Your guide to managing disputes online
How to manage your disputes online

This guide provides a general overview about disputes, followed by guidance on how to manage your American Express® disputes online, from finding your way around the site and locating the information you need, to taking the actions you want.

This guide explains:

- The benefits of managing disputes online
- Logging in and enrolling to disputes
- Your summary view
- The disputes summary table
- Filtering the disputes summary table
- Filtering by location and date
- Customizing the disputes summary table
- Getting the details of a case
- Searching, downloading and printing reports
- Taking action
- Responding to multiple disputes at once
- Checking your email for notifications
- Appendix: Chargeback prevention
The benefits of managing disputes online

It's faster and easier. Using the online Disputes tool on our website allows you to quickly and easily respond to Cardmember disputes. You can immediately see all open and urgent disputes for all your business locations, upload any documents you need, and even respond online.

Why resolve disputes online?

- It's faster, it's simpler, and it can help you avoid 'no-reply' Chargebacks. Use the online Disputes tool and you can:
  - Receive email notifications whenever you have new, updated, or urgent disputes
  - See all disputes in a central place - instead of in numerous letters
  - Respond online without having to use email
  - Track the status of disputes throughout the entire process
The benefits of managing disputes online
- Continued

What are disputes and Chargebacks?

When a Cardmember contacts American Express to question a charge on their Card, it’s called a dispute. Information about each dispute will appear in your online Disputes tool.

Common disputes:

- The Cardmember does not remember making the purchase
- An error in billing
- The product/service order was cancelled or not received
- The product was returned

Responding to a dispute

You must respond to a dispute by the "reply-by" date shown in your tool. If you cannot prove the validity of the charge by the reply-by date, a Chargeback will be issued to your account. You can view your Chargebacks online.

Dispute Process Overview

Cardmember questions a charge

We'll try to resolve the case in-house, and will reach out to you for any additional information.

Dispute

We will contact you via email of new or urgent Cardmember disputes. You can review the case information online.

Merchant response

You can respond by either issuing a credit or providing proof that the charge is valid.

Sufficient supporting document/issue credit

Case is resolved. No further action is required.

No reply or insufficient supporting document

Credit to Cardmember. Chargeback notification to you.

Chargeback

Debit to your Merchant account.

Chargeback: the reversal of a Transaction from the Merchant back to the Card Member. This entails American Express debiting your Merchant Account by the amount of the disputed Transaction and crediting the Card Member in the case with the same amount.
Logging in and enrolling in disputes

1. Logging in – Visit americanexpress.com/merchant. If you already have a User ID and password to manage your Merchant account online, enter your details and click ‘log in’.

If you are not yet registered, click ‘Register now’ and follow the easy steps to create a new profile and access your Merchant account online.

Enrolling in disputes

You will only be able to manage disputes online if you are enrolled. There are two ways to do this. The first is during the registration process and the second is from your Account Summary page. See the steps for each option on the next page.
Logging in and enrolling to disputes - Continued

2. **Registration** - After completing steps 1 and 2 of registration, you will reach the final step – Manage Finances. Check the 'Resolve Disputes' box to enroll and manage your disputes online.

   By doing so you will no longer receive disputes letters in the mail. They will only appear in your online account. Please make sure to check your online account regularly. You can also set up email notifications to let you know when you have new or updated disputes. See page 21.

3. **Account Summary page** – After logging into your account (via step 1) you will arrive at your Account Summary page. If you are not enrolled to manage disputes online you will be prompted to do so. Click ‘Activate’ and follow the steps to enroll.
Your summary view

Your summary view is the first page you will see when you arrive at your disputes section of the Merchant website. This page provides consolidated overview of all your inquiries¹ and Chargebacks².

1. **Filters** help you find and view the information that matters most to you. You can apply a combination of filters at the same time to personalize the disputes summary table and show as little or as much information as you need. See page 9.

2. **Action buttons** are clearly marked above the summary table to enable you to respond to all Cardmember disputes quickly and efficiently. See page 16.

