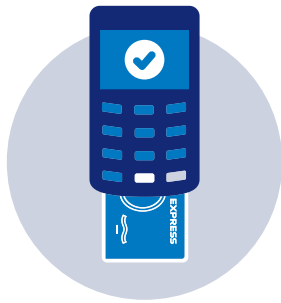


# Don't Let Disputes Become a Recurring Thing

## Checklist for Dealing with Disputes on Recurring Transactions

### FOR ANY TYPE OF CREDIT CARD DISPUTE

- Always respond to American Express by the reply by date
- Include all requested documentation and any additional relevant information
- Completely address the dispute reason in your written response

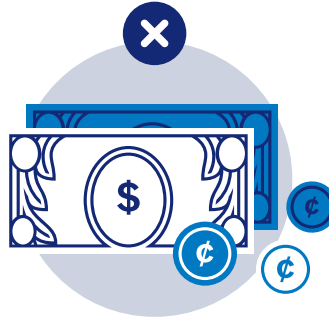


### AT TIME OF PURCHASE

- **Disclose terms of billing and cancellation** clearly and prominently to make it an easy and simple cancellation process for the Card Members.
- **Send confirmation notification** to Card Members outlining the frequency of payments, cancellation policy, process, and contractual time frames.
- **Send reminders for upcoming payments** and notify Card Members of any changes

#### FOR FREE TRIALS

- **Send enrollment notification** to Card Members in writing
- **Send a reminder notification** before submitting the first Recurring Billing Charge which gives the Card Members a fair amount of time to cancel



### CANCELING PAYMENTS

- **Encourage Card Members to contact you** directly for any concerns and cancellations.
- **Ensure your cancellation process is clear and simple.**
- **Cancel recurring payments immediately** when you receive a request to discontinue them.

#### TO AVOID COMPLICATIONS

- If the Card Member cancels before their contract expires, stop recurring transactions on the Amex Card and make alternative payment arrangements to fulfill any remaining contract terms.
- Keep your business name, website, and customer service number up to date in all customer communications.



### RESPONDING TO A DISPUTE

- **Respond with proof** that the Card Member provided consent to bill on a recurring basis.
- **Include a copy of the cancellation policy** the Card Member agreed to.
- **Provide confirmation of cancellation** of recurring payment.

#### FOR CANCELLATIONS

- If you receive a Chargeback, but have no record of the request to cancel, please discontinue recurring payments immediately.
- Once you've done that, contact the Card Member directly to make alternative payment arrangements to fulfill any remaining contract terms.