

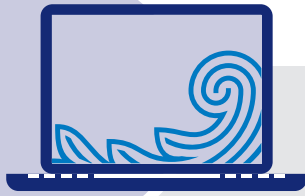
Managing Card-Not-Present Orders

Tips to protect your business from Card-Not-Present disputes



DON'T
do business
WITHOUT IT™

When it comes to helping you grow and protect your business, American Express has your back. That's why, to help you manage Card-Not-Present purchases, we're sharing these important tips for processing online, phone and curbside pickup orders.



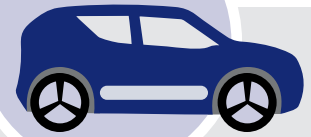
For Online Orders

- **Display cancellation and return policies**, including any restrictions.
- **Use an “I agree” check box** to acknowledge these policies at time of purchase.
- **Send tracking information** upon shipping of tangible goods,
- **Provide email notices** prior to charges for recurring bills.
- **Validate customer's identity using** SafeKey® or Automatic Address Verification.



For Telephone Orders

- **Verify customer's billing address** for shipping.
- **Advise customers of policies** for returns and cancellations and any restrictions.
- **Set clear delivery expectations** and notify customers of changes.
- **Send order confirmations**, including order details and delivery tracking information.
- **Clearly communicate** your Terms and Conditions.



For Curbside Pickup Orders

- **Send confirmations** on order details along with pickup instructions.
- **Confirm relationship with Card Member** if someone other than the Card Member is picking up order and make a note of it on the order.
- **Obtain receipt confirmation** from the person who takes the delivery.
- **Send final email confirmation** to Card Member when order is picked up, including date, time and person who picked up the order. **Note:** This confirmation can be used as documentation for disputes.

To learn more, visit americanexpress.com/managedisputes.