

# Mapping Out the Disputes Process

Disputes can be complicated. This step-by-step flowchart can help make the process clearer for you, so you know what to expect if a charge is disputed.



## A CHARGE IS DISPUTED

Card Members have up to **120 days** from the transaction date to dispute the charge.\*

We'll work directly with the Card Member and try to resolve the case before reaching out to your Merchant Services provider.

### INQUIRY

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



### UPFRONT CHARGEBACK

If the Card Member gives enough info, we'll notify your Merchant Services provider and debit your account upfront.



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 provide.

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.

Keep in mind Card Members are limited to just 2 disputes per charge in most cases. That way you won't have to keep replying to the same dispute again and again.

To learn more about the American Express disputes process, visit [optblue.com/disputes](https://optblue.com/disputes) or reach out to your Merchant Services provider.

\*Except for these disputes categories: 1. Goods/services not received. 2. Goods/services returned/canceled. 3. Redisputes. In these instances, the time frame can extend slightly.