



AMERICAN EXPRESS

Merchant Regulations

International

October 2022

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Summary of Changes

Change Icons

Important updates are listed in the Summary of Changes Table and also indicated in the *Merchant Regulations* with a change icon. A change icon alongside the title of a section or subsection denotes revised, added, or removed text from the section or subsection. Changes in the *Merchant Regulations* are indicated with a change icon as shown here.



Summary of Changes Table

Important updates are listed in the following table and are also indicated in the *Merchant Regulations* with a change icon.

Chapter	Section/Subsection	Description
Global		Updated references from Payment Aggregator to Payment Facilitator.
Chapter 2, "Transaction Processing"	Section 2.2, "Card Not Present Charges"	Updated reference of Signature on File to Credentials-on-File.
	Subsection 2.3.7, "Recurring Billing"	Updated reference of Signature on File to Credentials-on-File.
	Section 2.4, "Charge or Credit Records"	Added airline, cruise line, and lodging into stated exceptions list, splitting Transactions into multiple Charges.
	Subsection 2.8.1, "American Express SafeKey Fraud Liability Shift"	Modified the fraud ratio used for the SafeKey FLS programme.
Chapter 3, "Authorisation"	Section 3.3, "Estimated Authorisation"	Updated reference from Motor Vehicles to Vehicle Rentals.

Chapter	Section/Subsection	Description
Chapter 5. "Chargebacks and Inquiries"	Section 5.3. "Disputed Charges Rights"	Clarified Chargeback rights.
	Section 5.4. "Disputed Charges Process"	Clarified the Disputed Charges Resolve timeframe.
	Section 5.5. "Chargebacks and Inquiries Response Timeframe"	Updated Chargeback and Inquiry timeframe response timeframe from 20 to 10 days for India.
	Subsection 5.6.2. "Cardmember Disputes"	Added support documentation for Instalment Payment Providers and Bill Payment Provider under: <ul style="list-style-type: none"> • Goods and Services Not Received (ISO 4554/C08) • Not as Described or Defective Merchandise (ISO 4553 / C31)
	Subsection 5.6.5. "Processing Error"	Added examples to Chargeback Reversal Criteria to Incorrect Transaction Amount or Primary Account Number (PAN) Presented (ISO 4507) / Incorrect Charge amount (P05).
Chapter 6. "Special Regulations for Specific Industries"	Subsection 6.2.2. "Restricted Industries"	Added Cryptocurrency to the Restricted Industries.
	Subsection 6.7.1. "Vehicle Rental"	Renamed section from Rentals to Vehicle Rentals.
	Section 6.8. "Payment Facilitators"	Modified Exclusions List.
Chapter 7. "Indirect Acceptors"	Section 7.1. "Indirect Acceptors"	Introduced Indirect Acceptors.
	Section 7.2. "Indirect Acceptor Models"	Introduced general requirements for Indirect Acceptors.
	Subsection 7.2.2. "Additional Requirements for Bill Payment Providers"	Introduced additional requirements for Bill Payment Providers.
	Subsection 7.2.3. "Additional Requirements for Instalment Payment Providers"	Introduced additional requirements for Instalment Payment Providers.
	Subsection 7.2.4. "Additional Requirements for Marketplaces"	Introduced additional requirements for Marketplaces.
	Subsection 7.2.5. "Additional Requirements for Staged Digital Wallet"	Introduced additional requirements for Staged Digital Wallet.
Chapter 8. "Country Specific Policies"		Updated EMV Fraud Liability Shift for Taiwan.
Glossary		Added/modified definitions.
Data Security Operating Policy (DSOP)	Global Changes	<ul style="list-style-type: none"> • Updated references to PCI Compliance Vendor. • Aligned verbiage throughout to PCI Standards.

Chapter	Section/Subsection	Description
Notification of Future Changes	Estimated Authorisation	Added additional industries to the table of eligible industries for the Estimated Charge variance in Authorisations.
	CID Mismatch	Enhanced Card Not Present (ISO 4540 / F29) support required to request a Chargeback Reversal where a CID validation is attempted to validate the CID and a "No match" response is received.

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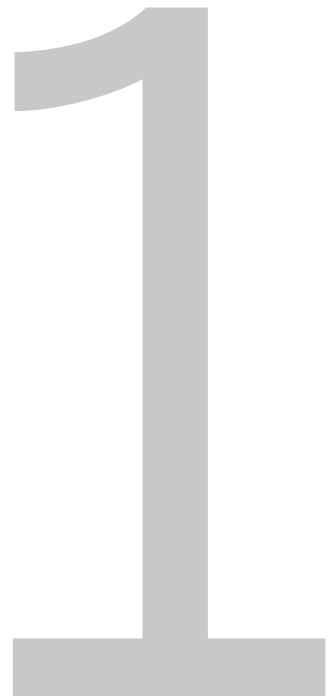
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Introduction

- 1.1 About the Merchant Regulations
- 1.2 Changes in the Merchant Regulations
- 1.3 Compliance with our Specifications
- 1.4 The American Express Bank Identification Numbers
- 1.5 Compliance with our Data Security Operating Policy



1.1 About the Merchant Regulations

- a. The *Merchant Regulations* set forth the operational policies and procedures governing your acceptance of the American Express® Card. In the event of any conflict between the *Merchant Regulations* and Applicable Law, the requirements of law govern. The *Merchant Regulations* contain global policies that apply to your Establishments and country-specific policies that apply to your Establishments located in the specific country listed. In the event of any conflict between the global policies and country-specific policies, the requirements of the country-specific policies take precedence. In order to ensure that these policies and procedures are kept up to date, we will periodically update them as set out in these *Merchant Regulations*.

1.2 Changes in the Merchant Regulations

- a. We reserve the right to change the *Merchant Regulations* (including by adding new terms or deleting or modifying existing terms) by providing the *Merchant Regulations* in electronic form at www.americanexpress.com/InternationalRegs or its successor website (as made available by us). Any future changes to the *Merchant Regulations* are set out in the Notification of Future Changes section of the *Merchant Regulations*. Revised versions of the *Merchant Regulations* will be published twice per year, in April and October, and the revised versions will be available on the website referred to above. In exceptional circumstances, it may be necessary to make changes to the *Merchant Regulations* outside of this cycle. If this is the case, we will notify you of any changes in accordance with your Agreement.

1.3 Compliance with our Specifications

- a. You must comply with our *Technical Specifications*, any other (or different) requirements of our local operating centres, and other documents required to support Authorisation, Submission, Communication, and Connectivity as found at www.americanexpress.com/merchantspecs, which may change from time to time. The American Express Network publishes the *Technical Specifications* twice a year, in April and October. Technical changes to implement or support, as well as any certification requirements and/or compliance dates, will be communicated six (6) months prior to publication in a Notice of Specification Changes (NOSC). Technical Bulletins may also be used to communicate changes occurring outside of the April and October publication schedule. Failure to comply with the *Technical Specifications* may impact your ability to successfully process Authorisation requests or Transactions (or both).

1.3.1 Merchant Category Codes

- a. You must provide us with an accurate and complete description of your industry classification so we can assign a Merchant Category Code (MCC) to your Merchant Number. If you have multiple, distinct businesses, those businesses will be assigned appropriate MCCs and Merchant Numbers. If you have multiple businesses, but a distinction between them is unclear, then we will use the MCC most closely representing your business's primary industry classification.
- b. You must use the most accurate MCCs in all Authorisations and Submissions. If the MCC used in the Submission does not match the MCC of the corresponding Authorisation, you agree to remediate the mismatch as soon as possible, at your own expense and in accordance with any instructions you may receive from us.

1.3.2 Compliance with Payment Products Terms and Conditions

- a. We offer various payment processing solutions and products. If you choose to utilise one or more such products, you and any third parties you enlist must comply with the corresponding terms and conditions, which we may update from time to time, and which are available at www.americanexpress.com/merchantspecs. In the event of any conflict between the terms and conditions of the payment processing product and the *Merchant Regulations*, the terms and conditions of the payment processing product will prevail. All products and services may not be available to all Merchants.

1.4 The American Express Bank Identification Numbers

- a. Merchants may request American Express Bank Identification Number (BIN) files only for purposes specified in the BIN terms and conditions (T&C).

- b. Merchants must agree with the BIN T&C located within the website listed below before BIN file request is fulfilled.
- c. Requests for American Express BIN files are available at www.americanexpress.com/merchantspecs and can be accessed by entering your user ID and password.
- d. **Note:** BIN files may be updated periodically.

1.5 Compliance with our Data Security Operating Policy

- a. You must comply with our Data Security Operating Policy, as set forth in the [Data Security Operating Policy \(DSOP\)](#). You agree to be bound by and accept all provisions in that policy (as changed from time to time) as if fully set out herein and as a condition to your agreement to accept the Card. Under that policy you have additional (i) indemnity obligations if you suffer a Data Incident and (ii) obligations based on your Transaction volume, including providing to us documentation validating your compliance with the PCI DSS. Your data security procedures for the Card shall be no less protective than for other payment products you accept.

Transaction Processing

- 2.1 In-Person Charges
- 2.2 Card Not Present Charges
- 2.3 Other Charges
- 2.4 Charge or Credit Records
- 2.5 Retaining Charge and Credit Records
- 2.6 Fraud Prevention Tools
- 2.7 Strong Customer Authentication
- 2.8 American Express SafeKey Programme



2.1 In-Person Charges

- a. For all In-Person Charges the Card must be presented and you must:
 - i. not accept a Card that is visibly altered or mutilated, or presented by anyone other than the Cardmember, and, if a Transaction is declined, you must notify the Cardmember immediately;
 - ii. follow the Card acceptance steps outlined below in [Subsection 2.1.1, "Chip Cards"](#) through [Subsection 2.1.6, "Unattended Terminals"](#) as applicable; and
 - iii. obtain an Authorisation.
 - iv. In all cases, you will be liable for fraudulent Charges arising from a failure to comply with our Card acceptance procedures.

2.1.1 Chip Cards

- a. For Chip and personal identification number (PIN) Countries and Chip Only Countries, as indicated in [Chapter 8, "Country Specific Policies"](#), you must ensure that your POS Systems are capable of accepting Chip Cards, and, in Chip and PIN Countries, are capable of verifying the PIN. In these countries, you must follow the procedures below.
 - i. When presented with a Chip Card, the Card must be inserted into the reader of the POS System that must capture Chip Card Data (unless the Charge is processed through Contactless Technology, in which case you must follow the steps outlined in [Subsection 2.1.5, "Contactless"](#)).
 - ii. If you are in a Chip and PIN Country, for Transaction amounts equal to or greater than the Contact Limit, as indicated in [Chapter 8, "Country Specific Policies"](#), and for Transactions that do not qualify for the No CVM Programme ([Subsection 2.1.4, "No CVM Programme"](#)), the POS System should advise the Cardmember to enter the PIN (a "Chip and PIN Transaction") or any other Cardholder Verification Method (CVM), excluding Cardmember signature. Upon such advice, your Establishment must ensure that the Cardmember completes the applicable CVM when prompted by the POS System. Failure to capture the PIN may result in Chargebacks for lost, stolen, or non-received fraudulent In-Person Charges (see Fraud Liability Shift – Lost/Stolen/Non-Received (ISO 4799) in [Subsection 5.6.3, "Fraud"](#)). In a Chip Only Country, the POS System may also advise for the Cardmember to enter a CVM. In a Chip Only Country, if you choose to obtain a Cardmember signature, see [Subsection 2.1.3, "Obtaining Cardmember Signature"](#).
 - iii. If the Establishment is unable to complete a Chip Card Transaction due to a technical problem, the POS System should show an error message and either decline the Transaction or direct the Establishment to capture full magnetic stripe data by following the procedure for non-Chip Card Transactions (See [Subsection 2.1.2, "Non-Chip Cards"](#)).
 - iv. If your Establishment swipes a Chip Card through the POS System when no technical problem exists, or at any time manually keys a Charge into the POS System, the Transaction may be declined and, if it is not, we may have Chargeback rights for fraudulent In-Person Charges (see Fraud Liability Shift - Counterfeit (ISO 4798) in [Subsection 5.6.3, "Fraud"](#)).
 - v. In addition to [Subsection 2.1.1.a \(iv\)](#), you will be liable for any losses that we may suffer and we will have Chargeback rights for fraudulent In-Person Charges, and/or we may terminate the agreement, if:
 - a. the POS System has not been upgraded to accept Chip Cards; or
 - b. you and your Processing Agent do not have the ability to capture and send Chip Card Data; or
 - c. we have not certified the POS System to accept Chip Transactions or Chip and PIN Transactions, as specified in [Chapter 8, "Country Specific Policies"](#).

2.1.2 Non-Chip Cards

- a. For In-Person Charges where the Card is not a Chip Card, or in non-Chip Countries, the POS System will provide instructions for you to swipe, and you must swipe the Card through the POS System (unless the Charge is processed through Contactless Technology, in which case you must follow the steps outlined in [Subsection 2.1.5, "Contactless"](#)). You must:
 - i. ensure that the Card is being used within any valid dates shown on its face;
 - ii. ensure that the account number on the face of the Card matches the account number on its back and there is a Card Identification Number (CID);

- iii. verify that the signature panel of the Card is signed, where applicable, and is the same name as the name on its face (except for Prepaid Cards that show no name on their face);
 - iv. verify that the Cardmember's name and signature, if obtained, on the Charge Record matches the name and signature on the Card, or for a Prepaid Card that shows no name on its face, that the signature on the back of such Prepaid Card matches the signature on the Charge Record, if obtained; and
 - v. verify that the Card account number and expiration date printed on the Charge Record matches the Card account number and expiration date on the Card.
- b. You may obtain the Cardmember's signature on the Charge Record. If you choose to obtain a Cardmember signature, or are required to do so by law, see [Subsection 2.1.3, "Obtaining Cardmember Signature"](#).
 - c. If your POS System fails then, in addition, you must seek a voice Authorisation (See [Chapter 3, "Authorisation"](#)).
 - d. If the magnetic stripe is unreadable, the Charge may be keyed into the POS System manually and you must obtain an imprint of the Card to verify that the Card was present. A pencil rubbing or photocopy of the Card is not considered to be a valid imprint. If you do not take a manual imprint where required, and make it available to us on request, we will have Chargeback rights for such Charge.

2.1.3 Obtaining Cardmember Signature

- a. Obtaining Cardmember signature on In-Person Charges is optional to complete a Charge Record, and at your discretion, unless required by Applicable Law.
- b. If you choose, or are required by Applicable Law, to obtain a Cardmember signature on a manual imprint, printed, or electronic In-Person Charge, you must:
 - i. obtain signature on the Charge Record; and
 - ii. if possible, verify that the name indicated by the signature is the same as the name on the Card; and
 - iii. verify that the signature on the Charge Record matches the signature on the Card; except in the case of Prepaid Cards that may not include a signature.
- c. You must still obtain the Cardmember's signature for all Transactions that are made pursuant to an American Express instalment payment plan or as communicated to you from time to time that you need to do so.