3. **The summary table** gives you a full list of all Cardmember disputes and can be customized to your preferences. See page 13.

4. **Global controls** allow you to download and generate reports, create print previews, search, or return to your account summary or ‘home’ page at any time. See page 15.

¹Inquiry: American Express asks the merchant to provide documentation before American Express debits the merchant’s account.

²Chargeback: American Express automatically debits the merchant’s account, then asks the merchant to provide supporting documentation.
The disputes summary table

This is a sample table of all transactions that have been disputed.

The summary table features a range of default columns. These show key information about each inquiry or Chargeback, including case number, status, date received, reply by, and amount.

1. **Columns Preferences**, their order, and the level of data displayed can be customized to suit your needs.

2. **Orange exclamation marks** show items that require a response within the next seven days.

3. **The reason and code column** helps you identify why the Cardmember has disputed the transaction. Simply click on the blue reason and code on any line item and a detailed description of the reason will appear.

4. **Use the horizontal scroll bar and arrows** to view more details about each case.

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1 Case number: The unique number that is allocated by American Express to each individual inquiry or chargeback. This helps to track and identify cases throughout the process.

2 Status: We include distinct status titles so that you can track each stage of the disputed transaction. This way, everyone understands what the current situation is and what the next steps are.

3 Date received: This is the date that the Cardmember disputed the charge and was allocated to your account.

4 Reply by: The date by which you must submit a response to American Express.

5 Amount: The $ amount that the Cardmember has disputed. This can be all or part of the original transaction.
Filtering the disputes summary table

You can filter your summary table by location, date, status or type simply by clicking on the relevant filtering buttons. This will update the table to display all disputes associated with the selected filters.

1. **Filtering by location** - Click on location to filter the information on the page based on your different business locations. [See page 11.](#)

2. **Filtering by date** - Click date to view cases for certain date ranges. [See page 12.](#)

3. **Filtering by status** - You can filter your disputes summary table by the status of the dispute. There are four main options to filter by: Take Action¹, Responded², Closed³ and Adjustments⁴.

   You can also drill down further into each status by clicking on each arrow.

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¹ **Take Action**: cases that require your response

² **Responded**: cases that you have responded to

³ **Closed**: this status represents the verdict/decision made on the case, or if the case has expired

⁴ **Adjustments**: after a case is closed, the adjustment status represents the actual crediting or debiting that occurs
Filtering the disputes summary table - continued

4. Filtering by type - One of the most useful ways to filter is by type. You can choose to look at all your ‘viewed’ or ‘un-viewed’ cases to easily sort those you have already opened or haven’t viewed yet. You will also notice that all un-viewed cases will be bold and viewed cases will be un-bolded, to give you a clear picture of the cases that require attention. Alternately you can filter by ‘Inquiries’ or ‘Chargebacks’.
Filtering by location

After clicking on the 'locations' button, you will be presented with further location filtering options. This will be a list of all the business locations you have already registered and set up with American Express. The number of locations you see will depend on your user ID set up.

The locations will be displayed hierarchically. Select or deselect the check boxes next to the locations you wish to see and then click 'View' to update the disputes summary table.

If you are registered at a higher level head office account you will see all locations underneath that account. Alternatively if your user ID is set up for a single location you will only see that appear.
Filtering by date

Click on the ‘date’ button to reveal further date filtering options.

1. Quickly sort by predefined time periods such as ‘This Month’, ‘Last 3 months’, ‘Last 6 months’, ‘This year’ or ‘Last year’.

2. Alternatively, you can choose a custom date range using the ‘from’ and ‘to’ function within the interactive calendar.

3. Filter by a wide range of status dates, including 'Date received' and 'Transaction date'. See the full list of options and their definitions below.

**Date received:** The date that the dispute is raised and added to your account.

**Transaction date:** The date when the disputed transaction was processed by your business.

**Reply by:** The date by which you must submit a response to American Express to ensure your response can be reviewed and taken into account to avoid a chargeback.

