

# We've Updated the Disputes Experience to Better Back Your Business

Thanks to your feedback, we've improved our disputes policies and processes to help reduce Chargebacks and protect your business. Following this multi-year journey, 63% fewer non-fraud disputes were sent to merchants in 2019 than in 2016.<sup>1</sup>

## SAY GOODBYE TO SIGNATURE

### Optional Signature Policy Reminder

Did you know that you're not required to collect American Express® Card Member signatures at the point of sale on any Card-present transactions? And you will not be held liable solely for missing signatures in disputes or fraud cases. **Contact your terminal provider today to remove signature requirements.**



## NEW OPPORTUNITIES TO TAKE CHARGE

### Compelling Evidence

With this global policy you can provide additional types of documentation for Card Not Present transactions.

## CHANGES TO HELP REDUCE DISPUTES

### Extension of the Dispute

Increased time to respond and manage Inquires and Chargebacks from 20 days to 30 days.<sup>2</sup>



## MORE CONVENIENCE FOR EVERYONE

### Expanding Estimated Authorization to additional Industries

American Express has now expanded this policy to online Retail, online Grocery and Taxi/Limousine industries. We'll allow the percentage difference between authorization and submission of 15% for Online Retail and Grocery and 20% for Taxi/Limousine industry.



## WHAT WE'RE DOING ON OUR END

### Dedicated Disputes Team

We'll work directly with the Card Member to try to resolve the dispute before reaching out to you.

### Enhanced Substitute Receipt

We resolved even more No Knowledge disputes before reaching out to you by sending the Card Member more information.

### Enhanced Data

We'll provide enhanced transaction detail to help the Card Member recognize the charge and avoid the dispute.

For more information visit [americanexpress.com/disputes](https://americanexpress.com/disputes) and [americanexpress.com/merchantguide](https://americanexpress.com/merchantguide)

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1. Based on a comparison of the ratios of non-fraud disputes that require merchant involvement to total transactions, in 2016 and 2019.  
2. Except for these dispute categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame can extend slightly.  
3. Note all judgements regarding resolution of Disputed Charges are at our sole discretion.