

Authorization on Credit¹

Show Card Members pending refunds in near real-time.

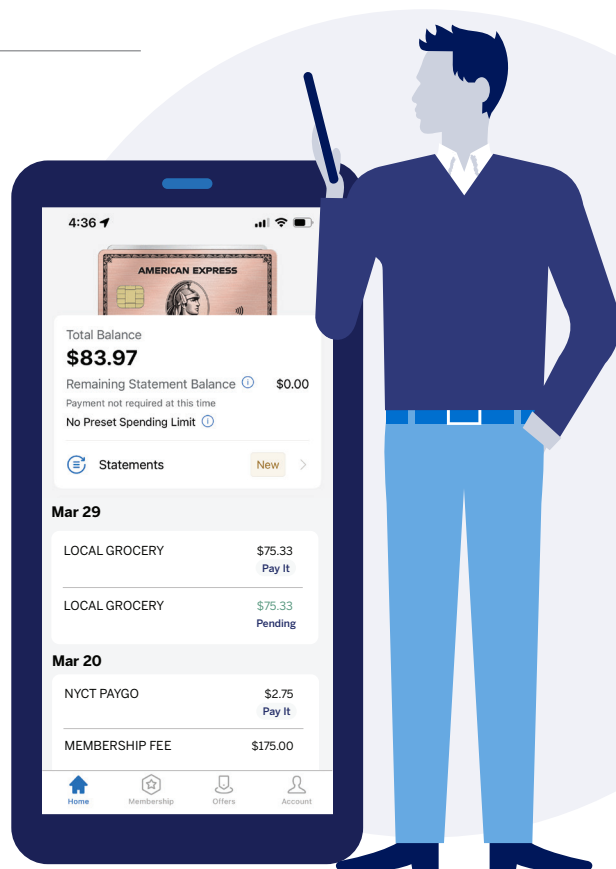


DON'T
do business
WITHOUT IT™

Take advantage of this enhanced capability that lets Card Members see pending refunds online or in-app in near real-time, helping reduce potential disputes and improve the customer experience.

Benefits for you and your customers:

- Card Members can **gain visibility into pending refunds sooner** online, in-app or through American Express Customer Service.¹
- You may experience a **reduction in potential servicing requests or disputes**, helping your business save time and money.
- With fewer potential inquiries and disputes, you can **focus on your business**.
- You can **help improve customer satisfaction** by providing them with an enhanced experience.



How it works:



Card Member returns or cancels a purchase and requests a refund.



You process the refund and receive an approval.²



The refund is displayed to Card Member online or in-app.¹

Get started with **Authorization on Credit** by **contacting your point-of-sale provider or processor.**²

¹This capability may not be available for all issuers on the American Express Network.

²New Processing Codes are required to support this feature. The merchant/processor is responsible for completing any development work at their own expense.