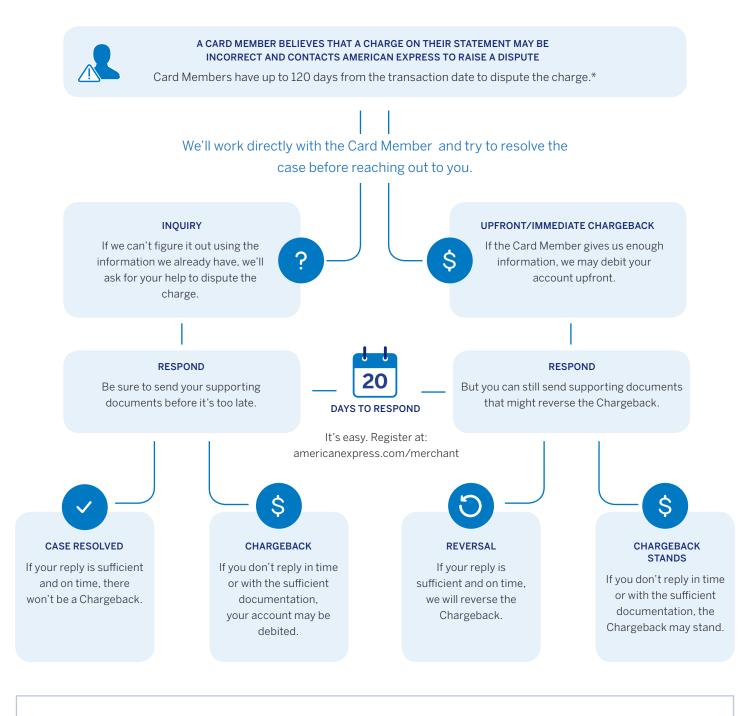
Mapping Out the Disputes Process



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.



GENERAL TIPS FOR AMERICAN EXPRESS DISPUTES

- Always respond to American Express by the reply by date.
- Provide American Express with all requested documentation and any additional relevant information.
- Completely address the dispute reason in your written response.

*Except for these dispute categories: 1. Goods/services not received. 2. Goods/services returned/cancelled, 3. Redisputes. 4. If you do not comply with the Merchant Agreement and a dispute is raised by the Card Issuer. In these instances, the time frame can extend. Note all judgement regarding resolution of Disputed Charges are at our sole discretion