2.1.4 No CVM Programme

- a. Save as expressly set out elsewhere, Transactions conducted within the European Economic Area (EEA) or United Kingdom (UK) will not qualify for the No CVM Programme unless it is a Contactless Transaction at an Expresspay enabled POS System. If your Establishment is located outside the EEA or UK, you may choose not to request a CVM from Cardmembers where:
 - i. the Charge amount equals or is less than the value provided in the Maximum Amount for a Contact Transaction without a CVM column indicated in [Chapter 8, "Country Specific Policies"](#);
 - ii. the Charge submission includes the appropriate indicator to reflect the Card and the Cardmember were present at the POS System; and
 - iii. the Charge includes a valid Authorisation approval.
- b. Under the No CVM Programme, we will not exercise Chargeback for such Charges based solely on the failure to obtain the Cardmember's CVM. Nonetheless, you are required to comply with our request for written response to a Disputed Charge related to fraud for not capturing a CVM. Even if an Establishment and a Charge qualify under the No CVM Programme, we have the right to Chargeback for reasons unrelated to the Establishment's failure to obtain a CVM from the Cardmember at the POS System. The No CVM Programme does not apply to Disputed Charges involving customer service or goods and services disputes. If we receive disproportionate numbers of Disputed Charges under the No CVM Programme, you must work with us to reduce the number of disputes. If such efforts fail, we may exercise our Chargeback rights and/or modify or terminate your participation in the No CVM Programme.
- c. You may only participate in the No CVM Programme if we classify you in an industry that accepts In-Person Charges, except in the following instances:
 - i. Your Establishment does not conduct In-Person Charges (i.e., Internet, mail order, telephone order);
 - ii. We consider your Establishment to be high risk;

- iii. Your Establishment is placed in the Fraud Full Recourse Programme; or
- iv. We deem, in our sole discretion, your Establishment is ineligible for any other reason.

2.1.5 Contactless

- a. When presented with a Chip Card or Mobile Device to be read via Contactless Technology and the Charge is equal or less than the applicable Maximum Amount for a Contactless Transaction with No CVM set out in [Chapter 8, "Country Specific Policies"](#), you must:
 - i. capture the Charge Data using the Contactless reader; and
 - ii. obtain Authorisation;
- b. If the Charge amount is over the Maximum Amount for a Contactless Transaction with No CVM, if you are unable to complete a Contactless Transaction, or if prompted by your POS System, you will need to follow the process set out in [Subsection 2.1.1, "Chip Cards"](#), or [Subsection 2.1.2, "Non-Chip Cards"](#), as applicable.
- c. For Digital Wallet Contactless-initiated Transactions, a Consumer Device Cardmember Verification Method (CDCVM) is required if the Mobile Device and the POS System are capable of performing CDCVM. For these Charges, you must create a Charge Record as described in [Section 2.4, "Charge or Credit Records"](#), including an indicator that the Transaction is a Digital Wallet Contactless-initiated Transaction. To ensure proper POS System acceptance for Digital Wallet Contactless-initiated Transactions, you should comply with the most current American Express Contactless-enabled POS System requirements.
- d. We will not exercise missing imprint, counterfeit, lost, stolen, or non-received fraud Chargebacks for Contactless or Digital Wallet Contactless-initiated Transactions if the Establishment successfully verifies the Cardmember via CDCVM and meets all of the criteria and requirements listed above. This does not apply to Disputed Charges involving other dispute reasons (e.g., it does not apply to goods or services disputes). Nonetheless, you are required to comply with our request for written response to a Disputed Charge related to fraud for Contactless or Digital Wallet Contactless-initiated Transactions.
- e. If you have the ability to process Consumer-Presented Quick Response Code (CPQR) Transactions, you must:
 - i. clearly inform the Cardmember that they can pay for the purchase by generating a QR Code;
 - ii. use a scanning device easily accessible to the Cardmember, but placed in such a manner that there is no possibility that the Cardmember's device is triggered due to proximity; and
 - iii. if the presented QR Code fails to be scanned, request:
 - a. the QR Code be re-presented;
 - b. an alternative payment method be used; or
 - iv. obtain an Authorisation.

2.1.5.1 Merchant-Presented Quick Response (MPQR)

- a. If you have the ability to process MPQR Transactions, you must:
 - i. have the Cardmember use their Mobile Device to scan the MPQR code;
 - ii. display the Quick Response (QR) code, which can be dynamic or static, for scanning by the Cardmember;
 - iii. ensure the MPQR Code is not altered or tampered with;
 - iv. receive a notification that the Transaction has been approved and check the Transaction amount is correct before providing the goods or services. If you do not receive the notification, you should contact us to confirm the status of the MPQR Transaction;
 - v. contact us or decline the Transaction if you are suspicious of the Cardmember or receive notification from us to do so;
 - vi. retain records of MPQR Transactions. These can be in the form of a notification from us, an invoice, or other documentation of the Transaction; and
 - vii. obtain an Authorisation.

2.1.6 Unattended Terminals

- a. We will accept Charges for purchases at your unattended POS Systems (e.g., Customer Activated Terminals (CATs) or payment kiosks) subject to the Charge Records requirements in [Section 2.4, "Charge or Credit Records"](#), and the following additional requirements. You must:
 - i. include in all requests for Authorisation the full magnetic stripe stream or Chip Card Data;
 - ii. ensure the Charge complies with the Specifications, including flagging all requests for Authorisation and all Charge submissions with a CAT indicator, where technically feasible;
 - iii. follow any additional Authorisation procedures that we may provide to you if you accept the Card at an unattended POS System that is part of, or attached to, a fuel dispenser; and
 - iv. ensure that the unattended POS System notifies the Cardmember if the Transaction is declined, where technically feasible.
- b. In Chip and PIN Countries, as indicated in [Chapter 8, "Country Specific Policies"](#), if an unattended POS System is not configured for Chip and PIN Transactions then you may still accept the Card and the provisions of [Subsection 2.1.1, "Chip Cards"](#) will not apply in relation to completing the applicable CVM. However, if you do so, you will be liable for any losses and we will have Chargeback rights for fraudulent In-Person Charges made with lost, stolen and non-received Chip Cards.
- c. In Chip Only Countries, as indicated in [Chapter 8, "Country Specific Policies"](#), if an unattended POS System is not configured for Chip Card Transactions you may still accept the Card. However, if you do so, you will be liable for any losses and we will have Chargeback rights for fraudulent In-Person Charges made with counterfeit Chip Cards.

2.2 Card Not Present Charges

- a. For Card Not Present Charges, you must:
 - i. create a Charge Record as described in [Section 2.4, "Charge or Credit Records"](#), including an indicator that the Transaction is Card Not Present and a designation of "mail order," "telephone order," "Digital Order," "fax order" or "Credentials-on-File" as applicable, on the signature line or the appropriate electronic descriptor on the Charge Record;
 - ii. obtain the Cardmember's name as it appears on the Card, the Card account number or Token and expiry date, the Cardmember's billing address, and the delivery address;
 - iii. obtain Authorisation;
 - iv. if the order is to be shipped or delivered more than seven (7) days after the original Authorisation, obtain a new Authorisation before shipping or delivering the order; and
 - v. immediately notify the Cardmember if the Transaction is declined.
- b. If the goods are to be collected by the Cardmember, the Card must be presented by the Cardmember upon collection and you should treat the Transaction as an In-Person Charge and comply with the provisions provided in [Section 2.1, "In-Person Charges"](#).
- c. For Card Not Present Charges where goods are to be collected from a designated store you must establish a process to ensure that the goods are collected by the Cardmember who placed the order, or by an authorised third party designated by the Cardmember at the time of placing the order.
- d. If you wish to accept orders for goods or services where the card is not physically presented to you, then you do so at your own risk. We have Chargeback rights for any Card Not Present Charge that the Cardmember denies making or authorising. This excludes Transactions that qualify for the American Express SafeKey® Programme (AESK Programme). We will not exercise our Chargeback rights for Card Not Present Charges based solely upon a Cardmember claim that he or she did not receive the disputed goods if you have verified with us that the address to which the goods were shipped is the Cardmember's billing address and obtained a receipt signed by an authorised signer verifying the delivery of the goods to such address.

2.2.1 Digital Orders

- a. We will accept Charges for Digital Orders subject to the requirements above in this [Section 2.2. "Card Not Present Charges"](#), the following clauses, and any additional requirements we may have from time to time. You must:
 - i. send Charge Data concerning any Digital Order via the internet, email, intranet, extranet, or other digital network or any other electronic mail medium only to the Cardmember who made the Digital Order, your Processor or us, in accordance with the [Data Security Operating Policy \(DSOP\)](#);
 - ii. submit all Charges for Digital Orders electronically;
 - iii. use any separate Establishment Numbers that we provide you for Digital Orders in all your requests for Authorisation and submissions of Charges for Digital Orders;
 - iv. ensure your websites that permit Cardmembers to make Digital Orders are identified by extended validation certificates or by other similar authentication methods in order to restrict the use of fraudulent websites;
 - v. employ appropriate controls to separate payment related processes from your online shop to enable the Cardmember to determine whether they are communicating with you or us; and
 - vi. provide us with at least one (1) month's prior written notice of any change in your website address.
- b. We reserve the right not to accept Digital Orders immediately if any event or series of events occurs which in our opinion may affect your ability to comply with your obligations under the Agreement or to any Cardmember.
- c. We may dispense with the notice period, as set out in the Agreement, and immediately notify you of additional requirements, including our encryption software requirements and security guidelines, in order to protect the security of Digital Orders and/or Cardmember Information and/or to prevent fraud.
- d. We will not be liable for fraudulent Digital Orders. We will have the right to Chargeback for Charges transacted over the Internet, even if you have received an Authorisation approval code and have complied with all other provisions of the Agreement. Additionally, if a Disputed Charge arises involving a Card Not Present Charge that is a Digital Delivery Transaction, we may exercise our Chargeback rights for the full amount of the Charge.
- e. You must ensure that your website or applicable digital medium notifies the Cardmember if the Transaction is declined for Authorisation.
- f. For Digital Wallet Application-initiated Transactions, you will (i) certify for Digital Wallet Application-initiated Transactions with your Processor, terminal provider, or if you have a direct link to us, your American Express representative and (ii) follow Card Not Present Charge requirements set forth in this [Section 2.2. "Card Not Present Charges"](#). If applicable, a CDCVM is required if the Mobile Device is capable of performing CDCVM. For these Charges, you must create a Charge Record as described in [Section 2.4. "Charge or Credit Records"](#). For these Charges to qualify as a Digital Wallet Application-initiated Transaction, you must include an indicator that the Transaction is a Digital Wallet Application-initiated Transaction in the Authorisation and on the Charge Record. We will not exercise a missing imprint fraud Chargeback for Digital Wallet Application-initiated Transactions if the Establishment meets all off the criteria and requirements set out in this paragraph. The preceding sentence does not apply to Disputed Charges involving dispute reasons other than missing imprint fraud (e.g., it does not apply to goods or services disputes).
- g. In circumstances where you accept Charges for Digital Orders that are verified by the American Express SafeKey Programme, we may offer the Cardmember the option to pay for their purchase with points. This does not impact the relationship between you and us and does not change either party's rights or obligations under the Agreement. However, if you prefer that we do not offer this functionality to Cardmembers using your digital platform then please write to us using the correspondence address for your country found in your Agreement.
- h. For Digital Wallet Application-initiated Transactions that are also Recurring Billing Charges, you must follow the process set out in [Subsection 2.3.7. "Recurring Billing"](#). The Charge Record should include indicators that the Charge is a Recurring Billing Charge and not a Digital Wallet Application-initiated Transaction.

2.3 Other Charges

2.3.1 Advance Payment Charges

- a. Advance Payment Charge procedures are available for custom orders (e.g., orders for goods to be manufactured to a customer's specifications), entertainment / ticketing (e.g., sporting events, concerts, season tickets), tuition, room and board, and other mandatory fees (e.g., library fees) of higher educational institutions, airline tickets, vehicle rentals, rail tickets, cruise line tickets, lodging, and travel-related services (e.g., tours, guided expeditions).
- b. If you offer Cardmembers the option, or require them to make Advance Payment Charges, you must:
 - i. state your full cancellation and refund policies, clearly disclose your intent and obtain written consent from the Cardmember to bill the Card for an Advance Payment Charge before you request an Authorisation. The Cardmember's consent must include:
 - a. their agreement to all the terms of the sale (including price and any cancellation and refund policies); and
 - b. a detailed description and the expected delivery date of the goods and/or services to be provided (including, if applicable, expected arrival and departure dates);
 - ii. obtain Authorisation; and
 - iii. complete a Charge Record.
- c. If the Advance Payment Charge is a Card Not Present Charge, you must also:
 - i. ensure that the Charge Record contains the words "Advance Payment"; and
 - ii. within twenty-four (24) hours of the Charge being incurred, provide the Cardmember written confirmation (e.g., email or facsimile) of the Advance Payment Charge, the amount, the confirmation number (if applicable), a detailed description and expected delivery date of the goods and/or services to be provided (including expected arrival and departure dates, if applicable) and details of your cancellation/refund policy.
- d. If you cannot deliver goods and/or services (e.g., because custom-ordered merchandise cannot be fulfilled), and if alternate arrangements cannot be made, you must immediately issue a Credit for the full amount of the Advance Payment Charge which relates to the goods or services which cannot be delivered or fulfilled.
- e. In addition to our other Chargeback rights, we may exercise Chargeback for any Advance Payment Charge that is a Disputed Charge or portion thereof if, in our sole discretion, the dispute cannot be resolved in your favour based upon unambiguous terms contained in the terms of sale to which you obtained the Cardmember's written consent.

2.3.2 Aggregated Charges

- a. This [Subsection 2.3.2, "Aggregated Charges"](#) applies only to Transactions processed by your Establishments conducting business over the internet. You may process Aggregated Charges provided the following criteria are met:
 - i. you clearly disclose your intent and obtain consent from the Cardmember that their purchases or refunds (or both) on the Card may be aggregated and combined with other purchases or refunds (or both) before you request an Authorisation;
 - ii. each individual purchase or refund (or both) that comprises the Aggregated Charge must be incurred under the same Establishment Number and on the same Card;
 - iii. obtain Authorisation of no more than the applicable limit shown in [Chapter 8, "Country Specific Policies"](#) (or Local Currency equivalent) or such other amount as notified to you;
 - iv. create a Charge Record for the full amount of the Aggregated Charge;
 - v. the amount of the Aggregated Charge must not exceed the applicable limit set forth in [Chapter 8, "Country Specific Policies"](#) (or such other amount as notified to you) or the amount for which you obtained Authorisation, whichever is lower;
 - vi. submit each Charge Record within our submission timeframe. A Charge will be deemed "incurred" for purposes of this subsection, on the date of the first purchase or refund (or both) that comprises the Aggregated Charge; and

- vii. provide the Cardmember with an email containing:
 - a. the date, amount, and description of each individual purchase or refund (or both) that comprises the Aggregated Charge, and
 - b. the date and the amount of the Aggregated Charge.

2.3.3 Credentials on File

- a. If you store Cardmember account data for Transaction processing you must ensure the Credentials-on-File include any Cardmember account data, including, but not limited to, PAN or Token, that is stored by or on behalf of Merchants.
- b. You must obtain Cardmember consent before storing Cardmember credentials. It is recommended that you process an initial Authorisation upon receiving Cardmember consent to store credentials.
- c. You may store Cardmember credentials to initiate Merchant-Initiated Transactions (MITs). Cardmembers may also use their stored credentials to initiate Transactions.
- d. You must adhere to our Specifications (see [Section 1.3, "Compliance with our Specifications"](#)).

