

Improving the Disputes Experience

Enhancements to help you reduce disputes and chargebacks



DON'T
do business
WITHOUT IT™

You asked for help with managing disputes, and we listened. Here are just some of the ways we've enhanced our policies and solutions to help you reduce costly disputes and chargebacks.



Reminder – Signature Not Required

Did you know that you're not required to collect American Express® Card Member signatures at the point of sale on any Card-present transactions? That means you won't be held liable solely for missing signatures or disputes in fraud cases. **Contact your terminal provider today to remove signature requirements.**

Solutions to help you prevent disputes and get back to business



Authorization on Credit

Let Card Members see pending refunds online or in-app in near real-time, helping reduce potential disputes and improving the customer experience.



Substitute Receipt

We can help resolve No Knowledge disputes by sending Card Members more details and information about purchases.



Digital Receipt¹

We'll provide enhanced transaction details or Digital Receipts on the mobile app or online to help Card Members recognize charges and avoid disputes.



SafeKey® FLS²

Enhance fraud protection and reduce fraud liability.

Other ways we're working to help you

We've expanded our **Estimated Authorization** policy to the online retail, online grocery and taxi/limousine industries. The percentage difference between authorization and submission is as follows:

15% for online retail and grocery businesses

20% for taxi/limousine businesses

30% for restaurant establishments

Starting April 2023

20% for health and beauty spas, beauty and barber shops. 15% for truck and motor home/RV rental.

For more information, visit americanexpress.com/managedisputes and americanexpress.com/merchantpolicy.

¹ This is offered through partnerships with Ethoca.

² SafeKey® 2.0 leverages EMV 3D secure technology to detect and reduce online fraud because it authenticates Card Member identity at checkout.

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