**Adjustment date:** The date that an adjustment amount is deducted from your account due to a dispute or chargeback.

**Responded on:** The date that you responded to a dispute.

**Case update date:** The date that the case was updated by American Express.

**Settlement date:** The date that the disputed transaction was paid to you by American Express. All payments are paid based on submissions, so the disputed transaction will be paid to you as part of the payment for the wider submission.

**SOC date:** The date that the disputed transaction was submitted to American Express for payment.
Customizing the disputes summary table

There is a lot of information on each case that isn’t automatically displayed in the summary table. Further columns can be accessed by scrolling to the right of the table using the horizontal scroll bar. If you prefer you can customize the table to automatically display the information you want.

1. Add or delete columns - Click the [+ ] button in the table header to see the full range of columns available. To add or remove a column in the table, simply select or deselect the relevant check boxes. You can reorder your columns by dragging the column titles up and down the list. The highest item in the list will be displayed in the first column in the summary table, the second in column two, etc. When you've finished making your selections, click ‘Apply.’

2. Sorting data in the columns - In many of the columns you can use the white triangle icon to sort and order the information.

3. Flag disputes - You can flag disputes as you go along by clicking on the flag icon. This will help you quickly find specific cases for future reference. The flags are unique to each User ID on the account. For instance, if you have five different users from your business accessing the account, each user can have their own flags and they will not appear across all users on the account.
Getting the details of a case

To get the full details and history of a dispute, simply click on that dispute in the summary table. You will then be shown the details view, which includes multiple layers of detail and history.

1. **Return to the summary view** at any time by clicking the [X] to close the detail view.

2. **Dispute details** includes dispute amount, Cardmember name, Card number, tracking number and a reason code which puts the key information at your fingertips for quick reference. Click ‘More’ for a further list of details such as charge date and return location.

3. **Actions you can take** to help resolve the dispute as quickly and as fairly as possible. You can respond to the open case by clicking on any of the three response options.

4. **Next steps** takes you through what to expect and how to proceed in order to resolve and close the case.

5. **Dispute history** gives you a chronological history of the dispute.

6. **View all** allows you to view the full details of any responses that have been logged on the case, including comments and supporting documentation.
Searching, downloading and printing reports

The icon toolbar at the top of the page lets you quickly search, view a print preview, download, or create a report from any page.

1. **Download.** When you click on the download button you will be able to create a .cvs, .xls or .xlsx file that will display up to 10,000 cases. All 30 data points are available in individual columns which match the labeling in the online system.

2. **Print preview** allows you to view cases in a print-friendly format. You can choose to print the summary or the full details. If you choose the summary, you can include up to eight columns. If you choose the full details option, you can print up to 20 cases at one time. Choose the disputes you want to print. You can customize the detailed information and also choose to include the responses and a cover sheet.

3. **Report.** The report tool gives you the ability to download a customized report in .cvs, .xls or .xlsx. Select how you want to sort the information (date, location, etc.) by using the ‘Group by’ menu.

4. **Search.** You can search for cases by Cardmember number, disputed amount and/or case number. You can also filter your search by date and location so that you can find the cases and information you need quickly and easily. If you wish to search by a particular date range, use the date function at the top of the page before clicking on the search function.
Taking action

When you are on the summary view or the details view, you will see three ways to respond to a dispute. You can ‘Agree to Full Refund’, ‘Respond’, or ‘Respond offline.’

1. **Agree to the full refund** - Select this to refund the Cardmember the full disputed amount. If American Express refunds the Cardmember on your behalf, it will result in a chargeback which will be deducted from your submissions.

2. **Respond** - Select this if you don’t agree with the dispute or only wish to refund a portion of the disputed amount. This option is for online responses only.