2.3.4 Delayed Delivery Charges

- a. You may accept the Card for Delayed Delivery Charges. For a Delayed Delivery Charge, you must:
 - i. clearly disclose your intent and obtain written consent from the Cardmember to perform a Delayed Delivery Charge before you request an Authorisation;
 - ii. obtain a separate Authorisation for each of the two (2) Delayed Delivery Charges on their respective Charge dates;
 - iii. clearly indicate on each Charge Record that the Charge is either for the "deposit" or for the "balance" of the Delayed Delivery Charge;
 - iv. submit the Charge Record for the balance of the purchase only after the goods have been shipped or provided or services rendered;
 - v. submit each Charge Record within our submission timeframes, and any in case, within seven (7) days of the Charge being incurred. The Charge will be deemed "incurred":
 - a. for the deposit: on the date the Cardmember agreed to pay the deposit for the purchase
 - b. for the balance: on the date the goods are shipped or provided or services are rendered
 - vi. submit and obtain Authorisation for each part of a Delayed Delivery Charge under the same Establishment Number; and
 - vii. treat deposits on the Card no differently than you treat deposits on all Other Payment Products.

2.3.5 Merchant-Initiated Transactions

- a. A Merchant-Initiated Transaction (MIT) is a Transaction that is initiated by the Merchant through use of Credentials-on-File without direct participation from the Cardmember.
- b. Merchants must obtain Cardmember consent to initiate an MIT, or a series of MITs, after storing a Cardmember's credentials. Cardmember consent for MITs and Credentials-on-File may be obtained simultaneously.
- c. It is recommended that Merchants submit MITs only after an initial Cardmember-Initiated Transaction (CIT) or an initial Authorisation accompanying a Cardmember's request to store credentials.
- d. It is recommended that Merchants submit MITs with the following data elements in the Authorisation Request:
 - i. Merchant-Initiated Transaction (MIT) indicator
 - ii. Original Transaction Identifier (O-TID)
- e. Merchants must adhere to the requirements in [Section 2.2, "Card Not Present Charges"](#), when processing MITs.
- f. If you are located in the EEA or UK, all of the requirements outlined in this [Subsection 2.3.5, "Merchant-Initiated Transactions"](#) are mandatory (see [Subsection 1.3, "Compliance with our Specifications"](#)).

2.3.6 No Show Charges

- a. If we classify you in one of the following industries, you may process No Show Charges provided that the criteria set out below are met:
 - lodging,
 - trailer park/campground, or
 - vehicle, aircraft, bicycle, boat, equipment, motor home, or motorcycle rentals.
- b. The amount of any No Show Charge must not exceed:
 - i. the cost of the stay in the case of a lodging reservation; or
 - ii. the equivalent of one (1) day's rental in the case of other reservations.
- c. If the Cardmember made a reservation with you and failed to show, you may process a No Show Charge if:
 - i. the Cardmember has guaranteed the reservation with their Card;
 - ii. you have recorded the Card number, its expiry date and the Cardmember's billing address;
 - iii. at the time of accepting the reservation you provided the Cardmember with the applicable daily rate and a reservation number or confirmation code;
 - iv. you held the accommodation/vehicle for the Cardmember until the published check-out/return time the day following the first day of the reservation and you did not make the accommodation/vehicle available to any other customers; and
 - v. you have a documented "No Show" policy, which reflects common practice in your industry and is in accordance with Applicable Law, which policy has been advised to the Cardmember at the time they made the reservation.
- d. You must obtain an Authorisation for any No Show Charges prior to submitting them. If the Cardmember does not honour their reservation, you must include in the Charge Record an indicator that the Charge is a "No Show Charge".



2.3.7 Recurring Billing

- a. Recurring Billing is a payment method whereby the Cardmember consents and authorises the Merchant to Charge the Cardmember's Card account on a periodic basis for a product or service, (e.g., membership fees to health clubs, magazine subscriptions, and insurance premiums). Each Recurring Billing Charge may be for a variable or a fixed amount. Merchants should adhere to the requirements in [Subsection 2.3.5, "Merchant-Initiated Transactions"](#), when processing Merchant-Initiated Transactions for Recurring Billing.
- b. Before submitting your first Recurring Billing Charge you must:
 - i. clearly and conspicuously disclose all material terms of the offer including, if applicable, the fact that Recurring Billing Charges will continue until the option is cancelled by the Cardmember;
 - ii. disclose details of your cancellation/refund policy, and obtain the Cardmember's consent to bill their Card and the Recurring Billing Charges terms before submitting the first Recurring Billing Charge;
 - iii. obtain the Cardmember's name, the Card number, the Cardmember's signature (if applicable), Card expiry date, the Cardmember's billing address, and a statement confirming consent for you to charge their Card for the same or different amounts at specified or different times.
 - iv. comply with any instructions of which we may reasonably notify you; and
 - v. notify the Cardmember that they are able to discontinue Recurring Billing Charges at any time and provide contact details for cancelling Recurring Billing Charges.
- c. Where the material terms of the option change after Submission of the first Recurring Billing Charge, promptly notify the Cardmember in writing of such change and obtain the Cardmember's express written consent to the new terms prior to submitting another Recurring Billing Charge.
- d. The method you use to secure the Cardmember's consent must contain a disclosure that you may receive updated Card account information from the financial institution issuing the Cardmember's Card. You must retain evidence of such consent for two (2) years from the date you submit the last Recurring Billing Charge.
- e. In addition to our other Chargeback rights, we may exercise Chargeback for any Charge that does not meet the requirements set forth in this [Subsection 2.3.7, "Recurring Billing"](#). We may exercise our Chargeback rights for any Charge of which you have notified the Cardmember and to which the Cardmember does not

consent or if you process Recurring Billing Charges after the Cardmember or we have notified you that the Cardmember has withdrawn consent for Recurring Billing Charges.

- f. Before submitting any Recurring Billing Charge you must:
 - i. obtain Authorisation; and
 - ii. create a Charge Record including indicators that the Transaction is a Recurring Billing Charge.
- g. Before submitting any “Credentials-on-File” Charge you must:
 - i. obtain Authorisation; and
 - ii. create a Charge Record with the words “Credentials-on-File” and the appropriate electronic descriptor.
- h. The cancellation of a Card constitutes immediate cancellation of that Cardmember's consent for Recurring Billing Charges. We need not notify you of such cancellation, nor will we have any liability to you arising from such cancellation. You must discontinue the Recurring Billing Charges immediately if requested to do so by a Cardmember directly, or through us or the financial institution issuing the Cardmember's Card. If a Card account is cancelled, or if a Cardmember directly (or through us or the Card issuer) withdraws consent to Recurring Billing Charges, you are responsible for arranging another form of payment (as applicable) with the Cardmember (or former Cardmember).
- i. If the Agreement is terminated for any reason, then you shall at your own cost notify all Cardmembers for whom you have submitted Recurring Billing Charges of the date when you will no longer be accepting the Card. At our option you will continue to accept the Card for up to ninety (90) days after any termination takes effect.

2.3.7.1 Introductory Offers

- a. If you offer Cardmembers an option to make Recurring Billing Charges that include an Introductory Offer, you must comply with all requirements set forth in this [Subsection 2.3.7. "Recurring Billing"](#), in addition to the following requirements:
 - i. Clearly and conspicuously disclose all material terms of the Introductory Offer to the Cardmember, including a simple and expeditious cancellation process that allows the Cardmember to cancel before submitting the first Recurring Billing Charge;
 - ii. Obtain the Cardmember's express consent to accept the terms and conditions of the Introductory Offer;
 - iii. Send the Cardmember a confirmation notification in writing upon enrolment in the Introductory Offer; and
 - iv. Send the Cardmember a reminder notification in writing before submitting the first Recurring Billing Charge, that allows the Cardmember a reasonable amount of time to cancel.

2.3.7.2 Recurring Billing – European Economic Area and United Kingdom

- a. If you are located in the EEA or UK, and in relation to a Card issued in the EEA or UK, if you submit a Recurring Billing Charge for an amount which was not specified in full when the Cardmember provided consent to Recurring Billing Charges and you do not obtain the Cardmember's consent specifically in relation to the full exact amount of such Charge, we will have Chargeback rights for the full amount of the Charge for a period of one hundred and twenty (120) days from submission of the applicable Charge, and thereafter for any disputed portion of such Charge (up to and including the full amount). If the Cardmember consents to an adjusted Charge amount, we may exercise our Chargeback rights accordingly. Nothing in this paragraph will prejudice our Chargeback rights generally in relation to Recurring Billing Charges.
- b. If notification is required prior to each varying Recurring Billing charge, you must notify the Cardmember of the amount and date of each Recurring Billing Charge:
 - i. at least ten (10) days before submitting each Charge; and
 - ii. whenever the amount of the Charge exceeds a maximum Recurring Billing Charge amount specified by the Cardmember.
- c. You will permit us to establish a hyperlink from our website to your website (including its home page, payment page or its automatic/recurring billing page) and list your customer service contact information.

2.3.8 Split Shipment Transactions

- a. A split shipment Transaction occurs when a Cardmember makes a single purchase of multiple individually priced goods and the goods are delivered to the Cardmember in multiple shipments. Unit prices and items sold as a set must not be billed as separate Charges. You may obtain a single Authorisation and submit multiple Charge Records for the purpose of completing a split shipment Transaction. The Authorisation will be valid for up to seven (7) days after the Authorisation date (see [Section 3.2, "Authorisation Time Limit"](#)).
- b. To accept the Card for split shipment Transactions, you must:
 - i. State your full cancellation and refund policies;
 - ii. Advise the Cardmember of the Authorisation amount that will be requested;
 - iii. Disclose and obtain the Cardmember's consent that the items from the purchase will be delivered separately and billed as separate Charges;
 - iv. Provide the estimated delivery date(s);
 - v. Submit a Charge Record only after each item has shipped.

2.4 Charge or Credit Records

- a. For every Charge or Credit, you must create an electronically reproducible Charge Record or Credit Record at the time of purchase that complies with the Specifications or in a form approved by us containing the following information:
 - i. full Card number or Token for Charge Records;
 - ii. the expiry date of the Card;
 - iii. the date the Charge or Credit was incurred;
 - iv. your Establishment's name, address and Establishment Number;
 - v. the amount of the Charge or Credit, including applicable taxes, gratuities, and fees;
 - vi. for Charge Records, a description of the goods and services purchased;
 - vii. for Charge Records, the Authorisation approval code number; and
 - viii. all other information as required from time to time by us or Applicable Law.
- b. On copies of Charge Records delivered to Cardmembers, you must truncate the Card number and you must not print the Card's expiry date nor the CID. Truncated Card Number digits must be masked with replacement characters such as "x," " *," or "#," and not blank spaces or numbers;
- c. You may create multiple Charge Records for a single purchase placed on different Cards, but you must not create multiple Charge Records for a single purchase to the same Card, by dividing the purchase into more than one Charge, except in the case of airline or cruise line tickets, hotel charges, a Delayed Delivery Charge, (See [Subsection 2.3.4, "Delayed Delivery Charges"](#)), a split shipment Transaction (see [Subsection 2.3.8, "Split Shipment Transactions"](#)), or where we have authorised you to do so for Charges above a certain value.
- d. For Corporate Purchasing Card (CPC) Charges, you must comply with our Charge Record requirements above. In addition, you are required to capture additional Card Data on the Charge Record, and Transmission Data on the Transmissions, according to our Specifications, including:
 - i. CPC reference information (e.g., purchase order number);
 - ii. the CPC Client Account information;
 - iii. the purchase price of the goods with the actual amount of taxes charged shown separately, where taxes are applicable;
- e. You must process CPC Charges under your CPC Establishment Number.

2.4.1 Substitute Charge Records

- a. In some cases, you may provide a Substitute Charge Record as supporting documentation in place of the original Charge Record. You must also provide any additional information requested in the Inquiry. Substitute Charge Records may be used in response to the following Inquiry reasons:
 - i. [6003](#)

- ii. [6006](#)
 - iii. [6016](#)
- b. See [Section 5.8, "Inquiry Types"](#) for additional information regarding Inquiry reasons.
- c. The Substitute Charge Record must include the following:
 - i. Card Number
 - ii. Cardmember name
 - iii. Merchant name
 - iv. Merchant location
 - v. Transaction date/date goods or services were shipped or provided
 - vi. Transaction amount
 - vii. Authorisation Approval
 - viii. description of goods/services
- d. Additionally, the following optional information should be included, if available, on the Substitute Charge Record:
 - i. date goods/services were ordered
 - ii. website address
 - iii. your customer service's telephone number/email address
 - iv. "ship to" name and address
 - v. Automated Address Verification response code
 - vi. order confirmation number
 - vii. electronically captured Cardmember signature

2.5 Retaining Charge and Credit Records

- a. You must retain the original or electronically stored Charge Record or Credit Record (as applicable) and all documents and data evidencing the Transaction, including evidence of the Cardmember's consent to it, or reproducible records thereof, for the full Record Retention Period as defined in [Chapter 8, "Country Specific Policies"](#), from the later of the date you submitted the corresponding Charge or Credit to us or the date you fully delivered the goods or services to the Cardmember, or for a different retention period as required by Applicable Law. If we send you a request, you must provide a copy of the original or electronically stored Charge Record or Credit Record and other supporting documents and data to us within the response timeframe, listed in [Section 5.5, "Chargebacks and Inquiries Response Timeframe"](#) from the date of our request.

2.6 Fraud Prevention Tools

- a. As available, you should use our Automated Address Verification (AAV), Address Verification Service (AVS), Enhanced Authorisation, and CID services (or any other similar fraud prevention tools that we may make available to you from time to time). These are methods to help you mitigate the risk of fraud but are not guarantees that a Charge will not be subject to Chargeback. You must be certified for AAV, AVS, and Enhanced Authorisation in order to use these fraud prevention tools. We may suspend, terminate, amend or prevent access to the fraud prevention tools at any time, with or without notice to you. We will not be liable and will have no obligation to you in the event we suspend, terminate, amend, or prevent access to the fraud prevention tools.

2.7 Strong Customer Authentication

- a. If you have Establishments in the EEA or UK, those Establishments must support solutions allowing us to perform Strong Customer Authentication of the Cardmember for Charges made by Digital Orders. If you fail to allow us to perform Strong Customer Authentication, Charges made by Digital Orders may be declined.

- b. If your Establishments in the EEA or UK accept Charges made by Digital Orders, they should participate in our American Express SafeKey Programme.

