

IMPROVED POLICIES, FEWER CHARGEBACKS



We're always looking for ways to enhance our policies. We've heard your feedback and implemented new policies to help you manage your disputes and reduce Chargebacks.

In fact, Merchants saw **700K fewer disputes** in 2017, following changes we made to our policies.*



REDUCING CHARGEBACKS

MISSING SIGNATURE CHARGEBACK ELIMINATION

Effective April 2016

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

SUBSTITUTE RECEIPT

Effective August 2017

Substitute Receipt allows American Express to try to resolve No Knowledge disputes first without needing to contact you for support

OPTIONAL SIGNATURE

Effective April 2018

With the new Optional Signature policy, you will not receive a Chargeback for missing a Card Member signature.



IMPROVING CARD NOT PRESENT DISPUTES

COMPELLING EVIDENCE

Effective October 2017

You'll have more ways to support your case for various card-not-present Transactions, such as airline charges, digital goods and services, and digital recurring Transactions



STREAMLINING PROCESS

CHARGEBACK TIMEFRAME REDUCTION

Effective October 2016

To streamline the process and reduce Chargebacks, the window to receive a dispute has been limited to 120 days from the date of the Transaction. Except for:

- Goods/services not received
- Goods/services returned/cancelled
- Redisputes. In these instances the timeframe can be extended

REDISPUTE LIMITATION

Effective October 2016

We limited the number of times a dispute can be raised on the same transaction to a maximum of 2, in most cases — so you don't have to reply to a dispute on the same transaction multiple times.

*Based on a comparison of aggregated US Merchant dispute and transaction data from 2017 to 2015, the year before the applicable disputes policy enhancements took effect. Some of the referenced changes expired in Q2 2018.

Note all judgments regarding resolution of Disputed Charges are at our sole discretion

©2018 American Express. All Rights Reserved. This document contains unpublished confidential and proprietary information of American Express. No disclosure or use of any portion may be made without the express written consent of American Express.