

# Managing Card Not Present Disputes

Best Practices for American Express Merchants



## NO KNOWLEDGE

### How to Help Avoid This Type of Dispute:

1. Use your customer-facing business name
2. Include the customer service phone number
3. Explain auto-renewal and auto-shipment terms
4. Take extra care around free trials

### Evidence for Tangible Goods Inquiries:

- Itemization of the purchase
- Purchaser's name
- Consent to bill
- Complete delivery address and delivery date

### Evidence for Intangible Goods Inquiries:

- Itemization of the purchase
- Purchaser's name
- Consent to bill
- Date the service provided or download completed
- Dates of the membership or service period
- Email address or IP address



## RETURNED/CANCELLED

### How to Help Avoid This Type of Dispute:

1. Clearly display return and cancellation policies
2. Note "non-cancellable" or "non-refundable" purchases
3. Disclose advance payments that are billed immediately
4. Send a reminder 10–30 days before auto-renewals
5. Issue refund credits promptly

### Evidence for Returned Inquiries:

- Itemization of the purchase
- Explain why credit is not due or no record of the return
- Copy of return policy

### Evidence for Cancellation Inquiries:

- Itemization of the purchase
- Date membership/subscription began, or date of reservation
- Cancellation and refund policy
- Copy of membership/subscription agreement, or copy of reservation
- Explanation of noncompliance with policy, or statement of "no record of cancellation"
- Consent to bill Amex as a recurring charge



## NOT RECEIVED

### How to Help Avoid This Type of Dispute:

1. Hold the charge until shipping or service date
2. Notify about delays in fulfillment
3. Confirm when subscriptions will begin

### Evidence for Tangible Goods Inquiries:

- Itemization of the purchase
- Proof of delivery
- Acknowledgment of receipt

### Evidence for Intangible Goods Inquiries:

- Itemization of the purchase
- Date of service provided or download completed
- Dates of the membership or service period
- Proof of membership use
- Email address or IP address

### An Easy Way to Manage Disputes Is on the American Express Merchant Website

- ✓ Respond quickly to help avoid "No-reply" Chargebacks
- ✓ Get notifications for new, updated or urgent disputes
- ✓ See open and urgent disputes for all business locations
- ✓ Upload supporting documents instantly
- ✓ Track the status of your dispute from start to finish