

# From Local Boutiques to High Street, Here's How to Deal with Disputes

**AMERICAN  
EXPRESS**

So you can focus on your retail store



- Issue timely credit for returned, cancelled, or non-received merchandise.



- Provide the full delivery address on the proof of delivery or ensure that the order form includes the delivery address and links to the proof of delivery and/or tracking number.



- Make sure your business information is easily recognisable on the Card Member's statement and provide your customer service telephone number.



- Make sure that the order cancellation and return policy/method is clear. If a credit will not be issued to the Card Member, please provide a complete explanation as to why the credit is not due.



- If you participate in "Buy Online, Pick Up In Store", obtain the Card Member's signature when the merchandise is picked up.



- For service installations, obtain the Card Member's signature on the work order and set the Card Member's expectations on any delays.



- For damaged, defective or not as described merchandise, ensure repairs or exchanges are handled to the Card Member's satisfaction. For not as described merchandise, provide your refund and return policy.
- Where possible, advise what has been done to correct the situation or remediation steps you will take in future.



- Think about processing the transaction when the product or service is available to be shipped/ provided. Do not bill for backordered items or voided transactions.



- For goods coming from overseas, you may need to provide proof that the goods are held/seized by the customs authorities and the customer has not been able to claim them.

## 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)