

Accelerated Dispute Resolution (ADR)

An enhanced way to help you manage disputes



DON'T
do business
WITHOUT IT™

American Express is always looking for ways to improve the merchant dispute process. That's why we created ADR, **a streamlined and free service** that gives you **up to 8 calendar days** to respond to a dispute and more ways to respond to a non-fraud dispute (before it becomes an upfront chargeback).

Benefits of ADR for you and your customers



Manage disputes the way you want.

With ADR, you have more options to respond to a dispute, including:

- Refunding a Card Member with your business name reflected
- Challenging the dispute with compelling evidence
- Settling the dispute directly with the Card Member
- Requesting that the dispute go through the normal disputes process if you need more than the 8 days to respond



Potentially reduce financial liability.

With no upfront chargeback, liability stays with American Express during the 8 days, not with you.



Help strengthen the customer experience.

You can work directly with the Card Member to resolve the dispute, or refund the Card Member directly, helping to build trust.



ADR helps you manage disputes in three easy steps

Step 1:



A Card Member disputes a transaction.

Step 2:



You receive an alert about the dispute.

Step 3:



You have up to 8 calendar days to respond to the dispute.

During that time, financial liability stays with American Express, not you.

It's free and easy to sign up for ADR. Simply provide your Merchant ID and access ADR alerts through your Online Merchant Account. Contact your American Express Representative or Client Manager to get started.