

From Check-in to Check-out, Here's How to Deal with Disputes

AMERICAN
EXPRESS

Checklist for hotels and hospitality businesses



RESERVATIONS

- **Be upfront** with your customers about rates, costs, fees, and policies.
- **Always send a confirmation** with dates, time, policies (cancellation/no show) and prices during booking.
- **Get all of the Cardmember's billing information** and verify their identity.
- **Use of our fraud protection tool Safekey** for online reservations.
- **Advise the Cardmember of the hotel's cancellation policy** and, if the Cardmember fails to cancel in accordance with the policy, the hotel may charge one night's stay.



CHECK-IN

- **Verify the name of the guest** and ensure that the name on the room folio or the guest under the folio matches the name on the card.
- **Have the customer sign** a registration document that clearly states the length of the stay, payment method, early/late check-out policy, incidental charges, etc.
- **Authorise**, preferably by dipping the card for the expected total of the stay.
- **Submit all Mobile Check-In charges** under the "Card not Present" and "Cardmember not Present" codes.



AFTER THE STAY

- **Make sure to document the Cardmember** for Group, Event, and 3rd Party Billing, as well as any other individual who will be charged, and have the Cardmember sign the agreement.
- **Do not use the card to bill damages**, losses, penalties or fines. Have the Cardmember sign a separate charge invoice for the damages and submit as a separate transaction.
- **Charge courtesy fees upfront** (e.g. pet fees) and openly disclose these fees to avoid disputes.

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.

Learn more at americanexpress.com/in/disputes