3. **Respond offline** - If you don’t agree with the dispute but want to respond offline rather than submitting an online response. Click ‘respond offline’ to generate a fax or mail cover sheet which you can then download and print. Once you respond offline, you will no longer be able to track this dispute online. Alternatively, you can also email your documentation to American Express using the email address supplied in the ‘Respond Offline’ screen.
Taking action - continued

4. As part of the Respond option regarding Inquiries, you can refuse to refund the entire disputed amount (in which case you should select $0 or 0% in the box) or you can enter the amount you are willing to refund. Once the amount field is complete you will then have the option to select a reason or comment from the drop down menus. Selecting a reason is mandatory, so you must complete this before you can submit the response. Use this box to add a new unique comment (as opposed to a previously saved comment). Adding a comment is also mandatory, so you must choose to add a new one or use a pre-saved one, for every response.

5. Use the Additional Comments box to add any additional commentary that you believe will assist us in our review. Please do not duplicate a previously saved comment. Adding a comment is mandatory.

6. Add tags (such as tracking numbers) to your response to help you track the case and make it easy to find this response in the future.

7. The supporting material guide will help you determine the best evidence and supporting material that you can submit to us to show that the charge is valid.
Taking action - continued

8. Additional documentation to support your case (such as receipts) can be added using the ‘Attach files’ link. This will take you directly to the response screen.

   **Tip:**
   It is very important to use an accepted file format and size listed on the page. Otherwise the attachment will not work and your response will not be processed correctly.

9. Sign electronically with your initials to verify the information. Once your response is complete, click ‘Submit’. After you submit your response, you will have the option to view the Dispute to which you responded.
Taking action - continued

10. A list of all your unsuccessful attachments will appear as an orange notification on your disputes summary page so you can see which cases require the addition of a new file. Unsuccessful uploads will also be listed in the history section of any particular case.

It’s important for you to know that it can take up to seven days for an attachment to load correctly after you have sent your response. We recommend that you check your online disputes regularly to keep up to date with all your dispute updates and to ensure that the supporting documents you loaded were sent successfully.
Responding to multiple disputes at once

Rather than replying to several cases individually, you can save time by issuing full refunds or responding to disputes in batches of up to 20 cases at a time. When you respond to cases in a batch you won’t be able to tailor your responses; you must use the same reason code and comment for every case.

1. Select the checkboxes next to all the cases you want to include. You can then ‘Agree to Full Refund’ or ‘Respond’ to all at one time.

2. From the respond page, simply click ‘Attach files’ to see a list of your selected cases. You will notice that each has its own line. This enables you to upload an attachment to all these cases. This can be repeated if there is more than one attachment. All of the loaded files will then be attached to the one response and submitted at the same time.

3. Enter your initials to verify the information and sign electronically. Once your response is complete, click ‘Submit’ and the cases will be responded to in one batch.
Checking your email for notifications

In addition to managing your disputes online, you can set up a range of notifications sent directly to you via email. These notifications can let you know when a Cardmember has disputed a charge, when a case is updated, and when cases are close to the reply-by-date.

1. Manage the type of notifications you receive for disputes from your profile (which you can access from your Account Summary page – the first page you see when you log in to the Merchant site). When you get to your profile area select ‘Notifications.’ This is where you can select the types of notifications you want to receive, or turn them off completely. There are four types of email notifications that you can activate: New Inquiries, New Chargebacks, Case Updates and Urgent Cases (those that require a response within the next seven days). In your profile you can also update your email address specifically for dispute notifications. You can even enter group distribution emails here so dispute emails are sent to multiple team members within your business.

2. Email notifications will allow you to quickly identify the specific cases that require attention by summarizing the case details within the email. This allows you to easily find and respond to the cases at hand.
INQUIRY AND CHARGEBACK CODES AND HOW TO RESPOND:
ADDENDUM TO DISPUTES USER GUIDE

AMERICAN EXPRESS 2016
INQUIRIES

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. This is the full list of Inquiry codes paired with suggestions for what kinds of documents you should submit to help avoid a Chargeback. To help avoid a “No reply” or “Insufficient reply” Chargeback, respond within 20 days with the suggested documents.

