

Guide to Managing Disputes



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.



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 ask you to get back to them with supporting documents.



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

Supporting Documents

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



Case Resolved

If your reply is sufficient and on time, there won't be a chargeback.



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.

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 or contact your **Merchant Services Provider**.