprint confirming the Card number, or
 - Copy of the charge record from the terminal that electronically read the Card number, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

Process all charges at the time of the transaction and/or ensure that the Card number provided in your charge submission matches the Card for which the authorization approval was obtained.

Chargeback Code: P23

Currency discrepancy

Why Did I Get This Notification?

The charge was incurred in an invalid currency.

What Caused the Dispute?

A charge was processed in a different currency than that for which the Card Member provided consent to be billed.

How Should I Respond?

Proof that a credit which directly offsets the disputed charge has already been processed.

How Do I Avoid This Dispute in the Future?

Process all charges using the correct currency that the Card Member is expecting and will recognize. This is part of Multi-Currency functionality programmed under your point of sale.

Chargeback Code: FR2

Fraud Full Recourse Program

Why Did I Get This Notification?

The Card Member denies authorizing the charge and your establishment has been placed in the Fraud Full Recourse Program.

What Caused the Dispute?

The Merchant number under which the disputed charge was submitted is enrolled in the Full Fraud Recourse program.

How Should I Respond?

- Proof that you had not been placed in the Fraud Full Recourse Program at the time of the Chargeback, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Chargeback Code: FR4

Immediate Chargeback Program

Why Did I Get This Notification?

The Card Member has disputed the charge and you have been placed in the Immediate Chargeback Program.

What Caused the Dispute?

The Merchant number under which the disputed charge was submitted is enrolled in the Immediate Chargeback program.

How Should I Respond?

- Proof that you had not been placed in the Immediate Chargeback Program at the time of the Chargeback, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.

Chargeback Code: FR6

Partial Immediate Chargeback Program

Why Did I Get This Notification?

The Card Member has disputed the charge and you have been placed in the Partial Immediate Chargeback Program.

What Caused the Dispute?

The Merchant number under which the disputed charge was submitted is enrolled in a Partial Immediate Chargeback program and the dispute amount is within the corresponding threshold (e.g., up to \$20, \$25, \$50, \$100, or \$250).

How Should I Respond?

- Proof that you had not been placed in the Partial Immediate Chargeback Program at the time of the Chargeback, or
 - Proof that a credit which directly offsets the disputed charge has already been processed.
-

How Do I Avoid This Dispute in the Future?

- Issue credits/refunds within 7 calendar days.
- Ensure your refund/cancellation policies clearly state time frames of when credits will be issued.