<table>
<thead>
<tr>
<th>Code</th>
<th>What It Means</th>
<th>What You Can Do</th>
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</thead>
<tbody>
<tr>
<td>004</td>
<td>The Card Member has requested the delivery of an item(s) or service(s) that was ordered but not received.</td>
<td>Please provide the service, ship the order, or provide proof of delivery/services rendered.</td>
</tr>
<tr>
<td>021</td>
<td>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).</td>
<td>Please issue a credit, or provide a copy of your cancellation policy/contract signed by the Card Member and discontinue future billings.</td>
</tr>
<tr>
<td>024</td>
<td>The Card Member claims the order arrived damaged or defective and requests return authorization.</td>
<td>If a return is not permitted, please provide a copy of your return or refund policy.</td>
</tr>
<tr>
<td>059</td>
<td>The Card Member has requested the repair or replacement of an order that was damaged or defective.</td>
<td>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.</td>
</tr>
<tr>
<td>062</td>
<td>The Card Member claims the referenced charge should have been submitted as a credit.</td>
<td>Please issue a credit, or provide support and itemization for the charge and an explanation of why credit is not due.</td>
</tr>
<tr>
<td>063</td>
<td>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.</td>
<td>Please replace the item or issue credit for the item(s)/service(s), or proof that a credit has been issued.</td>
</tr>
<tr>
<td>Code</td>
<td>What It Means</td>
<td>What You Can Do</td>
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<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>127</td>
<td>The Card Member does not recognize the charge.</td>
<td>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.</td>
</tr>
<tr>
<td>154</td>
<td>The Card Member claims the item(s)/service(s) was canceled and/or refused.</td>
<td>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.</td>
</tr>
<tr>
<td>155</td>
<td>The Card Member has requested credit for an item(s)/service(s) that was not received.</td>
<td>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.</td>
</tr>
<tr>
<td>158</td>
<td>The Card Member has requested credit for an item(s) that was returned to your business.</td>
<td>Please issue a credit, or provide a copy of your return policy and explain why credit is not due.</td>
</tr>
<tr>
<td>173</td>
<td>The Card Member has requested credit for a duplicate billing.</td>
<td>Please issue a credit, or provide support and itemization of both charges and explain why credit is not due.</td>
</tr>
<tr>
<td>175</td>
<td>The Card Member claims that a credit was expected but has not appeared on his/her account.</td>
<td>Please issue a credit, or provide support for the charge and explain why credit is not due.</td>
</tr>
<tr>
<td>176</td>
<td>The Card Member does not recognize the referenced Card Not Present charge(s).</td>
<td>Please issue a credit, or provide signed support and itemization and explain why credit is not due.</td>
</tr>
<tr>
<td>Code</td>
<td>What It Means</td>
<td>What You Can Do</td>
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<td>------</td>
<td>------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>193</td>
<td>The Card Member claims the referenced charge is fraudulent.</td>
<td>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.</td>
</tr>
<tr>
<td>680</td>
<td>The Card Member claims the charge amount you submitted differs from the amount the Card Member agreed to pay.</td>
<td>Please issue a credit or explain why credit is not due.</td>
</tr>
<tr>
<td>684</td>
<td>The Card Member claims this charge was paid for by another form of payment.</td>
<td>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.</td>
</tr>
<tr>
<td>691</td>
<td>The Card Member is not disputing the charge(s), but is requesting support and itemization.</td>
<td>Please provide the requested documentation.</td>
</tr>
</tbody>
</table>
CHARGEBACKS

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.

<table>
<thead>
<tr>
<th>Code/Reason</th>
<th>What It Means</th>
<th>What You Can Provide To Appeal the Chargeback</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Authorization</strong></td>
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</table>
| A01 Charge amount exceeds authorization amount | The amount of the authorization approval was less than the amount of the charge you submitted. | • 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. |
| A02 No valid authorization | The charge you submitted did not receive a valid authorization approval; it was declined or the Card was expired. | • 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. |
| A08 Authorization approval expired | The charge was submitted after the authorization approval expired. | • 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 |
## CHARGEBACKS

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| **C02** Credit not processed | We have not received the credit (or partial credit) you were to apply to the Card. | - 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. |
| **C04** Goods/services returned or refused | The goods or services were returned or refused but the Card Member did not receive credit. | - 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. |
| **C05** Goods/services canceled | The Card Member claims that the goods/services ordered were canceled. | - 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. |
**CHARGEBACKS**

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| C08         | The Card Member claims to have not received (or only partially received) the goods/services. | • 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 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.

