Guide to Managing Disputes
What to expect when a Card Member files a dispute

Disputes can be complicated. To help make the process a little clearer, we created this step-by-step flowchart of what happens when a Card Member disputes a charge.

A Charge Is Disputed
Card Members have up to 120 days from the transaction date to dispute the charge.*

NOTE: Card Members are limited to just 2 disputes per charge in most cases.

We’ll work directly with the Card Member (learn more about Substitute Receipts and Digital Receipts in our Disputes Education Center) and try to resolve the case before reaching out to you. If a Card Member moves forward with the dispute, one of two things may occur:

Inquiry
If we can’t resolve the dispute using the information we already have, we’ll ask for your help.

Supporting Documents
You may be asked to upload the necessary supporting documents within the designated time frame.

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.

Upfront Chargeback
If the Card Member gives enough information to pursue a chargeback, we may debit your account up front.

Supporting Documents
You could potentially reverse a chargeback by uploading the necessary supporting documents within the designated time frame.

YOU HAVE 20 DAYS TO RESPOND
Just register at AMERICANEXPRESS.COM/MERCHANT

For additional help with disputes, visit americanexpress.com/managedisputes or call our team of experts at 1-800-528-5200.

*Except for these dispute categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame can extend slightly.