

# Best Practices for Managing Common Card Not Present Disputes



## NO KNOWLEDGE

### HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Use your customer-facing business name on Cardmember billing statements.
- Include the customer service phone number on statements.
- Explain auto-renewal and auto-shipment terms.
- For free trials, reiterate your cancellation policy in your confirmation emails and include the steps the Cardmember should take once their trial ends.

### EVIDENCE FOR PHYSICALLY GOOD INQUIRIES:

- Itemisation of the purchase
- Purchaser's name and billing address
- Consent to bill
- Complete delivery address and delivery date
- Mode of payment

### EVIDENCE FOR INTANGIBLE GOODS INQUIRIES:

- Itemisation of the purchase
- Purchaser's name and billing address.
- Consent to bill
- Date of service provided or download completed
- Dates of the membership or service period
- Email address or IP address
- Mode of payment



## RETURNED/CANCELLED

### HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Clearly display return and cancellation policies, and return method details.
- Note "non-cancellable" or "non-refundable" purchases.
- Call out advance payments that are billed immediately.
- Send a reminder 10–30 days before auto-renewals.
- Issue refund credits promptly.

### EVIDENCE FOR RETURNED INQUIRIES:

- Itemisation of the purchase
- Explain why credit is not due or no record of the return and provide proof that the customer did not comply with the cancellation/return policy if needed.
- Copy of return policy

### EVIDENCE FOR CANCELLATION INQUIRIES:

- Itemisation 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 return"
- Consent to bill Amex as a recurring charge



## NOT RECEIVED

### HOW TO HELP AVOID THIS TYPE OF DISPUTE:

- Hold the charge until shipping or service date.
- Notify customers about delays in fulfillment.
- Confirm when subscriptions will begin.
- Clearly mention the expected date of delivery.

### EVIDENCE FOR TANGIBLE GOODS INQUIRIES:

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

### EVIDENCE FOR INTANGIBLE GOODS INQUIRIES:

- Itemisation 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