For Card Not Present transactions where the goods are picked up at the Merchant’s location:

• The Merchant must provide the Card Member 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.
## CHARGEBACKS

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<tr>
<td>C14   Paid by other means</td>
<td>The Card Member has provided us with proof of payment by another method.</td>
<td>• Documentation showing that the Card Member’s other form of payment was not related to the disputed charge, or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Proof that the Card Member provided consent to use the Card as a valid form of payment for the disputed charge, or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Proof that a credit which directly offsets the disputed charge has already been processed.</td>
</tr>
<tr>
<td>C18   “No show” or CARDeposit canceled</td>
<td>The Card Member claims to have canceled a lodging reservation or a credit for a CARDeposit charge was not received by the Card Member.</td>
<td>• Documentation that supports the validity of the “no show” reservation or CARDeposit charge, or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Proof that a credit which directly offsets the disputed charge has already been processed.</td>
</tr>
<tr>
<td>C28   Canceled recurring billing</td>
<td>Card Member claims to have canceled or attempted to cancel recurring billing charges for goods or services. Please discontinue all future billing for this recurring billing charge.</td>
<td>• 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</td>
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<td>• Proof that the Card Member has not canceled and continues to use the service or receive the goods, or</td>
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<td>• Proof that a credit which directly offsets the disputed charge has already been processed.</td>
</tr>
<tr>
<td>C31   Goods/services not as described</td>
<td>The Card Member claims to have received goods/services that are different than the written description provided at the time of the charge.</td>
<td>• Proof refuting the Card Member’s claim that the written description differs from the goods/services received, or</td>
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<td>• Proof that the Card Member agreed to accept the goods/services as provided, or</td>
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<td></td>
<td>• Proof that a credit which directly offsets the disputed charge has already been processed, or</td>
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<td>• Proof that goods and services matched what was described at time of purchase (e.g., photographs, emails).</td>
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<td>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:</td>
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<td>• Show that an attempt was made by the Merchant to repair or replace damaged or defective goods or to provide replacement services.</td>
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<td>• If returned, state how the Card Member did not comply with the Merchant’s clearly documented cancellation, return policy or applicable law and regulations.</td>
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<td>• Show that the Card Member agreed to accept the goods or services “as is.”</td>
</tr>
<tr>
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</table>
| **C32**     | The Card Member claims to have received damaged or defective goods/services. | • 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 the goods/services were not returned to you, or  
• Proof that a credit which directly offsets the disputed charge has already been processed. |
| **M10**     | The Card Member claims to have been incorrectly billed for capital damages. | • Proof that the Card Member agreed to and signed an acknowledgment 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. |
| **M49**     | The Card Member claims to have been incorrectly charged for theft, loss of use, or other fees related to theft or loss of use of a rental vehicle. | • Proof that the charge was valid and not for theft, loss of use, or other fees related to theft or loss of use of the rental vehicle, or  
• Proof that a credit which directly offsets the disputed charge has already been processed. |
## CHARGEBACKS

