Here are some **general tips and information to help protect your business** from costly and time-consuming disputes. With every dispute, please take the following important three steps:

- Respond to us by the “reply by” date.
- Submit all requested documentation and any additional relevant information.
- Completely address the dispute reason in your written response.

### Reservation
- **Be transparent** with customers about your rates, fees and policies.
- **Send booking confirmations** with dates, times and prices for advance payments.
- **Capture all Card Member info** including name, address, email and phone.
- **Keep rates and descriptions current** on all third-party billing sites.

### Check-in
- **Verify guest name** to ensure the Card Member name and folio name are the same.
- **Authorize payment** for the expected total of the stay. Reauthorize if actual charges exceed 15% of the original authorization amount.

### Additional Info
We offer two programs to protect you from no-shows:
- **Assured Reservations Program** – Guarantee a late arrival for Card Members while getting extra protection for you against revenue loss.
- **CARDeposit Program** – Get advance payments for bookings.

### Post-stay
- **Remember, the Card cannot be used** to bill for losses, penalties and fines.
- **Don’t wait to charge courtesy fees** (e.g., pet fees), which should be charged and disclosed upfront to avoid disputes.

### Additional Info
- **For lost cards** follow “Emergency Check-In” procedures.
- **For mobile check-ins** record the date and time as evidence of check-in.
- **For V-Payment check-ins** only authorize and bill for the type of charges noted in the V-Payment. Obtain a separate payment type for incidental charges.
- **Know about prohibited charges**, which include excessive cleaning costs, dishonored checks, cash advances and loss of use.
- **Follow special procedures** for charges involving smoking fees or damages.
- **Get Card Member signatures** on contracts for group sales, banquets and other events.

To learn more about how to protect your business, visit [americanexpress.com/managedisputes](http://americanexpress.com/managedisputes).