

# Best Practices for Managing Common Card Not Present Disputes



## **NO KNOWLEDGE** on the part of the Card Member



## The Card Member claims that the Transaction was **RETURNED/CANCELLED**



## The Card Member claims that the goods/services were **NOT RECEIVED**

### **How to Help Avoid This Type of Dispute:**

1. Use your customer-facing business name
2. Include the customer service phone number
3. Explain auto-renewal and auto-shipment terms
4. Take extra care around free trials

### **How to Help Avoid This Type of Dispute:**

1. Clearly display return and cancellation policies
2. Note “non-cancellable” or “non-refundable” purchases
3. Disclose advance payments that are billed immediately
4. Send a reminder 10–30 days before auto-renewals
5. Issue refund credits promptly

### **How to Help Avoid This Type of Dispute:**

1. Hold the charge until shipping or service date
2. Notify about delays in fulfillment
3. Confirm when subscriptions will begin

### **Evidence for Tangible Goods Inquiries:**

- Itemization of the purchase
- Purchaser’s name
- Consent to bill
- Complete delivery address and delivery date

### **Evidence for Intangible Goods Inquiries:**

- Itemization of the purchase
- Purchaser’s name
- Consent to bill
- Date the service provided or download completed
- Dates of the membership or service period
- Email address or IP address

### **Evidence for Returned Inquiries:**

- Itemization of the purchase
- Explain why credit is not due or no record of the return
- Copy of return policy

### **Evidence for Cancellation Inquiries:**

- Itemization of the purchase
- Date membership/subscription began, or date of reservation
- Cancellation and refund policy
- Copy of membership/subscription agreement, or copy of reservation
- Explanation of noncompliance with policy, or statement of “no record of cancellation”
- Consent to bill American Express as a recurring charge

### **Evidence for Tangible Goods Inquiries:**

- Itemization of the purchase
- Proof of delivery
- Acknowledgment of receipt

### **Evidence for Intangible Goods Inquiries:**

- Itemization of the purchase
- Date of service provided or download completed
- Dates of the membership or service period
- Proof of membership use
- Email address or IP address