

# Guide to Managing Disputes

## What to expect when a Card Member files a dispute



DON'T  
do business  
WITHOUT IT™

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.



#### 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.



#### 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.

  
**YOU HAVE 20 DAYS  
TO RESPOND**

Just register at  
[AMERICANEXPRESS.COM/  
MERCHANT](https://americanexpress.com/merchant)

For additional help with disputes, visit [americanexpress.com/managedisputes](https://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.

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