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| F10         | 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. | • 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. |
| F14         | The Card Member claims they did not participate in this charge and you have not provided a copy of the Card Member’s signature to support the charge. Note: Not applicable to Card Not Present charges, Digital Wallet application-initiated transactions, and Digital Wallet contactless-initiated transactions, charges at CATs or charges that qualify under the No Signature/No PIN Program. A Digital Wallet magnetic secure transmission transaction is subject to the missing signature (F14) Chargeback. For these transactions, a signature above the current No Signature/No PIN Program thresholds is required. | • Proof that this was a Card Not Present charge, or  
  • Proof that the charge qualifies under the No Signature/No PIN Program, or  
  • Proof that the charge was completed at a customer activated terminal, or  
  • Proof that a credit which directly offsets the disputed charge has already been processed. |
<p>| F24         | 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.                                                                 | • Proof that a credit which directly offsets the disputed charge has already been processed.            |</p>
<table>
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| **F29** Card Not Present | The Card Member denies participation in a mail order, telephone order, or internet charge. Note: Not applicable to Digital Wallet application-initiated transactions. | • 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 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. |
| **F30** EMV Counterfeit | 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. | • 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. |
## CHARGEBACKS

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<tbody>
<tr>
<td>F31 EMV lost/stolen/non-received</td>
<td>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.</td>
<td>• Proof that this was a Card NotPresent charge.  &lt;br&gt; • Proof that the POS system processed a chip Card Transaction with PIN validated OR  &lt;br&gt; • Proof that a credit which directly offsets the Disputed Charge has already been processed.</td>
</tr>
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<tr>
<td><strong>Inquiry/Miscellaneous</strong></td>
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<tr>
<td>R03 Insufficient reply</td>
<td>Complete support and/or documentation were not provided as requested.</td>
<td>• Proof that a credit which directly offsets the disputed charge has already been processed.</td>
</tr>
<tr>
<td>R13 No reply</td>
<td>We did not receive your response to our Inquiry within the specified timeframe.</td>
<td>• Proof you responded to the original Inquiry within the specified timeframe, or • Proof that a credit which directly offsets the disputed charge has already been processed.</td>
</tr>
<tr>
<td>M01 Chargeback authorization</td>
<td>We have received your authorization to process Chargeback for the charge.</td>
<td>• Proof that a credit which directly offsets the disputed charge has already been processed.</td>
</tr>
<tr>
<td><strong>Processing Errors</strong></td>
<td></td>
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</tr>
<tr>
<td>P01 Unassigned Card number</td>
<td>You have submitted a charge using an invalid or otherwise incorrect Card number. Note: You may resubmit the charge to us if you are able to verify and provide the correct Card number.</td>
<td>• 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.</td>
</tr>
<tr>
<td>P03 Credit processed as charge</td>
<td>The Card Member claims the charge you submitted should have been submitted as a credit.</td>
<td>• Proof that the charge was submitted correctly, or • Proof that a credit which directly offsets the charge has already been processed.</td>
</tr>
<tr>
<td>P04 Charge processed as credit</td>
<td>The Card Member claims the credit you submitted should have been submitted as a charge.</td>
<td>• Proof that the credit was submitted correctly, or • Proof that a charge that directly offsets the credit has already been processed.</td>
</tr>
<tr>
<td>P05 Incorrect charge amount</td>
<td>The charge amount you submitted differs from the amount the Card Member agreed to pay.</td>
<td>• 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.</td>
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| P07 Late submission | The charge was not submitted within the required timeframe. | • Proof the charge was submitted within the required timeframe, or  
• Proof that a credit which directly offsets the disputed charge has already been processed. |
| P08 Duplicate charge | The individual charge was submitted more than once. | • Documentation showing that each charge is valid, or  
• Proof that a credit which directly offsets the disputed charge has already been processed. |
| P22 Non-matching Card number | The Card number in the submission does not match the Card number in the original charge. | • 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. |
| P23 Currency discrepancy | The charge was incurred in an invalid currency. | • Proof that a credit which directly offsets the disputed charge has already been processed. |

## Chargeback Programs

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</table>
| FR2 | Fraud Full Recourse Program | The Card Member denies authorizing the charge and your establishment has been placed in the Fraud Full Recourse Program. | • 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. |
| FR4 | Immediate Chargeback Program | The Card Member has disputed the charge and you have been placed in the Immediate Chargeback Program. | • 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. |
| FR6 | Partial Immediate Chargeback Program | The Card Member has disputed the charge and you have been placed in the Partial Immediate Chargeback Program. | • 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. |

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