

Help Prevent Disputes in Business-to-Business (B2B) Construction



DON'T
do business
WITHOUT IT™

American Express understands that disputes can be time-consuming and costly for businesses in the B2B construction industry. That's why we've put together some tips and best practices to help you prevent disputes on canceled/returned, not received, dissatisfied/damaged and Card-Not-Present orders.



Canceled/Returned Orders

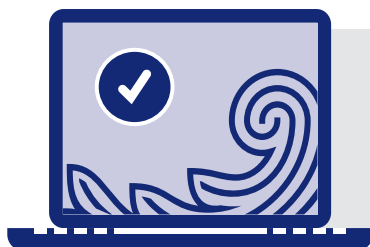
- Clearly display your policies for returns and cancellations.
- Specify when purchases are “non-cancelable” or “non-refundable” to the customer.
- Disclose when advance payments are billed immediately.
- Issue refund credits promptly.
- Keep detailed records, including:
 - itemization of the purchase
 - explanation of noncompliance with policy
 - statement of “no record of cancellation”
 - consent to bill Amex Card for recurring charge
 - statement that there is no record of the return
 - a copy of cancellation/return policy

Not Received Orders

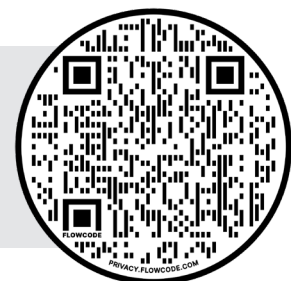
- At locations, such as construction sites, take pictures of deliveries. Such photos can be used as Compelling Evidence to help you win disputes cases.
- Wait to submit the charge until goods have been shipped or the service has been provided.
- Notify the customer about delays in fulfillment.
- Obtain receipt acknowledgment from the customer or person who takes the delivery.
- Keep detailed records such as:
 - itemization of the purchase
 - proof of delivery
 - acknowledgement of receipt

Dissatisfied/Damaged Orders

- Make it easy for your customers to contact you.
- Ensure your order confirmations state where to view policies, terms and conditions and pickup or return instructions.
- Work with the customer to resolve issues to help prevent disputes.



Get more guidance to help prevent disputes on our [Disputes Learning Hub](#).



See reverse side for additional tips



Tips for Card-Not-Present Orders

Telephone Orders

- **Verify** you're shipping to the Card Member's billing address or an alternate address.
- **Advise customers** of your return and cancellation policies along with any restrictions.
- **Set clear expectations** on delivery timeframes and update customers if there are changes.
- **Send an order confirmation**, including order details and tracking information once the order ships. If possible, send an initial order confirmation to the Card Member and a subsequent notification when the goods are shipped.
- **Ensure you clearly communicate** your Terms & Conditions, including your cancellation policy.

Online Orders

- **Clearly display** cancellation and return policies, including any restrictions.
- **Use an "I agree" checkbox** prompting acceptance of Terms & Conditions during the order process.
- **Help mitigate fraud** by using Enhanced Authorization (americanexpress.com/enhancedauthorization) and SafeKey (americanexpress.com/merchantsafekey).
- **For tangible goods**, send tracking information once the order ships.
- **For recurring billings**, email notifications prior to charging accounts.



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