

# Don't Let Disputes Become a Recurring Thing

AMERICAN EXPRESS

Checklist for dealing with disputes on recurring transactions

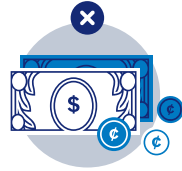


## AT TIME OF PURCHASE

- **Disclose terms of billing and cancellation** clearly and prominently before the Card Member 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 Card Members of any changes.

## FOR FREE TRIALS

- In your confirmation email(s), include the step(s) the Card Member 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 Card Members to contact you** directly for any concerns or cancellations.
- **Ensure your cancellation process and method of cancellation 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 Card Member cancels before their contract expires, cancel all future recurring payments on their Card. You can arrange an alternative payment method with the Card Member for the remainder of the contract term.
- 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 Card Member provided consent to bill on a recurring basis.
- **Include a copy of the refund policy** and the method of cancellation that the Card Member 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 Card Member 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/sg/disputes](https://americanexpress.com/sg/disputes)