



You have more ways
to prove your point.

**Introducing Compelling Evidence:
An updated policy to help ease Disputes and reduce Chargebacks.**

You're fighting Chargebacks with everything you have. And we have another way to help.

The American Express Compelling Evidence policy lets you use the documentation at your disposal to prove that a Card Member in question made and/or benefited from a particular Transaction.

Photos, signatures, emails and other evidence that will help build your case.

When policy updates go into effect in October of 2017, you'll have more ways to support your case for various card-not-present Transactions, such as airline charges, digital goods and services, and digital recurring Transactions.

And whether it's downloaded software or proof of a scanned boarding pass—you'll be able to present your evidence during the Disputes process.

It's fair, objective and really quite compelling.



1. Submit Compelling Evidence when you **strongly believe** that a Card Member participated in a Transaction, received goods and services, and/or authorized the charge.
2. We'll weigh the evidence against the policy requirements.
3. We may review the evidence with the Card Member.
4. We'll make a decision about reversing the Chargeback.*

*Compelling Evidence does not mandate that the Card Issuer or any other party conclude, as a matter of fact or law, that the Card Member participated in the Transaction, received goods or services, or benefited from the Transaction.

Any Merchant can use the Compelling Evidence policy to respond to billing inquiries and Chargebacks. Merchants who are on the American Express Fraud Full Recourse program are not eligible to submit Compelling Evidence for claims of fraud.



Here's how you make your case.

Applicable Chargeback Reasons	Chargeback reversal request must include one of the following items:
C08 (goods/services not received) F29 (card-not-present fraud)	Evidence to prove a link between the person who received the goods or services and the Card Member (e.g., photographs, emails). For card-not-present fraud: Proof that the Card Member participated in the Charge (e.g., billing authorization, usage details, contract).
C08 (goods/services not received) F29 (card-not-present fraud)	For Airline Transactions , one of the following must be provided: <ul style="list-style-type: none"> 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 that the 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.
C08 (goods/services not received)	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.
C08 (goods/services not received)	For internet transactions representing the sale of Internet Electronic Delivery Charge , one of the following must be provided: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Description of the digital goods, or Date and time the digital goods were downloaded.
F29 (card-not-present fraud)	Proof that the transaction contains a shipping address that matches a previously used shipping address from an undisputed transaction.
F29 (card-not-present fraud)	For transactions involving Internet Electronic Delivery Merchants with the following Merchant Category Codes (MCCs): 5815—Digital Goods Media: Books, Movies, Music; 5816—Digital Goods: Games; 5817—Digital Goods: Application (excludes Games); 5818—Large Digital Goods Merchant, all of the following must be provided: <ol style="list-style-type: none"> Proof that the Merchant is the owner of the operating system for the electronic device used in the Transaction, and Proof that the Merchant authenticated the card via AAV (Automated Address Verification) or CSC (Card Security Code), at the time the Card Member originally linked the Card to the customer account with the Merchant, and Proof that the following are currently linked to the Card Member account with the Merchant: <ol style="list-style-type: none"> Device ID IP address and geographical location Device name (if available), and Customer name linked to the account with the Merchant, and Proof that the customer's account with the Merchant was accessed by the customer and successfully verified by the Merchant on or before the Transaction date, and Proof that the device and Card used for the disputed Transaction was used in a previous, undisputed transaction, and Description of the goods or services and the date/time they were purchased and downloaded, and Proof that the customer password (including CDCVM) was re-entered on the Merchant's platform (website or application) during the same login session as the purchase. Note: US & US Territory Merchants Only. Merchants should use the most accurate Merchant Category Code to define their industry classification and Transactions.
F29 (card-not-present fraud)	For recurring billing transactions, initiated on the Merchant's website , each of the following must be provided: <ol style="list-style-type: none"> Proof of a legally binding contract held between the Merchant and the Card Member, and Proof the Card Member accessed the Merchant's web site or application to establish services on or before the transaction date, and Proof the Card Member received the goods or services, and Proof of a previous transaction that was not disputed. Note: US & US Territory Merchants Only. Merchants should ensure recurring billing Transactions contain the proper recurring billing Indicator in the Authorization request.
F29 (card-not-present fraud)	For transactions involving the sale of web site search and/or advertising services to promote consumer products or services , all of the following must be provided: <ol style="list-style-type: none"> Proof of a legally binding contract held between the Merchant and the Card Member, and Details of the initial ad-service setup, including at least two (2) of the following items: <ol style="list-style-type: none"> Purchaser's IP address and geographical location at the date and time of the initial ad-service setup Email address of purchaser Company name or purchaser name, and Proof the Card Member has accessed the Merchant's web site to establish services on or before the transaction date, and Proof of a previous transaction that was not disputed, and Proof that the Card Member received the goods or services, and Description of the goods or services and the date they were provided. Note: US & US Territory Merchants Only

**We don't like Chargebacks any more than you do.
And this is one way to help reduce them.**

To learn more, visit americanexpress.com/merchantpolicy

