

Don't Let Disputes Become a Recurring Thing

AMERICAN EXPRESS

Checklist for dealing with disputes on recurring transactions

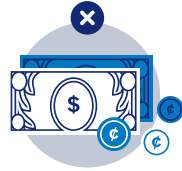


AT TIME OF PURCHASE

- **Disclose terms of billing and cancellation** clearly and prominently before the Cardmember completes the purchase.
- **Send confirmation emails** outlining the frequency of payments, cancellation policy, process, and contractual time frames.
- **Send reminders for upcoming payments** and notify Cardmembers of any changes.

FOR FREE TRIALS

- In your confirmation emails, include the steps the Cardmember should take once their free trial ends.
- If they've agreed to recurring payments after the trial period, be sure to reiterate your cancellation policy.
- When the free trial ends, make sure to send an email confirming the renewal.



CANCELLING PAYMENTS

- **Encourage Cardmembers to contact you** directly for any concerns or cancellations.
- **Ensure your cancellation process and mode are clear and simple.**
- **Cancel recurring payments immediately** when you receive a request to discontinue, in accordance with your cancellation policy.

TO AVOID COMPLICATIONS

- If the Cardmember cancels before their contract expires, stop recurring transactions on the Amex Card and make alternative payment arrangements to fulfil any remaining contract terms.
- Keep your business name, website, and customer service number up to date in all customer communications.



RESPONDING TO A DISPUTE

- **Respond with proof** that the Cardmember provided consent to bill on a recurring basis.
- **Include a copy of the refund policy** and mode of cancellation that the Cardmember agreed to.
- Provide confirmation of cancellation of recurring payment.

FOR UNEXPECTED CANCELLATIONS

- If you receive a Chargeback, but have no record of the request to cancel, please discontinue recurring payments immediately.
- Once you've done that, contact the Cardmember directly to make alternative payment arrangements to fulfil any remaining contract terms.

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