

Protect Your Business from Disputes

American Express Compelling Evidence policy update



DON'T
do business
WITHOUT IT™

At American Express, we're always looking for ways to help protect your business from costly and time-consuming disputes and chargebacks. Our Compelling Evidence policy gives you more ways to support your case for disputed charges.



What is Compelling Evidence?

The **American Express Global Compelling Evidence policy** allows you to provide documentation to show that a Card Member participated in, received goods or services from or benefited from a disputed transaction.

How does Compelling Evidence work?

Providing **Compelling Evidence** is quite simple. Here's how it works:

1. A dispute is opened.
2. You submit **Compelling Evidence** when you strongly believe that a Card Member has participated in a transaction, received goods and services or benefited from the disputed transaction.
3. American Express will weigh your evidence against the policy requirements.
4. We may review the evidence with the Card Member and will render a decision about reversing the chargeback.*

What can be used for documentation?

When a charge for travel, e-commerce and services or recurring transactions is disputed, you have multiple options to provide **Compelling Evidence** documentation such as:

- **Proof** that Card Member received goods or services
- **Evidence** to show link between person who received goods and services and Card Member (photos, emails)
- **Signed forms** to prove that identity of Card Member or authorized third party was verified at time of pickup
- **Date and time** when digital goods were downloaded or accessed
- **Proof** that transaction contains a shipping address that matches a previously used shipping address from an undisputed transaction
- With recurring billing, **proof of the agreement** between your business and Card Member
- **Evidence** that Card Member participated in flight or transportation

New for 2024

- **Expanded** Compelling Evidence to include all e-commerce transactions
- **Show** two out of three data elements (IP Address, Device ID, Email Address) were the same as in a prior undisputed transaction

To learn more, view our full policy requirements at americanexpress.com/merchantpolicy.

* Compelling Evidence does not mandate that the Card Issuer or any other party conclude, as a matter of fact or law, that the Card Member participated in the Transaction, received goods or services, or benefited from the Transaction. Any Merchant can use the Compelling Evidence policy to respond to billing inquiries and Chargebacks. Merchants who are on the American Express Fraud Full Recourse program are not eligible to submit Compelling Evidence for claims of fraud.

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