2.8 American Express SafeKey Programme

- a. The American Express SafeKey Programme (“AESK Programme”) enables Merchants to verify Cardmembers during the online Authentication process in order to help reduce the likelihood of American Express Card fraud.
- b. The SafeKey Programme does not eliminate online fraud, especially where no authentication occurs. You must continue to employ other reasonable fraud mitigation practices and continue to perform fraud screening to mitigate fraud.
- c. American Express offers different versions of the SafeKey Programme, supporting different types of Transactions. Your Establishments must use the version of SafeKey that supports the types of Transactions you process. For additional information about the American Express SafeKey Programme, please refer to the relevant *SafeKey Implementation Guide*, *SafeKey Protocol Guide*, and *Technical Specifications* which are available at www.americanexpress.com/merchantspecs.
- d. To participate in the SafeKey Programme, your Establishments must:
 - i. complete the required SafeKey technical integration with your SafeKey service provider;
 - ii. comply with the relevant *SafeKey Implementation Guide* and the *SafeKey Protocol Guide*, as may be updated from time to time, which are available at www.americanexpress.com/merchantspecs;
 - iii. provide complete and accurate data for SafeKey Charges, as specified in the relevant *SafeKey Implementation Guide* and the *SafeKey Protocol Guide* and Specifications; and
 - iv. comply with the SafeKey branding requirements detailed in the *American Express SafeKey Logo Guidelines*, available at www.americanexpress.com/merchantspecs.
- e. We may suspend, terminate, amend, or prevent access to the SafeKey Programme at any time, with or without notice to you. We shall not be liable and shall have no obligation to you in the event we suspend, terminate, amend, or prevent access to the SafeKey Programme. If you do not agree with the modified or current SafeKey Programme, you must cease participation.

2.8.1 American Express SafeKey Fraud Liability Shift

- a. Under the AESK Programme, we will not exercise our Chargeback rights for certain types of fraudulent Transactions, including Card Not Present Chargebacks (“SafeKey Fraud Liability Shift”). The SafeKey Fraud Liability Shift does not apply to Disputed Charges involving dispute reasons other than fraud (e.g., the SafeKey Fraud Liability Shift does not apply to goods or services disputes).
- b. To qualify for the SafeKey Fraud Liability Shift, in addition to the requirements in paragraph 2.8 (d) above, you must comply with the additional requirements below:
 - i. The SafeKey Charge was SafeKey Authenticated and received Electronic Commerce Indicator (ECI) 5, or SafeKey Attempted and received an ECI 6;
 - ii. Do not exceed a fraud ratio of 0.9% and fraud Charges of USD \$25,000, or local currency equivalent, calculated monthly, based on all Charges as determined by American Express. If at any time you exceed the Fraud to Sales Ratio you must work with us to reduce the number of Disputed Charges at your Establishment;
 - iii. If your Establishment is located outside of Japan, the SafeKey Electronic Commerce Indicator was provided in both the Authorisation request and the Charge submission; and
 - iv. For Establishments located within Japan, the SafeKey Electronic Commerce Indicator was provided in the Authorisation request.
- c. For the avoidance of doubt, we reserve the right, in our sole discretion, to revoke, modify, or terminate your Establishment’s eligibility for the SafeKey Fraud Liability Shift where:
 - i. You do not meet any of the requirements listed above (e.g., you exceed the Fraud to Sales Ratio, or where you do not provide clear and accurate data for SafeKey Charges);
 - ii. You submit SafeKey authentication data to us that is different from the authentication data used during the SafeKey authentication process; or

- iii. You submit authentication data that is invalid or reused authentication data from a different SafeKey Charge.

Authorisation

- 3.1 The Purpose of Authorisation
- 3.2 Authorisation Time Limit
- 3.3 Estimated Authorisation
- 3.4 Floor Limit
- 3.5 Possible Authorisation Responses
- 3.6 Obtaining an Authorisation
- 3.7 Card Identification (CID) Number
- 3.8 Authorisation Reversal
- 3.9 Pre-Authorisation



3.1 The Purpose of Authorisation

- a. The purpose of an Authorisation is to provide you with information that will help you determine whether or not to proceed with a Charge.
- b. For every Charge, you are required to obtain an Authorisation Approval except for Charges under a Floor Limit (see [Section 3.4, "Floor Limit"](#)). The Authorisation Approval must be for the full amount of the Charge except for Merchants and/or Transaction types that we classify in the industries listed in [Section 3.3, "Estimated Authorisation"](#).
- c. An Authorisation Approval does not guarantee that (i) the person making the Charge is the Cardmember, (ii) the Charge is in fact valid or bona fide, (iii) we will accept the Charge, (iv) you will be paid for the Charge, (v) you will not be subject to a Chargeback, or (vi) the Charge you submit will not be rejected.

3.2 Authorisation Time Limit

- a. Authorisation Approvals are valid for seven (7) days after the Authorisation date. You must obtain a new Approval if you submit the Charge to us more than seven (7) days after the original Authorisation date.
- b. For Charges of goods or services that are shipped or provided more than seven (7) days after an order is placed, you must obtain an Approval for the Charge at the time the order is placed and again at the time you ship or provide the goods or services to the Cardmember.
- c. The new Approval must be included in the Charge Record. If either of the Authorisation requests is Declined, do not provide the goods or services or submit the Charge. If you do, you will be subject to a Chargeback.
- d. For Estimated Authorisation timeframes see [Subsection 3.3, "Estimated Authorisation"](#).



3.3 Estimated Authorisation

- a. If we classify or otherwise determine that you are in one of the following industries, then the following Estimated Authorisation procedures apply where the final Charge amount is not known at the time of Authorisation.
- b. You may only obtain an Estimated Authorisation in the industries listed below. Do not overestimate the Authorisation amount. You must obtain the Cardmember's consent to such estimated amount prior to requesting the Authorisation.
- c. For travel industries (e.g., lodging, cruise, and car rental), upon reservation or check-in, determine the estimated amounts of Charges based upon the daily rate and the expected number of days, plus taxes and any known incidental amounts, and obtain Authorisation. You must not include an amount for any possible damage to or theft in the Estimated Authorisation. You may obtain Authorisation and submit intermittently (no less than daily) throughout the duration of travel.
- d. For car rental periods exceeding four (4) months, you shall obtain Authorisation for the amount of each of the monthly rental periods of a multi-month rental immediately prior to each such monthly rental period. You represent and warrant hereunder that your multi-month rental programme complies with Applicable Law.
- e. Regardless of the industry, you must submit the corresponding Charge no later than the Estimated Authorisation timeframe. For any amount of the Charge that exceeds the amount for which you obtained an Authorisation, you must obtain the Cardmember's consent.
- f. If the final amount of the Charge is:
 - i. no greater than the amount for which you obtained Authorisation plus the applicable Estimated Authorisation percentage listed below of that amount, no further Authorisation is necessary; or
 - ii. greater than the amount for which you obtained Authorisation by more than the applicable Estimated Authorisation percentage listed below of that amount, you must obtain a new Authorisation. If you fail to obtain such Authorisation, or your request for such Authorisation is declined, we will have Chargeback rights for the amount in excess of the original Authorisation amount plus the applicable Estimated Authorisation percentage of that amount. For the avoidance of doubt, we will have Chargeback rights for the final amount of the Charge for reasons other than the failure to obtain an approved Authorisation.

- g. An Estimated Authorisation is valid for the applicable Estimated Authorisation timeframe listed below. You must obtain a new Approval if you do not submit the Charge to us within the Estimated Authorisation timeframe.

Industry	Estimated Authorisation Percentage	Estimated Authorisation Timeframe
Cruise Lines	15%	Duration of the cruise
Grocery (Card Not Present)	15%	Seven (7) days
Lodging (See Subsection 6.6)	15%	Duration of the stay
Restaurants and Bars*	30%	Seven (7) days
Retail (Card Not Present)	15%	Seven (7) days
Taxicabs and Limousines	20%	Seven (7) days
Vehicle Rentals (See Subsection 6.7.1)	15%	Duration of the rental agreement

* The Estimated Authorisation percentage for Prepaid Card Charges and Debit Card Charges at Restaurants and Bars is 20%.

3.4 Floor Limit

- a. We maintain a zero-dollar Floor Limit on all Charges regardless of the amount, unless we assign a Floor Limit to an Establishment. If any one Charge, or series of Charges, made on the same day by any one Cardmember at the Establishment, is equal to or greater than this Floor Limit, the Establishment must request Authorisation.

3.5 Possible Authorisation Responses

- a. Responses to your requests for Authorisation are generated by Issuers and transmitted by us to you. The following are among the most commonly generated responses to your request for Authorisation. The exact wording may vary, so check with your Processor or Terminal Provider to determine what Authorisation responses will display on your equipment.

Authorisation response	What it means
Approved	The Charge is approved.
Partially Approved (for use with Prepaid Cards only)	<p>The Charge is approved. The approval is for an amount less than the value originally requested. The Charge must only be submitted for the approved amount. Collect the remaining funds due from the Cardmember via another form of payment.</p> <p>For Split Tender, you may follow your policy on combining payment on Prepaid Cards with any Other Payment Products or methods of payment.</p>
Declined or Card Not Accepted	<p>The Charge is not approved. Do not provide the goods or services or submit the Charge.</p> <p>Inform the Cardmember promptly that the Card has been Declined. If the Cardmember has questions or concerns, advise the Cardmember to call the customer service telephone number on the back of the Card. Never discuss the reason for the Decline.</p> <p>If you submit the Charge after receiving a Decline, we may reject the Charge or you will be subject to a Chargeback.</p>
Pick up	You may receive an Issuer point of sale response indicating that you must pick up the Card. Follow your internal policies when you receive this response. Never put yourself or your employees in unsafe situations. If your policies direct you to do so, you may initiate the pick up process by calling our Authorisation Department.

3.6 Obtaining an Authorisation

- a. You must ensure that all Authorisation requests comply with the *Technical Specifications* (see [Section 1.3. "Compliance with our Specifications"](#)). If the Authorisation request does not comply with the *Technical Specifications*, the Authorisation was Declined, or for which no Approval code was obtained, we may reject the Submission or we may exercise a Chargeback.
- b. If the Card is unreadable and you have to key-enter the Charge to obtain an Authorisation, then you must follow the requirements for key-entered Charges.
- c. If you use an electronic POS System to obtain Authorisation, the Approval must be printed automatically on the Charge Record.
- d. When obtaining an Authorisation is not possible due to POS System problems, system outages, or other disruptions of an electronic Charge, you must obtain a Voice Authorisation as follows:
 - i. Call our Authorisation Department and provide: Card Number or Token, Merchant Number, and Charge amount. In some situations, you may be asked for additional information such as Expiration Date or CID Number.
 - ii. A response will be provided. If the request for Authorisation is approved, capture the Approval code for Submission and enter the Approval code into your POS System.
 - iii. For instructions on how to complete this type of Charge, contact your Terminal Provider, Processor, or if you have a direct link to American Express, your American Express representative.
 - iv. We may assess a fee for each Charge for which you request a Voice Authorisation unless such a failure to obtain Authorisation electronically is due to the unavailability or inoperability of our computer authorisation system.

3.7 Card Identification (CID) Number

- a. The Card Identification (CID) Number provides an extra level of Cardmember validation and is part of the Authorisation process. The CID Number is printed on the Card.
- b. If, during the Authorisation, a response is received that indicates the CID Number given by the person attempting the Charge does not match the CID Number that is printed on the Card, follow your internal policies.
- c. **Note:** CID Numbers must not be stored for any purpose. They are available for real time Charges only. See [Data Security Operating Policy \(DSOP\)](#).

3.8 Authorisation Reversal

- a. We recommend that you reverse an Authorisation for an Approved Charge if you do not intend to send a Submission to American Express within the Authorisation time limits. See [Section 3.2, "Authorisation Time Limit"](#).
- b. You may reverse an Authorisation for a corresponding Charge by initiating an Authorisation reversal message.
- c. After a Charge Record has been submitted to us, however, the Authorisation cannot be reversed, cancelled or changed. For example, if you make an error in a Charge but have already submitted the Charge Record, you cannot systematically request a change in the Charge. You must instead, follow the procedures for Processing a Credit, as defined in [Chapter 4.3, "Submitting Credits"](#)

3.9 Pre-Authorisation

- a. A pre-Authorisation is an Authorisation request that you submit in advance of providing the goods or services, allowing you then to submit the Approved Charge (e.g., fuel pump CATs).

Submission

- 4.1 Submitting Charges and Credits
- 4.2 Submitting Charges
- 4.3 Submitting Credits
- 4.4 Submitting Charges and Credits – Electronically
- 4.5 Submitting Charges and Credits – Paper
- 4.6 Payments Errors and Adjustments



4.1 Submitting Charges and Credits

- a. Establishments must submit Transactions, whether electronic or paper, in Local Currency, or in the case of an Establishment that we have approved for processing on the American Express multi-currency platform, in accordance with the Agreement, unless American Express otherwise agrees in writing or unless required by Applicable Law. You must submit all Charges and Credits under an Establishment Number of the Establishment where the Charge or Credit originated. A unique Establishment Number must be used for each Local Currency. Any currency conversions made by American Express pursuant to the Agreement shall be made as of the date of processing the Transaction by American Express or at such other date as American Express may provide notice. Unless a specific rate is required by Applicable Law, American Express will use conversion rates based on interbank rates that American Express selects from customary industry sources on the business day prior to the processing date.
- b. If, after the effective date of the Agreement, an Establishment wishes to permit customers to make purchases or payments in a currency not listed in the *Specifications* and not previously agreed to by American Express as an eligible currency on the American Express multi-currency platform, you shall immediately notify American Express in writing; and you may, after written notice from American Express of our agreement to your submission of Charges in that currency, submit Charges in that currency. If American Express does not agree to your submission of Charges in a currency not listed in the *Specifications*, you must not submit Charges in such currency.
- c. In all cases, submission and payment of Transactions will be subject to immediate review and amendment in the event that Applicable Law, regional volatility, or other unforeseen events inhibit the settlement operation for either party.
- d. Transactions (including Charges and Credits) will be deemed accepted on a given business day if processed by us before our deadline for processing Charges and Credits for that day at the relevant location.

4.2 Submitting Charges

- a. You must submit all Charges to us within seven (7) days of the date they are incurred, provided that you must wait to submit Charges until you have shipped the goods or provided the services to the Cardmember, after which you have seven (7) days to submit such Charges. Charges are deemed “incurred”, for purposes of the preceding sentence, on the date that the Cardmember agrees to pay for the goods or services purchased with the Card.
- b. The deposit element of a Delayed Delivery Charge and any Advance Payment Charges may be submitted before the goods are shipped or services provided. See [Subsection 2.3.4, "Delayed Delivery Charges"](#) and [Subsection 2.3.1, "Advance Payment Charges"](#).
- c. If you are located in the EEA or UK, you must not submit Charges where the full exact amount is not specified when the Cardmember consents to the Transaction. Without prejudice to our Chargeback rights generally, if you do so, and the Card is issued in the EEA or UK, we will have Chargeback rights for the full amount of the Charge for a period of one hundred and twenty (120) days from the date of submission of the Charge, and thereafter for any disputed portion of the Charge (up to and including the full amount). If the Cardmember consents to an adjusted Charge amount, we may exercise our Chargeback rights accordingly. A Cardmember may provide consent, e.g., by completing a valid CVM, excluding Cardmember signature, in the course of your following the procedures set out for an In-Person Charge in [Section 2.1, "In-Person Charges"](#).

4.3 Submitting Credits

- a. You must create a Credit Record for every Credit and submit Credits to us within seven (7) days of determining that a Credit is due. You must not issue a Credit when there is no corresponding Charge. You must submit a Credit only for the value of the corresponding Charge, excluding the Merchant Service Fee. We will deduct the full amount of the Credit from our payment to you (or, if you have signed a direct debit mandate, debit your Bank Account), but if we cannot, then you must pay us promptly upon receipt of our notification. If you issue a Credit, we will not refund the Discount or any other fees or assessments previously applied on the corresponding Charge and may charge you a fee for processing the Credit. A credit shall be issued in the currency in which the original Charge was submitted to us.
- b. You must issue Credits to the Card account used to make the original purchase, unless it was made with a Prepaid Card that is no longer available for the Cardmember's use, or unless the Credit is for a gift that is

being returned by someone other than the Cardmember that made the original purchase, in which case you may apply your refund policy.

