

Mapping Out the Disputes Process

Disputes can be complicated. This step-by-step flowchart can help make the process clearer for you, so you know what to expect if a charge is disputed.



A CHARGE IS DISPUTED

Card Members have up to **120 days** from the transaction date to dispute the charge.*

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

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.



Be sure to send your supporting documents before it's too late.



It's easy.
Register at
americanexpress.com/merchant

But you can still send supporting documents that might reverse the Chargeback.



CASE RESOLVED

If your reply is sufficient and on time, there won't be a Chargeback.



CHARGEBACK

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



REVERSAL

If your reply is sufficient and on time, we'll undo the Chargeback.



CHARGEBACK STANDS

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

****Update:** We have extended the amount of time merchants have to respond to Card Member disputes to 30 days worldwide. We've heard your feedback that this has been helpful during this challenging period. We will continue this extension on American Express Card Member disputes received March 1 through July 31, 2020 (previously announced through June 30, 2020).

Keep in mind Card Members are limited to just 2 disputes per charge in most cases. That way you won't have to keep replying to the same dispute again and again.

Have more questions? To learn more about handling and preventing disputes, visit americanexpress.com/managedisputes or reach out to our team of experts: 1-800-528-5200.

*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 slightly.