

# We've Updated the Disputes Experience to Better Back Your Business

Thanks to your feedback, we've improved our disputes policies and processes to help reduce Chargebacks and protect your business. Following these updates, merchants received 54% fewer non-fraud disputes in 2018 than in 2016.<sup>1</sup>

## CHANGES TO HELP REDUCE DISPUTES

### Timeframe Reduction

For most dispute types, Card Members have up to 120 days from the transaction date to dispute the charge.<sup>2</sup>

### Redispute Limitation

Disputes on the same transaction can only be raised twice, in most cases.



## NEW OPPORTUNITIES TO TAKE CHARGE

### Compelling Evidence

You can provide additional types of documentation for Card Not Present transactions.

### Damages/Smoking Policy\*

You'll be able to bill the Card Member for damages to property or equipment, including smoking fees.



## MORE CONVENIENCE FOR EVERYONE

### Optional Signature

You'll no longer receive Chargebacks for a missing signature, including fraud transactions.

### Estimated Authorization For Taxis

For taxi industry transactions, we'll allow for a 20% difference between authorization and submission amounts.



## WHAT WE'RE DOING ON OUR END

### Dedicated Disputes Team

We'll work directly with the Card Member to try to resolve the dispute before reaching out to you.

### Substitute Receipt

We'll try to resolve No Knowledge disputes before reaching out to you by sending the Card Member more information.

### Enhanced Data

We'll provide enhanced transaction detail to help the Card Member recognize the charge and avoid the dispute.

For more information visit [americanexpress.com/disputes](https://americanexpress.com/disputes) and [americanexpress.com/merchantopguide](https://americanexpress.com/merchantopguide)

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1. Based on a comparison of the ratios of non-fraud disputes that require merchant involvement to total transactions, in 2016 and 2018.  
2. Except for these dispute categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame can extend slightly.  
4. Note all judgements regarding resolution of Disputed Charges are at our sole discretion.