



A new update to ease Disputes and reduce Chargebacks

Introducing updates to Compelling Evidence

You're fighting Chargebacks with everything you have and we have a way to help.

The American Express Global Compelling Evidence policy lets Merchants use the documentation provided to show that the Card Member participated in, received goods or services from, or benefited from the disputed Transaction.

Photos, loyalty and IP addresses, emails and other evidence that will help build your case.

When the policy updates go into effect in April 2021, you'll have more ways to support your case for various transactions, such as airline charges, digital goods and services, and digital recurring Transactions.

And whether it's downloaded software or proof of a scanned boarding pass—you'll be able to present your evidence during the Disputes process.



It's simple. And it's really quite compelling.

1. Submit compelling evidence when you strongly believe that a Card Member participated in a Transaction, received goods and services from, benefited from the disputed transaction.
2. We'll weigh the evidence against the policy requirements.
3. We may review the evidence with the Card Member.
4. We'll make a decision about reversing the Chargeback.*

[Click here to review the full policy requirements.](#)

* Compelling Evidence does not mandate that the Card Issuer or any other party conclude, as a matter of fact or law, that the Card Member participated in the Transaction, received goods or services, or benefited from the Transaction. Any Merchant can use the Compelling Evidence policy to respond to billing inquiries and Chargebacks. Merchants who are on the American Express Fraud Full Recourse program are not eligible to submit Compelling Evidence for claims of fraud.