- c. You must not give cash refunds to Cardmembers for goods or services they purchase on the Card, unless required by Applicable Law. You must disclose your refund policy to Cardmembers at the time of purchase and in compliance with Applicable Law.

4.4 Submitting Charges and Credits – Electronically

- a. If you have an electronic POS System, you must submit Charges and Credits electronically over communication links (Transmissions). Transmissions must comply with the Specifications. We need not accept any non-compliant Transmissions or Charge Data. You must place additional, less, or reformatted information on Transmissions within thirty (30) days written notice from us. Even if you transmit Charge Data electronically, you must still complete and retain Charge Records and Credit Records.
- b. If you upgrade your POS System for Chip Card acceptance for Other Payment Products, you agree to comply with Specifications that we provide to you to enable Chip Card acceptance.
- c. You must ensure your POS System meets all relevant mandates and certification requirements as required and in accordance with the compliance dates notified to you by American Express, including, but not limited to:
 - POS Systems need to be American Express Chip/American Express Integrated Circuit Card Payment Specifications (AEIPS) compliant
 - Contactless reader POS Systems need to be American Express Expresspay compliant
- d. American Express may choose to notify you in writing or via its Merchant Specifications Website (www.americanexpress.com/merchantspecs) or its successor website.
- e. With our prior approval, you may retain, at your expense, a Service Provider; however, you remain financially and otherwise liable for all obligations, services, and functions such Service Providers perform under the Agreement for you, including confidentiality obligations and compliance with the Specifications for Authorising and submitting Charge Data to us, as if you performed such obligations, services, and functions. Any omission or failure to perform by a Service Provider does not relieve you of your obligations under the Agreement. You must ensure that your Service Providers cooperate with us to enable your Card acceptance. You, and not American Express, are responsible and liable for any problems, errors, omissions, delays, or expenses caused by your Service Provider including in relation to the handling of confidential Cardmember Information; and for any fees that your Service Provider charges us or our Affiliates, or that we or our Affiliates incur as a result of your Service Provider. You must ensure that your Service Provider has sufficient resources and security controls to comply with all standards, including, but not limited to, technical standards, guidelines, or rules including to prevent internet fraud and protect the personal data of the Cardmember, including data related to Transactions, under Applicable Law. We may bill you for any fees charged by your Service Provider or deduct them from our payments to you. You must notify us promptly if you change your Service Provider and provide us, on request, with all relevant information about your Service Provider. We need not alter our conduct of business in respect of such Service Provider's performance and may rely upon that performance as if done by you. Any listing or certification by us of a Service Provider does not constitute a guarantee or warranty by us of their performance and does not relieve you of responsibility and liability for any such Service Provider that you elect to use.
- f. Notwithstanding the foregoing, if commercially reasonable and not prohibited by any of your other agreements, you will work with us to configure your Card Authorisation, submission, and POS System equipment or systems to communicate directly with our systems for Authorisations and submissions of Charge Data.

4.5 Submitting Charges and Credits – Paper

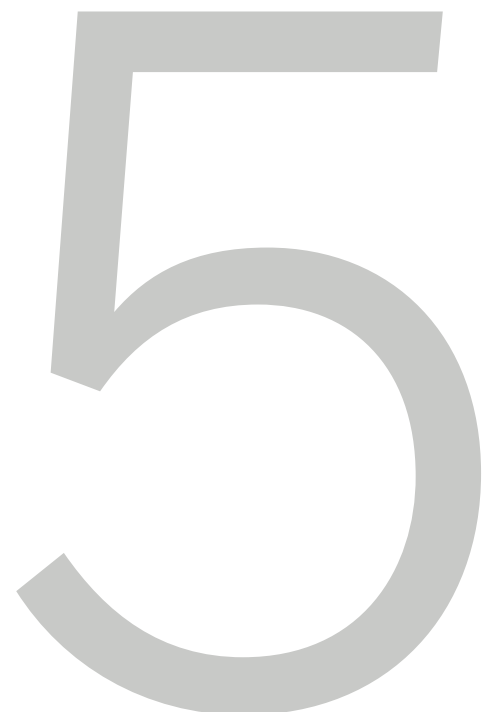
- a. If, due to extraordinary circumstances, you are required to submit Charges and Credits on paper, you must submit Charges and Credits in accordance with our instructions. We are not obliged to agree to paper submissions and we reserve the right to charge a fee for Charges and Credits submitted on paper. Such fee will be notified to you in advance.

4.6 Payments Errors and Adjustments

- a. If we determine at any time that we have paid you in error or that there is an error in American Express' reconciliation of Charges (e.g., incorrect calculations, inclusion of another party's charge forms, inclusion of invalid Card Numbers, etc.) and monies are due to American Express, we may exercise the right to Chargeback such erroneous amount to you or the relevant Establishment, in American Express' discretion. If you receive any payment from us not owed to you under the Agreement, you must immediately notify us (by calling our telephone service centre) and your Service Provider (if applicable) and return such payment to us promptly. Whether or not we are notified, we have the right to withhold or deduct future payments to you or debit your Bank Account until we fully recover the amount.
- b. You or your Establishments must notify American Express in writing of any error or omission in respect of the Discount or other fees or payments for Transactions or Chargebacks within ninety (90) days of the date of the statement containing such claimed error or omission. If you do not provide such notice within the required timeframe, American Express will consider the statement to be conclusively settled by you as complete and correct in respect of such amounts, except for any amounts owed to us. We have no obligation to pay any party other than you under the Agreement.
- c. The adjustments described in this subsection will be calculated in the currency in which the related Charges were submitted or payment was made, as applicable.

Chargebacks and Inquiries

- 5.1 Introduction
- 5.2 Transaction Process
- 5.3 Disputed Charges Rights
- 5.4 Disputed Charges Process
- 5.5 Chargebacks and Inquiries Response Timeframe
- 5.6 Chargeback Reasons
- 5.7 Compelling Evidence
- 5.8 Inquiry Types
- 5.9 Chargeback and Inquiry Monitoring
- 5.10 How We Chargeback
- 5.11 Fraud Full Recourse Programme
- 5.12 Ways to Receive Chargebacks and Inquiries
- 5.13 Response Methods



5.1 Introduction

- a. This chapter describes how American Express processes Chargebacks and Inquiries.
- b. Highlights of this chapter include:
 - a discussion of the American Express Disputed Charge process,
 - a review of the ways to handle Disputed Charges,
 - examples of various Inquiry types and recommended supporting documentation,
 - an overview of the American Express Chargeback policies, and
 - tips for avoiding Inquiries and Chargebacks and preventing fraud.

5.2 Transaction Process

- a. Charges may be disputed for a variety of reasons. In general, most Disputed Charges stem from:
 - Cardmember dissatisfaction with some aspect of the purchase (e.g., a failure to receive the merchandise, duplicate billing of a Charge, incorrect billing amount),
 - an unrecognised Charge where the Cardmember requests additional information,
 - Cardmember billed for goods or services not yet received, or
 - actual or alleged fraudulent Transactions.
- b. If a Cardmember disputes a Charge, American Express opens a case. We may also open cases when Issuers or the Network initiate disputes. If a case is opened, we may initiate a Chargeback to you immediately or send you an Inquiry.
- c. You must not suggest or require Cardmembers to waive their right to dispute any Transaction, as a condition to accepting the Card.



5.3 Disputed Charges Rights

- a. With respect to a Disputed Charge, unless otherwise indicated by us:
 - i. we may send you an Inquiry prior to exercising Chargeback
 - ii. if we determine we have sufficient information to resolve the Disputed Charge in favour of the Cardmember, we will exercise our Chargeback rights; or
 - iii. for Charges subject to the Fraud Full Recourse Programme we have Chargeback rights, where you do not have the right to request a reversal of our decision to exercise our Chargeback rights ([Section 5.11. "Fraud Full Recourse Programme"](#))
- b. We have Chargeback rights:
 - i. whenever Cardmembers bring Disputed Charges, as described in this chapter, or have rights under Applicable Law or contract to withhold payments,
 - ii. in cases of actual or alleged fraud relating to Charges,
 - iii. if you do not comply with the Agreement (including sending incomplete or incorrect Transaction Data in Charge Submissions), even if we had notice when we paid you for a Charge that you did not so comply and even if you obtained Authorisation for the Charge in question, or
 - iv. as provided elsewhere in the Agreement.
- c. If we exercise our Chargeback rights with respect to a Disputed Charge that would have been avoided had our Card acceptance procedures been followed (an Avoidable Chargeback), we may charge you a fee which we will notify to you. We will provide you with a list of Avoidable Chargebacks upon request.
- d. All judgements regarding resolution of Disputed Charges are at our sole discretion.
- e. We may reinvestigate a previously Disputed Charge if a Cardmember provides new or additional information after we review the initial supporting documentation. In such case, you may be required to provide additional information to support the validity of the Charge.
- f. You must not resubmit a Disputed Charge after it has been resolved in favour of the Cardmember. We will Chargeback all such Disputed Charges that are resubmitted.

- g. If you have established a process whereby your Service Provider will receive and manage Disputed Charges on your behalf, you agree that we are not liable for your Service Provider's failure to perform its responsibilities to you, including responding to us within the dispute resolution timelines set out in the Agreement.

5.4 Disputed Charges Process

- a. The following describes the Disputed Charges process:

Case is opened	<p>We may take one of the following actions, based upon the information provided by you, the Cardmember, Issuer, or Network:</p> <ul style="list-style-type: none"> • We may send you a Chargeback or, if we cannot resolve the Disputed Charge without further information from you, an Inquiry. • We may resolve the Disputed Charge in your favour and either take no further action (if we have not previously exercised Chargeback) or reverse our previous Chargeback. <p>None of these actions affect procedures under the Fraud Full Recourse Programme (see Section 5.11, "Fraud Full Recourse Programme").</p>
Merchant Receives a Chargeback or Inquiry	<p>American Express tries to resolve a Disputed Charge by first using information available to us. However, in instances where we cannot resolve a Disputed Charge, we will send you a Chargeback or, if we cannot resolve the Disputed Charge without further information from you, an Inquiry.</p> <p>The Chargeback or Inquiry that we will send to you includes information about the Charge in question, required documentation that you must send us to support the Charge, and a deadline by which your response must be received.</p> <p>Refer to the following sections for more information:</p> <ul style="list-style-type: none"> • Section 5.5, "Chargebacks and Inquiries Response Timeframe" • Section 5.6, "Chargeback Reasons" • Section 5.8, "Inquiry Types" • Section 5.12, "Ways to Receive Chargebacks and Inquiries"
Merchant responds	<p>You may respond to the Chargeback or Inquiry by:</p> <ul style="list-style-type: none"> • providing the required documentation to support the validity of the Charge, • authorising a Chargeback to your Merchant Account, • issuing a Credit to the Card Number, • issuing a partial Credit to the Card Number and providing American Express with supporting documentation for the remainder of the Charge and the reason for providing only a partial Credit. <p>See Section 5.13, "Response Methods" for the process to follow when responding to a Chargeback or Inquiry.</p> <p>Note: If you choose not to respond to our Inquiry, we will debit your Merchant Account with a "No Reply" Chargeback (see Section 5.6, "Chargeback Reasons").</p>
American Express reviews	<p>American Express reviews your response to ensure it includes all the required and requested pieces of information about the Disputed Charge. Upon receipt of the required information, we will determine whether to process, reverse, or uphold the Chargeback.</p>

Disputed charge is resolved

When a Disputed Charge is resolved, one of the following may occur:

- We will notify the Cardmember and Issuer of the resolution, with consideration to any supporting documentation you provide.
- We will notify you of a Chargeback and debit your Bank Account. See [Section 5.10, "How We Chargeback"](#) for details.

We typically resolve Disputed Charges within two (2) Cardmember billing cycles from the time the dispute is opened or as required by Applicable Law. The documentation you receive from us may provide a more exact timeframe.

5.5 Chargebacks and Inquiries Response Timeframe

- You must respond in writing to our Chargeback and Inquiry within twenty (20) days.
- Notwithstanding [Section 5.5 a](#), if you are located in Argentina and a Disputed Charge relates to a Card issued in Argentina, you must respond within five (5) days.
- Notwithstanding [Section 5.5 a](#), if you are located in India and a Disputed Charge relates to a Card issued in India, you must respond within ten (10) days.
- Notwithstanding [Section 5.5 a](#), if a Disputed Charge relates to a Card issued in the EEA or UK and involves a claim that the Cardmember was not advised of the full exact amount of the Charge at the time the Cardmember consented to the Transaction, we reserve the right to reduce the response period to five (5) days from the date on which we contacted you requesting a written response.

5.6 Chargeback Reasons

- When we process a Chargeback to you, we will provide information about the Chargeback. For each Chargeback reason, the following tables include:
 - Description – brief description of the Chargeback reason,
 - Information provided with Chargeback - type of information provided by the Cardmember or Issuer (or both) to support the Chargeback (documentation may not be provided with the Chargeback if it was preceded by an Inquiry),
 - Support required to request a Chargeback Reversal - examples of required documentation if you request a Chargeback Reversal.
- The tables in the following subsections list the Chargeback reasons and information related to each Chargeback reason. The key below describes the applicable classification and code structure of Chargeback codes by country:

Classification	Code structure	Country
International Standards Organisation (ISO)	4 numeric digits	All countries outside of US and Canada
US/Canada Chargeback reason code	1 alpha followed by 2 numeric digits	US and Canada

5.6.1 Authorisation

Invalid Authorisation (ISO 4521) / Charge amount exceeds Authorisation amount (A01)

Description	The amount of the Authorisation Approval was less than the Charge amount you submitted. Certain exceptions apply, see Section 3.3, "Estimated Authorisation" for industry clarifications.
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Invalid Authorisation (ISO 4521) / Charge amount exceeds Authorisation amount (A01)	
Information provided with the Chargeback	<ul style="list-style-type: none"> Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> Proof that a valid Authorisation Approval was obtained for the full Charge amount in accordance with the Agreement unless exceptions apply, or Proof that a Credit which directly offsets the Disputed Charge has already been processed

Invalid Authorisation (ISO 4521) / No valid authorisation (A02)	
Description	<p>The Charge you submitted did not receive a valid Authorisation Approval; it was declined or the Card was expired.</p> <p>Certain exceptions apply, see Section 3.3, "Estimated Authorisation" for industry clarifications.</p>
Information provided with the Chargeback	<ul style="list-style-type: none"> Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> Proof that a valid Authorisation Approval was obtained in accordance with the Agreement, or Proof that a Credit which directly offsets the Disputed Charge has already been processed <p>For "expired or not yet valid Card", the following support is also acceptable:</p> <ul style="list-style-type: none"> Proof that the Charge was incurred prior to the Card Expiration Date or within the Valid Dates on the Card

Invalid Authorisation (ISO 4521) / Authorisation approval expired (A08)	
Description	The Charge was submitted after the Authorisation Approval expired.
Information provided with the Chargeback	<ul style="list-style-type: none"> Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> Proof that a valid Authorisation Approval was obtained in accordance with the Agreement, or Proof that a Credit which directly offsets the Disputed Charge has already been processed

 5.6.2 Cardmember Disputes

Credit not processed (ISO 4513 / C02)	
Description	We have not received the Credit (or partial Credit) you were to apply to the Card.
Information provided with the Chargeback	<ul style="list-style-type: none"> Charge Data, or Copy of the Credit Record or details showing that you were to provide Credit to the Cardmember.

