

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

We'll work directly with the Card Member and try to resolve the case before reaching out to your Merchant Services Provider. **If a Card Member moves forward with the dispute, one of two things may occur:**

### Inquiry

If we can't figure it out using the information we already have, we'll notify your Merchant Services Provider.

### Supporting Documents

Your Merchant Services Provider will ask you to get back to them with supporting documents.

### 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 support a chargeback, we'll notify your Merchant Services Provider and debit your account up front.

### Supporting Documents

Your Merchant Services Provider will notify you, but you may still be able to send documents to reverse the chargeback.

### Chargeback Stands

If you don't reply in time or with the right documentation, the chargeback will stand.

Be sure to respond to your **Merchant Services Provider** within the time frame they provided.



### 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.



Card Members are limited to just 2 disputes per charge in most cases, **so you won't have to keep replying to the same dispute over and over again.**

For additional help with disputes, visit [americanexpress.com/us/disputesmanagement](https://americanexpress.com/us/disputesmanagement) or contact your **Merchant Services Provider**.