Credit not processed (ISO 4513 / C02)

Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • If no Credit (or only partial Credit) is due, a written explanation of why credit is not due with appropriate documents to support your position, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed
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Credit not processed (ISO 4513) / Goods/services returned or refused (C04)

Description	The goods or services were returned or refused but the Cardmember did not receive Credit.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • If returned: Details of the return (e.g., returned date, shipping documentation, etc.), or • If refused: Date of the refusal and the method of refusal.
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Written explanation refuting the Cardmember's claim that goods were returned to your business, or • If returned: A copy of your return policy, an explanation of your procedures for disclosing it to the Cardmember, and details explaining how the Cardmember did not follow the return policy, or • A copy of the Charge Record indicating the terms and conditions of the purchase with details explaining how the Cardmember did not follow the policy, or • If goods/services refused: Proof that the goods/services were accepted (e.g., signed delivery slip if the goods were delivered, screen print showing use of the service if service was provided via internet), or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Credit not processed (ISO 4513) / Goods/services cancelled (C05)

Description	The Cardmember claims that the goods/services ordered were cancelled.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Cancellation details (e.g., cancellation number, cancellation date, email notification, written documentation requesting cancellation, acknowledgement that cancellation request was received)
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Cardmember, and details explaining how the Cardmember did not follow the cancellation policy, or • A copy of the Charge Record indicating the terms and conditions of the purchase and details explaining how the Cardmember did not follow the policy, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Credit not processed (ISO 4513) / "No show" (C18)

Description	The Cardmember claims to have cancelled a reservation yet was charged a No Show charge.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Cancellation details (e.g., cancellation number, cancellation date, email notification, written documentation requesting cancellation, acknowledgement that cancellation request was received)
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Documentation that supports the validity of the "no show" reservation, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Goods/services not received or only partially received (ISO 4554 / C08)

Description	The Cardmember claims to have not received (or only partially received) the goods/services.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Written description of the goods/services the Cardmember purchased, or • Documentation showing return, or attempt to return, the partially received goods (e.g., pickup/delivery confirmation)
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that the goods or services were received in their entirety by the Cardmember or the Cardmember's authorised representative, or • Proof that the goods or services were delivered to the address specified by the Cardmember, or • Completion of work order approved in writing by the Cardmember showing the Cardmember received the services and dates that the services were used/provided, or • Proof refuting Cardmember's claim that services were cancelled or that the goods were returned to the Merchant, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed, or • For Instalment Payment Provider Transactions and Bill Payment Provider Transactions, provide a copy of your terms and conditions agreed to by the Cardmember and details explaining how the Cardmember did not comply with the terms and conditions, or • Compelling Evidence as defined in Subsection 5.71. "Compelling Evidence for goods/services not received or only partially received (ISO 4554/C08)"

Paid by other means (ISO 4515 / C14)

Description	The Cardmember has provided us with proof of payment by another method.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Documentation or written explanation describing how the Cardmember paid with another form of payment

Paid by other means (ISO 4515 / C14)

Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Documentation showing that the Cardmember's other form of payment was not related to the Disputed Charge, or • Proof that the Cardmember provided consent to use the Card as a valid form of payment for the Disputed Charge, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed
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Cancelled recurring billing (ISO 4544 / C28)

Description	Cardmember claims to have cancelled or attempted to cancel Recurring Billing Charges for goods or services. Please discontinue all future billing for this Recurring Billing Charge.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Cancellation or attempted cancellation details (e.g., cancellation number, cancellation date, email notification, written documentation requesting cancellation, acknowledgement that cancellation request was received)
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Cardmember, and details explaining how the Cardmember did not follow the cancellation policy, or • Proof that the Cardmember has not cancelled and continues to use the service or receive the goods, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Goods/services not as described (ISO 4553 / C31)

Description	The Cardmember claims to have received goods/services that are different than the written description provided at the time of the Charge.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • A description of the Cardmember's claim that the goods/services received differ from your written description provided at the time of Charge, and • In the case of goods: written description of the Cardmember's attempt to return the goods

Goods/services not as described (ISO 4553 / C31)

<p>Support required to request a Chargeback Reversal</p>	<ul style="list-style-type: none"> • Proof refuting the Cardmember's claim that the written description differs from the goods/services received, or • Proof that the Cardmember agreed to accept the goods/services as provided, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed, or • Proof that goods and services matched what was described at time of purchase (e.g., photographs, e-mails) or, • For Instalment Payment Provider Transactions and Bill Payment Provider Transactions, provide a copy of your terms and conditions agreed to by the Cardmember and details explaining how the Cardmember did not comply with the terms and conditions. <p>For goods or services purchased by the Cardmember that were received in a damaged or defective state, the Merchant must provide one (1) or more of the following items:</p> <ul style="list-style-type: none"> • Show that an attempt was made by the Merchant to repair or replace damaged or defective goods or to provide replacement services • If returned, state how the Cardmember did not comply with the Merchant's clearly documented cancellation, return policy or applicable law and regulations • Show that the Cardmember agreed to accept the goods or services "as is"
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Goods/services damaged or defective (ISO 4553 / C32)

<p>Description</p>	<p>The Cardmember claims to have received damaged or defective goods/ services.</p>
<p>Information provided with the Chargeback</p>	<ul style="list-style-type: none"> • Charge Data, and • Description of the damage or defective goods/services, date of receipt of the goods/services, extent of the damage to the goods or how the service was defective, and • Details of how you were notified or how the Cardmember attempted to notify you of the issue, and • If returned: Details of how the Cardmember returned, or attempted to return, the goods to you

Goods/services damaged or defective (ISO 4553 / C32)

<p>Support required to request a Chargeback Reversal</p>	<ul style="list-style-type: none"> • Proof refuting the Cardmember's claim that the goods/services were damaged or defective (provided that, in the case of goods, they were not returned to you), or • Proof that an attempt was made to repair or replace damaged or defective goods or to provide replacement services, or • Proof that the Cardmember did not comply with your clearly documented cancellation and return policies or Applicable Law (provided that, in the case of goods, they were returned to you), or • Proof that the Cardmember agreed to accept the goods as delivered, or • Proof that the goods/services were not returned to you, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed or • For Instalment Payment Provider Transactions and Bill Payment Provider Transactions, provide a copy of your terms and conditions agreed to by the Cardmember and details explaining how the Cardmember did not comply with the terms and conditions.
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Vehicle rental charge non qualified or unsubstantiated (ISO 4750) / Vehicle rental - capital damages, theft, or loss of use (M10)

<p>Description</p>	<p>The Cardmember claims to have been incorrectly billed for Capital Damages, theft, or loss of use. Section 6.7, "Motor Vehicles"</p>
<p>Information provided with the Chargeback</p>	<ul style="list-style-type: none"> • Charge Data, and • If the Transaction amount exceeds the estimated amount by more than 15%, a copy of the specific estimate of the Capital Damages agreed to by the Cardmember • If the Cardmember purchased the Merchant's collision, loss, or theft insurance – documentation that proves the Cardmember purchased, and was charged for the car rental Merchant's collision, loss, or theft insurance • If the Cardmember was charged for theft or loss of use of the vehicle – documentation that proves the Cardmember was charged for theft or loss of use of the vehicle
<p>Support required to request a Chargeback Reversal</p>	<ul style="list-style-type: none"> • Proof that the Charge submitted was within the specific estimate of the Capital Damages agreed in writing by the Cardmember, plus 15%. • Proof refuting Cardmember's claim that they were covered by the Merchant's insurance (i.e., rental agreement evidencing Cardmember's waiver of insurance or documentation that shows the Cardmember purchased insurance that was not sufficient to pay for the Capital Damages). • Proof that the Charge was valid and not for theft or loss of use. • Proof that the Cardmember agreed in writing to accept liability for the Capital Damages. • Proof that a credit which directly offsets the Disputed Charge has already been processed.

Local Regulatory/Legal Dispute (ISO 4754)	
Description	Certain laws may provide Cardmembers with the right to be refunded by the Issuer. In such circumstances we will have Chargeback rights in respect to such Transactions. Where such laws are in effect and the Cardmember claims the rights provided, the Issuer may charge back for this reason, but only where no other Chargeback rights apply, the Transaction meets the defined requirements, and both the acquirer and Issuer have an obligation under the applicable law or regulation.
Information provided with the Chargeback	Charge Data and applicable law or regulation
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> Supporting documentation demonstrating that the alleged law/regulation does not exist (e.g., was repealed or expired), the Cardmember is not covered by it, or it does not apply to the facts of the Cardmember's dispute, or it does not establish an obligation of the acquirer. Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.

5.6.3 Fraud

Missing imprint (ISO 4527 / F10)	
Description	The Cardmember claims they did not participate in this Charge that was not processed using Magnetic Stripe or Chip Card Data. Note: Not applicable to Card Not Present Charges, and Digital Wallet Payments.
Information provided with the Chargeback	<ul style="list-style-type: none"> Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> Proof that this was a Card Not Present Charge, or Proof that a Credit which directly offsets the Disputed Charge has already been processed, or Proof that the Card was present by providing an imprinted Charge Record or showing capture of the Magnetic Stripe

Multiple ROCs (ISO 4534 / F14)	
Description	The Cardmember claims they participated in one valid transaction with your establishment, however, the Cardmember denies participation in the additional and subsequent transactions that were submitted by you.
Information provided with the Chargeback	<ul style="list-style-type: none"> Charge Data for each Charge
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> Proof that each of the Transactions are valid Charges, or Proof that a Credit which directly offsets the Disputed Charge has already been processed

No Valid Authorisation (ISO 4755) / No Cardmember Authorisation (F24)

Description	<p>The Cardmember claims they did not participate in this Charge. You submitted the Charge for payment, but the Charge was not Authorised, was declined or was submitted with an expired Authorisation.</p> <p>Note: If prior Authorisation was provided for a lesser amount, the Chargeback amount is restricted to the difference of the Authorised amount and the submitted Transaction amount.</p> <p>For estimated Charge amounts, the Chargeback amount is restricted to the difference of the Authorised amount plus the allowable percentage and the submitted Transaction amount. See Section 3.3, "Estimated Authorisation".</p>
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that a Credit which directly offsets the Disputed Charge has already been processed, or • Proof that you received a valid Authorisation for the Charge

Card Not Present (ISO 4540 / F29)

Description	<p>The Cardmember denies participation in a mail order, telephone order, application-initiated, or internet Charge.</p>
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof of Delivery to the Cardmember's billing address, or • Proof that you attempted to validate the CID and you did not receive a response or you received an "unchecked" response, or • Proof that you validated the address via Authorisation and shipped goods to the validated address, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed, or • Compelling Evidence as defined in Subsection 5.7.2, "Compelling Evidence for Card Not Present Fraud (ISO 4540/F29)"

Fraud Liability Shift - Counterfeit (ISO 4798) / EMV¹ counterfeit (F30)

Description	<p>The Cardmember denies participation in the Charge and a counterfeit Chip Card was used at a POS System where the Transaction was not processed as a Chip Card Transaction because either the POS System was unable to process a Chip Card or the Transaction was manually keyed.</p> <p>Notes:</p> <ul style="list-style-type: none"> • May not be applied unless the country's EMV status is designated as "counterfeit" as specified in Chapter 8, "Country Specific Policies" • Not applicable to contactless Transactions and Digital Wallet Payments
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data

Fraud Liability Shift - Counterfeit (ISO 4798) / EMV¹ counterfeit (F30)

Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that this was a Card Not Present Charge, • Proof that the POS System processed a Chip Card Transaction, or • Proof that a Credit, which directly offsets the Disputed Charge, has already been processed
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1. EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC. section 2.1.1.A.V.C.

Fraud Liability Shift - Lost/Stolen/Non-Received (ISO 4799) / EMV Lost / Stolen / Non Received (F31)

Description	<p>The Cardmember denies participation in the Charge and Chip Card with PIN capabilities was lost/stolen/non-received and was used at a POS System where the Transaction was not processed as a Chip Card Transaction with PIN validation because either the POS System is not an Enabled Chip and PIN POS System, or the Transaction was manually keyed.</p> <p>Notes:</p> <ul style="list-style-type: none"> • May not be applied unless the country's EMV status is designated as "lost/stolen" as specified in Chapter 8, "Country Specific Policies" • Not applicable to contactless Transactions and Digital Wallet Payments, and Charges that qualify under the No CVM Programme. (Section 2.1.4, "No CVM Programme")
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that this was a Card Not Present Charge, • Proof that the POS System processed a Chip Card Transaction with PIN validated, or • Proof that a Credit, which directly offsets the Disputed Charge, has already been processed

5.6.4 Inquiry/Miscellaneous

Insufficient reply (ISO 4517 / R03)

Description	Complete support and/or documentation were not provided as requested in response to an Inquiry.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that a Credit which directly offsets the Disputed Charge has already been processed

No reply (ISO 4516 / R13)	
Description	We did not receive your response to our Inquiry within the specified timeframe. See Section 5.5, "Chargebacks and Inquiries Response Timeframe" .
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof you responded to the original Inquiry within the specified timeframe, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

 5.6.5 Processing Error

Unassigned Card Number (ISO 4523 / P01)	
Description	You have submitted a Charge using an invalid or otherwise incorrect Card Number. Note: You may resubmit the Charge to us if you are able to verify and provide the correct Card Number.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Copy of the imprint that confirms Card Number, or • Proof that you obtained an Authorisation Approval for such Card Number, or • Copy of the Charge Record from the terminal that electronically read the Card Number, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Credit/Debit Presentment Error (ISO 4752) / Credit processed as Charge (P03)	
Description	The Cardmember claims the Charge you submitted should have been submitted as a Credit.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Copy of the Credit Record or details showing you agreed to provide Credit to the Cardmember
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that the Charge was submitted correctly, or • Proof that a Credit which directly offsets the Charge has already been processed

Credit/Debit Presentment Error (ISO 4752) / Charge processed as Credit (P04)	
Description	The Cardmember claims the Credit you submitted should have been submitted as a Charge.

Credit/Debit Presentment Error (ISO 4752) / Charge processed as Credit (P04)

Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Copy of the Charge Record or details of the Charge
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that the Credit was submitted correctly, or • Proof that a Charge that directly offsets the Credit has already been processed

Incorrect Transaction Amount or Primary Account Number (PAN) Presented (ISO 4507) / Incorrect Charge amount (P05)

Description	The Charge amount you submitted differs from the amount the Cardmember agreed to pay.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Copy of the Charge Record and details describing the discrepancy
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that the Cardmember agreed to the amount submitted, or • Proof that the Cardmember was advised of and agreed to pay for any additional or delayed Charges using the Card the Charge was submitted to, or • Itemised contract/documentation substantiating the Charge amount submitted (e.g., copy of the itemised Record of Charge or the Record of Charge combined with itemised documentation showing the breakdown of charges), or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Late Presentment (ISO 4536) / Late submission (P07)

Description	The Charge was not submitted within the required timeframe. See Section 4.2, "Submitting Charges"
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof the Charge was submitted within the required timeframe, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Multiple Processing (ISO 4512) / Duplicate Charge (P08)

Description	The individual Charge was submitted more than once.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data for each Charge

Multiple Processing (ISO 4512) / Duplicate Charge (P08)

Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Documentation showing that each Charge is valid, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed
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Non-Matching Card Number (ISO 4507 / P22)

Description	The Card Number in the Submission does not match the Card Number in the original Charge.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data, and • Supporting documentation showing the Card Number on the Charge Record is different than on the Submission
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Copy of the Card imprint confirming the Card Number, or • Copy of the Charge Record from the terminal that electronically read the Card Number, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

Currency discrepancy (ISO 4530 / P23)

Description	The Charge was incurred in an invalid currency. Section 4.1. "Submitting Charges and Credits"
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that a Credit which directly offsets the Disputed Charge has already been processed

5.6.6 Fraud Full Recourse

Fraud Full Recourse Program (ISO 4763 / FR2)

Description	The Cardmember denies authorising the Charge and your Establishment has been placed in the Fraud Full Recourse Program.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof that you had not been placed in the Fraud Full Recourse Program at the time of the Chargeback, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed

5.7 Compelling Evidence

- a. You may provide Compelling Evidence as support to demonstrate the Cardmember participated in the Transaction, received goods or services, or benefited from the Transaction. If we determine that the evidence

satisfies the relevant section(s) of the Compelling Evidence policy, the Issuer will review the Compelling Evidence with the Cardmember prior to making a decision on the Chargeback reversal request. Merchants are expected to provide all available information, and to only submit Compelling Evidence when the Merchant strongly believes the Cardmember participated in the Transaction, received goods or services, or authorised the Charge. Only Compelling Evidence that has been gathered in compliance with Applicable Law may be relied upon. For a list of Compelling Evidence items, see [Subsection 5.7.1. "Compelling Evidence for goods/services not received or only partially received \(ISO 4554/C08\)"](#), and [Subsection 5.7.2. "Compelling Evidence for Card Not Present Fraud \(ISO 4540/F29\)"](#).

5.7.1 Compelling Evidence for goods/services not received or only partially received (ISO 4554/C08)

Item #	Allowable Compelling Evidence for goods/services not received or only partially received (ISO 4554/C08) Chargeback Reversal request must include one (1) of the following items:
1	For Transactions involving goods or services, evidence to prove that there is a link between the person who received the goods or services and the Cardmember (e.g., photographs, emails), or
2	For Airline or other passenger transportation Transactions, one (1) of the following must be provided: <ul style="list-style-type: none"> • Evidence that the Cardmember or designated passenger participated in the flight or transportation (e.g., scanned boarding pass or passenger manifest), or • Credits of frequent flyer miles or loyalty point programme rewards for the flight or travel in question, showing a direct connection to the Cardmember, or • Proof flight in question was available during airline bankruptcy proceedings, or • Evidence of additional Transactions related to the original Transaction, such as seat upgrades, baggage payment, or purchases made on board the aircraft or passenger transport, or • Itemised invoice for associated Charges, or Or,
3	For Card Not Present Transactions where the goods are picked up at the Merchant's location: <ul style="list-style-type: none"> • The Merchant must provide the Cardmember or authorised third party signature on the pickup form as well as additional proof to demonstrate that the identity of the Cardmember or authorised third party was verified at the time of pickup Or,
4	For e-commerce Transactions representing the sale of Digital Goods or Services downloaded from a Merchant's website or application or accessed online, one (1) of the following must be provided: <ul style="list-style-type: none"> • Proof that the Cardmember's IP address at the time of purchase matches the IP address where the digital goods were downloaded, or • Proof the Cardmember's email address provided at the time of purchase matches the email address used to deliver the digital goods, or • Proof that the Merchant's website was accessed by the Cardmember for Digital Goods or Services after the Transaction Date. Note: In addition to the above, one (1) of the following may also be provided: <ul style="list-style-type: none"> • Description of the digital goods, or • Date and time the digital goods were downloaded or accessed.

5.7.2 Compelling Evidence for Card Not Present Fraud (ISO 4540/F29)

Item #	Allowable Compelling Evidence for Card Not Present fraud (ISO 4540/F29) Chargeback Reversal request must include one (1) of the following items:
1	For Transactions involving the shipment of goods or services, proof that the Transaction contains a shipping address that matches a previously used shipping address from an undisputed Transaction, or
2	<p>For Airline or other passenger transportation Transactions, one (1) of the following must be provided:</p> <ul style="list-style-type: none"> • Evidence that the Cardmember participated in the flight or transportation (e.g., scanned boarding pass, or passenger manifest), or • Credits of frequent flyer miles or loyalty point programme rewards earned or redeemed for the flight or travel in question, showing a direct connection to the Cardmember, or • Proof of receipt of the flight or transportation ticket at the Cardmember's billing address, or • Proof that the Transaction contains the designated passenger name that matches a previously used passenger name from an undisputed Transaction, <p>Or,</p>
3	<p>For e-commerce Transactions involving the sale of Digital Goods or Services, provide all of the following:</p> <ol style="list-style-type: none"> a. Cardmember name linked to the account with the Merchant and b. Description of the goods or services and the date/time they were purchased and downloaded, accessed, or provided to the Cardmember c. Proof that the device and Card used for the disputed Transaction was used in a previous Transaction that was not disputed and the following information is currently linked to the Cardmember account with the Merchant: <ol style="list-style-type: none"> i. Device ID ii. IP address and geographical location iii. Device name (if available) <p>In addition, provide three (3) or more of the following:</p> <ul style="list-style-type: none"> • Proof that the Merchant validated the Card and the Cardmember prior to or at the time of purchase and received an AAV (Automated Address Verification) verification response of "Y" or CSC (Card Security Code) verification response of "Y", • Proof that the customer account with the Merchant was accessed by the Cardmember and successfully verified by the Merchant on or before the Transaction date, • Proof that the Cardmember password or CDCVM was captured by the Merchant in order to complete the Transaction, • Phone number and/or email address linked to the customer profile held by the Merchant. <p>Or,</p>
4	<p>For Recurring Billing Transactions initiated on the Merchant's website all of the following must be provided:</p> <ol style="list-style-type: none"> a. Proof of a legally binding contract held between the Merchant and the Cardmember, and b. Proof the Cardmember accessed the Merchant's website or application to establish services on or before the Transaction date, and c. Proof the Cardmember received the goods or services, and d. Proof of a previous Transaction that was not disputed <p>Or,</p>

Item #	Allowable Compelling Evidence for Card Not Present fraud (ISO 4540/F29) Chargeback Reversal request must include one (1) of the following items:
5	<p>For Transactions involving the sale of website search and/or advertising services to promote consumer products or services, all of the following must be provided:</p> <ul style="list-style-type: none"> a. Proof of a legally binding contract held between the Merchant and the Cardmember, and b. Details of the initial ad-service setup, including at least two (2) of the following items: <ul style="list-style-type: none"> i. Purchaser's IP address and geographical location at the date and time of the initial ad-service setup ii. Email address of purchaser iii. Company name or purchaser name, and c. Proof the Cardmember has accessed the Merchant's website to establish services on or before the Transaction date, and d. Proof that the device and Card used for the disputed Transaction was used in a previous Transaction that was not disputed. In addition, provide the following information that is currently linked to the Cardmember account with the Merchant: <ul style="list-style-type: none"> i. Device ID ii. IP address and geographical location iii. Device name (if available) e. Proof that the Cardmember received the goods or services, and f. Description of the goods or services and the date they were provided.

5.8 Inquiry Types

- a. American Express tries to resolve Disputed Charges by first using information available to us. This includes, but is not limited to, replying with a Substitute Charge Record ([Subsection 2.4.1, "Substitute Charge Records"](#)) on your behalf in attempts to resolve the Disputed Charge. American Express relies on the information previously provided by the Merchant related to the disputed transaction when generating a Substitute Charge Record. No warranty, express or implied, is made by American Express, nor do we accept any liability regarding the accuracy, adequacy, completeness, reliability, or usefulness of the information provided by the Merchant and used in creating a Substitute Charge Record.
- b. In instances where we cannot resolve a Disputed Charge, we will send you an Inquiry. The form of Inquiry that we will send you includes information about the Charge in question, explanations of the material you must send us to support the Charge, and a deadline by which your response must be received. In response to Inquiries, we will accept Compelling Evidence items ([Section 5.7, "Compelling Evidence"](#)) to show that the Cardmember participated in the Transaction, received the goods or services, or benefited from the Transaction. In addition, when providing Proof of Delivery, a signature from the Cardmember or an authorised signer of the Card is not required.

Inquiry category, reason code, and definition	Industry and supporting documentation
<p>(6014) Does Not Recognise/Remember/No Knowledge (6014) <i>Cardmember does not recognise or remember the Charge.</i> (6014) <i>Cardmember does not recognise or remember the Card Not Present Charge.</i></p>	<p>The Cardmember claims to not recognise the Charge. Please do one of the following:</p> <ul style="list-style-type: none"> • provide support and itemisation; or, • issue Credit <p>If the Charge relates to shipped goods, please include Proof of Delivery with the full delivery address.</p>
<p>(6003/4513) Credit Not Processed <i>Cardmember claims Credit is due from Merchant, but has not received the Credit.</i></p>	<p>The Cardmember has requested Credit for goods that were returned to your Establishment. Please do one of the following:</p> <ul style="list-style-type: none"> • issue Credit or • explain why Credit is not due along with a copy of your return policy
<p>(6003/4554) Non Receipt of Goods/Services <i>Cardmember did not receive the goods or services.</i></p>	<p>The Cardmember requests delivery of goods / services ordered but not received. Please provide:</p> <ul style="list-style-type: none"> • the service or ship the goods, or • Proof of Delivery or proof of services rendered. <p>For other recommended supporting documentation, please refer to Section 5.7, "Compelling Evidence".</p>
<p>(6003/4507) Overcharge/Incorrect Transaction Amount <i>Cardmember claims that the amount of the Transaction is incorrect.</i></p>	<p>The Cardmember claims the Charge amount you submitted differs from the amount the Cardmember agreed to pay. Please do one of the following:</p> <ul style="list-style-type: none"> • issue Credit, or • explain why Credit is not due and provide relevant documentation.
<p>(6003/4553) Damaged or Defective Goods <i>Goods received from the Merchant were damaged or defective. Request for return Authorisation</i></p>	<p>The Cardmember claims the goods received are damaged or defective and requests return Authorisation. If a return is not permitted, please provide</p> <ul style="list-style-type: none"> • a copy of your return or refund policy. • information on your efforts to resolve the claim.
<p>(6003/4553) Repair or Replacement of Defective Goods <i>Goods received from the Merchant were damaged or defective. Request for repair, replacement or return instructions</i></p>	<p>The Cardmember requests repair or replacement of damaged or defective goods received. Please provide:</p> <ul style="list-style-type: none"> • return instructions and make the appropriate repairs, or • a copy of your return/replacement policy and explain why the goods cannot be repaired/replaced.

Inquiry category, reason code, and definition	Industry and supporting documentation
<p>(6003/4513 or 4544) Goods or Services Cancelled or Returned <i>The Cardmember recalls the purchase, but claims to have cancelled/returned it. This category includes billings for cancelled reservations, no show Charges, cancelled lodging/ cruise deposits, cancelled recurring/continuing billing and other deposits.</i></p>	<p>The Cardmember claims the goods / services were cancelled / expired or the Cardmember has been unsuccessful in an attempt to cancel the goods / services. Please:</p> <ul style="list-style-type: none"> • issue Credit, or • provide a copy of your cancellation policy or, • if applicable provide, contract approved in writing by the Cardmember, and discontinue future billings.
<p>Not as Described or Dissatisfied with Goods or Services (6003/4553) <i>Goods or services do not conform to the documented description; or not satisfied with the goods or services that were delivered or provided.</i></p>	<p>The Cardmember requests:</p> <ul style="list-style-type: none"> • replacement for goods or services that were not as described by your Establishment, or • Credit for the goods or services as the Cardmember is dissatisfied with the quality. <p>Provide:</p> <ul style="list-style-type: none"> • a copy of terms and conditions for all goods or services provided including warranty information, if applicable. • advise of efforts taken to resolve the issue and/or options available for resolution.
<p>Services Not Rendered (6003/4554) <i>Cardmember has not received the goods or services that were purchased.</i></p>	<p>The Cardmember has requested Credit for goods / services that were not received from your Establishment. Please:</p> <ul style="list-style-type: none"> • issue Credit or • Proof of Delivery or services were provided, or • a copy of the purchase agreement indicating provided in writing to the Cardmember the cancellation policy and an explanation of why Credit is not due. <p>For other recommended supporting documentation, please refer to Section 5.7, "Compelling Evidence". When providing Proof of Delivery, a signature from the Cardmember or an authorised signer of the Card is not required.</p>
<p>Fraudulent Transactions (6006) <i>Cardmember claims Charge is fraudulent.</i></p>	<p>The Cardmember claims the Charge incurred at your Establishment is fraudulent.</p> <p>For a Card Present Charge, provide:</p> <ul style="list-style-type: none"> • a copy of the Charge Record and • if applicable, an imprint of the Card, if one was taken. <p>For a Card Not Present Charge, provide:</p> <ul style="list-style-type: none"> • a copy of the Charge Record, • any contracts or other details associated with the purchase, and • Proof of Delivery to the Cardmember's complete and valid billing address. <p>For other recommended supporting documentation, please refer to Section 5.7, "Compelling Evidence". When providing Proof of Delivery, a signature from the Cardmember or an authorised signer of the Card is not required.</p>

Inquiry category, reason code, and definition	Industry and supporting documentation
<p>Credit Presentment Error (6003/4752) <i>The Charge should have been submitted as a Credit.</i></p>	<p>The Cardmember claims the referenced Charge should have been submitted as a Credit. Please:</p> <ul style="list-style-type: none"> • issue Credit, or • provide support and itemisation for the Charge and an explanation of why Credit is not due.
<p>Cancelled or refused (6003/4513) <i>The goods or services were cancelled or refused.</i></p>	<p>The Cardmember claims the goods / services were cancelled and /or refused. Please:</p> <ul style="list-style-type: none"> • issue Credit or • provide Proof of Delivery, • proof that the Cardmember was made aware of your cancellation policy and an explanation why Credit is not due.
<p>Duplicate Billing (6003/4512) <i>Cardmember was Charged multiple times for the same Transaction.</i></p>	<p>The Cardmember requests Credit from your Establishment for a duplicate billing.</p> <ul style="list-style-type: none"> • If your records show this is correct, please issue Credit. • If Credit is not due, provide support and itemisation of both charges and explain fully in the space below.
<p>Credit Not Presented (6003/4513) <i>Credit is due but does not appear.</i></p>	<p>The Cardmember claims that a Credit is due but has not appeared on their account. Please:</p> <ul style="list-style-type: none"> • issue Credit, or • provide support for the Charge and an explanation of why Credit is not due.
<p>Paid by Other Means (6003/4515) <i>Charge was paid by another form of payment.</i></p>	<p>The Cardmember claims the Charge was paid by another form of payment. Please:</p> <ul style="list-style-type: none"> • issue Credit, or • provide proof that the Cardmember's payment by other means was not related to the Disputed Charge; or • that you have no record of the Cardmember's other payment.
<p>Cardmember Requests Support (6016) <i>Cardmember only requesting supporting documentation.</i></p>	<p>The Cardmember is not disputing the Charge at this time, but is requesting support and itemisation. Please provide this requested documentation.</p>
<p>Vehicle Rental and capital damages (6003/4750) <i>Cardmember has question the Charge for damages/theft or loss.</i></p>	<p>The Cardmember has questioned the Charge for damages / theft or loss. Please:</p> <ul style="list-style-type: none"> • issue credit; or • provide a copy of the following documentation: <ul style="list-style-type: none"> ▪ Itemised rental agreement, ▪ Itemised documentation to support the Charge, ▪ proof that the Cardmember agreed in writing to accept responsibility for the Charge, and ▪ proof that the Cardmember agreed in writing to select American Express as the payment method for the Charge.

5.9 Chargeback and Inquiry Monitoring

- a. We monitor the number of Inquiries and Chargebacks at all Merchants and Establishments on the Network. Your Inquiries and/or Chargebacks may be considered disproportionate if any of the following conditions are present:
 - i. You are unable to provide supporting documentation for Charges made at your Establishment (e.g., internet delivery) consistently.
 - ii. The number of No Reply and Insufficient Chargebacks at your Establishment is deemed to be excessive relative to your prior history or industry standards.
- b. If any of the preceding conditions, or any conditions listed in our country-specific policies are present, notwithstanding anything to the contrary in the Agreement, we may place you in our Fraud Full Recourse Programme (see [Section 5.11, "Fraud Full Recourse Programme"](#)), or create a Reserve, (or both).
- c. The list of conditions above is not exhaustive and does not reflect all circumstances under which we will act to protect our interests.
- d. Your Chargebacks and/or Inquiries may be considered disproportionate if:
 - We receive a disproportionately high number of Disputed Charges relative to your prior history or industry standards.

5.10 How We Chargeback

- a. We may Chargeback by (i) deducting, withholding, recouping from, or otherwise offsetting against our payments to you or debiting your Bank Account, or we may notify you of your obligation to pay us, which you must do promptly and fully; or (ii) reversing a Charge for which we have not paid you. Our failure to demand payment does not waive our Chargeback rights.
- b. Chargeback will be calculated in the currency in which the Charge was submitted.
- c. In the event of a Chargeback, we will not refund the Discount or any other fees or assessments, or we will otherwise recoup such amounts from you, unless stated otherwise to you by us.

5.11 Fraud Full Recourse Programme

- a. The Fraud Full Recourse Programme allows us to Chargeback any time a Cardmember disputes a Charge based on actual or alleged fraud without the right to request a reversal of our decision to exercise our Chargeback rights.
- b. In all countries in which we operate the Fraud Full Recourse Programme (see [Chapter 8, "Country Specific Policies"](#)), you may be placed in this programme for one or more of the following reasons:
 - i. you are in an industry we consider high risk.
 - ii. an Establishment experiences a disproportionately high number or amount of Disputed Charges or fraud relative to your prior history or industry standards. Or
 - iii. You engage or participate in fraudulent, deceptive or unfair business practices, illegal activities, or permit (or fail to take reasonable steps to prevent) prohibited uses of the Card.
- c. We may place you in a Fraud Full Recourse Programme upon signing, or any time during the term of the Agreement upon notice to you.
- d. The above reasons are not exhaustive and we may, at our sole discretion, place you in the Programme for other reasons. Placement in the Fraud Full Recourse Programme binds you to the programme terms indicated above. In the event of a conflict between this programme and any other programme, e.g., fraud liability shift programs, the terms of the Fraud Full Recourse Programme will prevail.
- e. We will have the rights set forth in this subsection, even if we had notice of such defect at the time of payment, you have received an Authorisation and/or have complied with all other provisions of the Agreement.
- f. For the avoidance of doubt, if you have been placed on the Fraud Full Recourse Programme, the programme will apply to all fraud related Cardmember disputes, including disputed Transactions that precede the application date of the programme to you by up to one (1) year.

5.12 Ways to Receive Chargebacks and Inquiries

American Express has a variety of options for the exchange of Chargeback and Inquiry information with you. In addition to the traditional paper by mail method, you can access your Merchant Account online to receive and respond to Chargebacks and Inquiries.

Managing your Merchant Account online offers the following benefits:

- allows you to address Disputed Charges and urgent Chargebacks and Inquiries,
- helps eliminate the risk of mail delays and shuffling through stacks of paper, and
- allows you to upload and send scanned supporting documentation.

If you prefer, you can receive and respond to Inquiries by paper via mail.

5.13 Response Methods

You may respond to Chargebacks and Inquiries through various channels depending on how you receive your Chargebacks and Inquiries.

Online	Mail	Fax
<p>You may respond to Chargebacks and Inquiries online at www.americanexpress.com/merchant:</p> <ul style="list-style-type: none"> • Respond to Chargebacks and Inquiries directly without paperwork • Address Chargebacks and Inquiries <p>Online is our preferred method for handling Chargebacks and Inquiries.</p>	<p>If you prefer to mail your responses, use the Disputed Charge addresses listed in the Contact Information page of your Terms and Conditions.</p>	<p>You may fax replies directly to Customer Service Disputes. Fax numbers are typically found on the dispute notification, listed in the Contact Information page or the disputes fax number found on our website.</p> <p>For paper by mail Disputes, we prefer that you fax all responses and include the Inquiry cover sheet. This will ensure the timely receipt of your documentation.</p>

For mail and fax responses, you must include the claim form with your response. The claim form must include the case number. Each page of the supporting documentation for the Disputed Charge must also include the case number. If the documentation does not contain the case number, or you are unable to locate the correct case number, you must include a copy of the initial Chargeback or Inquiry letter with your response. Failure to provide the correct case number or the cover letter may result in a liability to you.

Special Regulations for Specific Industries

- 6.1 Introduction
- 6.2 Prohibited or Restricted Industries
- 6.3 Airline Merchants
- 6.4 Charitable Donations
- 6.5 Insurance
- 6.6 Lodging
- 6.7 Motor Vehicles
- 6.8 Payment Facilitators
- 6.9 Travel Services



6.1 Introduction

- a. This chapter sets forth additional policies and procedures applicable to Merchants classified in specific industries. If this applies to you, all other provisions and requirements of the *Merchant Regulations* will also apply to you. To the extent possible, the provisions of this [Chapter 6, "Special Regulations for Specific Industries"](#) and all the other provision of the *Merchant Regulations* shall be interpreted to give each their full effect. However, if a conflict is deemed to exist between them, then the provisions of this [Chapter 6, "Special Regulations for Specific Industries"](#) shall prevail.

6.2 Prohibited or Restricted Industries

6.2.1 Prohibited Industries

- a. Your Establishments are not permitted to accept the Card if they operate in any of the following Prohibited Industries. We may suspend acceptance of Cards by you or any of your Establishments or terminate the Agreement (including immediate termination without prior notice to you) if we determine or have reason to believe, in our sole discretion, that you or any of your Establishments are performing a prohibited activity or operating in a Prohibited Industry.

Prohibited Industry	Description	Merchant Category Code (MCC)
Bankruptcy services	A company or agency that is in the business of recovering money owed on delinquent accounts or supporting the bankruptcy process.	—
Check cashing / guarantee	A business that provides customers with a way to turn a check into cash without having to rely on a bank account.	—
Child pornography	An individual or entity providing or associated with the visual depiction of a minor engaged in obscene or sexually explicit conduct, whether made or produced by electronic, mechanical, or other means.	—
Credit restoration	A service aimed at improving credit ratings by disputing errors and outdated claims with credit bureaus.	—
Overdue debt repayment (past due or defaulted)	A company collecting payment of overdue debt. Examples include: a payment to a collection agency, factoring company, liquidator, or insolvency practitioner/lawyer.	—
Payday lending	A company that lends customers money at high interest rates on the agreement that the loan will be repaid when the borrower receives their next pay-check.	—
Wire transfers in-person (not online)	A business that specialises in the transfer of money from one location to another.	4829

6.2.2 Restricted Industries

- a. The following industries are restricted. In order to accept Transactions in the following industries, you will need to obtain written permission from us. We may in our full discretion approve or deny such requests. We may suspend acceptance of Cards by you or any of your Establishments or terminate the Agreement (including immediate termination without prior notice to you) if we determine or have reason to believe, in our sole discretion, that you or any of your Establishments are performing a restricted activity or operating in a Restricted Industry without our written permission.

Restricted Industry	Description	Merchant Category Code (MCC)
Bail / bail bond	A sum of money paid by a criminal defendant to be released from jail under the condition that they appear for court appearances. This does not include a bail bond fee.	9223
Bullion	Bulk metal in bars or ingots. Examples include: - Gold, silver, platinum, or palladium bullion - Gold, silver, platinum, or palladium bars - Precious metals	—
Cash at Point of Sale from a non-financial institution / Cash on Card	A cash-like Transaction from a non-financial Institution. Examples include: • Money Orders • Post Office • Person to Person (P2P) • Funding source for payroll	6010 6011 6051
Charity	A non-profit, non-political organisation that collects donations, including fundraising. This category also includes donation crowdfunding merchants that accept donations on behalf of individuals raising money for various causes without any expectation of repayment and without any additional perceived or actual financial or tangible benefit.	8398
Collection agencies	A company that lenders use to recover funds that are past due. Examples include: debt collection agencies, factoring companies, and liquidators.	7322
Commercial leasing	A business that conveys land, real estate, equipment, or other property to another for a specified time in return for regular periodic payment. Examples include commercial real estate and commercial vehicles, such as trucks and marine vessels. This does not include residential Real Estate Agents and Managers – Rentals (MCC 6513).	—
Credit financing	A Merchant that provides financing to customers, earning revenue on that financing via fees and interest. Examples include: credit cards, personal loans, student loans, Buy Now Pay Later (BNPL) wallets, car loans.	—
Cryptocurrency	Digital Token recognised as a medium of exchange, unit of account, and/or store of value that employs blockchain technology and cryptography to submit, authenticate, and verify Transactions denominated in the digital Token.	6051
Digital file hosting (cyberlockers)	Online data hosting services that provide remote storage space within a secure storage architecture; they can be accessed globally over the Internet; Cyberlockers are also referred to as online storage or cloud storage.	4816

Restricted Industry	Description	Merchant Category Code (MCC)
Door-to-door sales	Unsolicited individual (who may go from door to door) selling goods and/or services with immediate payment expected.	5963
Escort services	A business, agency or person who, for a fee, provides or offers to provide a companion.	7273
Foreign exchange	A business or financial institution that has the legal right to exchange one currency for another currency.	6051
Gambling	The wagering of money or something of value on an event with an uncertain outcome, with the primary intent of winning money or material goods. Examples include: <ul style="list-style-type: none"> • Regulated (real money) betting, including casino, poker, sports betting, lottery tickets • Advance-deposit wagering, including horse/dog racing • Fantasy sports • Skill-based, pay-to-play games that award monetary prizes • Games of chance that are not free to enter and award monetary prize • Government-owned and other lotteries • Gambling chips • Gambling credits 	7800 7801 7802 7995
Investments	A purchase made for speculative purposes, or with the intent of future profit or appreciation. Examples include, but are not limited to: <ul style="list-style-type: none"> • Securities (stocks, bonds, commodities, mutual funds) • Wine with delivery that exceeds one (1) year from purchase • Investment on futures 	—
Licensed insolvency practitioners	A professional intermediary in insolvency procedures.	—
Marijuana-related businesses	Any individual or entity that manufactures, processes, distributes, or dispenses marijuana, or byproducts or derivatives of marijuana, whether for recreational or medicinal purposes, and whether or not subject to a governmental licensing regime.	—
Mortgage payments	A payment which includes principal and interest paid by borrower to lender of a home loan.	6012 6051

Restricted Industry	Description	Merchant Category Code (MCC)
Multi-level marketing / pyramid selling	A sales system that uses one or more of the following practices: <ul style="list-style-type: none"> • participants pay money for the right to receive compensation for recruiting new participants. • a participant is required to buy a specific quantity of products, other than at cost price for the purpose of advertising, before the participant is allowed to join the plan or advance within the plan. • participants are knowingly sold commercially unreasonable quantities of the product or products (this practice is called inventory loading). • participants are not allowed to return products on reasonable commercial terms. 	5966 5967
Online adult entertainment	A business or Entity that provides internet adult digital content.	—
Pharmacies (Card Not Present)	Online pharmacies selling prescription drugs/products.	5122 5912
Political party donations	Membership organisations that promote the interests of or raise funds for a national, state, or local political party or candidate.	8651
Prostitution	A person or business providing sexual services in return for payment.	—
Real estate down payments	An initial payment when the real estate is purchased on the Card.	6012 6051
Telemarketing – travel related	A business that telemarkets travel related products or services or other travel arrangements.	5962
Tobacco and smokeless tobacco retailers (Card Not Present)	A business that sells tobacco, smokeless tobacco, and e-cigarettes online. Examples include vaping products.	5993
Top-Up Wallet	Functionality that provides a Stored Value Digital Facility (SVDF), a feature that allows funds to be loaded into a digital wallet for subsequent payments, including purchases of Goods and Services, at single or multiple payment acceptors.	—
Travel tour operators	A business that provides travel information and booking services.	4722
Unregulated massage parlours	A massage parlour that is not registered with a governing body.	7297
Virtual currency	Digital money not authorised or adopted by a government. Issued and controlled by its developers and used and accepted among members of a specific virtual community.	6051

6.3 Airline Merchants

6.3.1 Affiliate Carriers

- a. You shall cause the Affiliate Carriers to accept Cards in accordance and in compliance with the Agreement and you will be responsible for their compliance thereof.

6.3.2 Charge Records

- a. You must meet the requirements for Charge Records as detailed in [Section 2.4. "Charge or Credit Records"](#) and the Charge Record must clearly state: (i) Cardmember's name and passenger name (if not the Cardmember); (ii) the ticket number and the origin and destination of each flight and class code or, if not a ticket, a description of the goods or services being purchased; (iii) airline merchant's and, if an Agent is involved, Agent's name and the location where Charge is being made; and (iv) if applicable, the election by Cardmember of Extended Payment.

6.3.3 Extended Payment

- a. Certain Cardmembers who have an Extended Payment arrangement with American Express may request to use it when making a purchase for air transport. Related services may not be purchased with Extended Payment. You will have no liability if, without your knowledge, a Cardmember incorrectly identifies as having Extended Payment with American Express. You should not ask a Cardmember if he/she wishes to elect Extended Payment, but if the Cardmember indicates that Cardmember does, you will record the Cardmember's election by an entry on the Charge Record and on the Transmission, if you submit electronically.

6.3.4 In-Flight Charges

- a. Until American Express offers satellite or other in-flight Authorisation capability, you do not need prior Authorisation for in-flight Charges permitted under the Agreement. However, within 24 hours after termination of a flight on which Charges have been made, you must get Authorisation as described above for each such Charge.

6.3.5 Private Charter Charges

- a. For Charges for private charters (where all or most of the charter is being paid with the Card), you must obtain Authorisation at the time the request to pay with the Card is made and, if any such Authorisation is obtained more than seven (7) days prior to the flight, then Authorisation must be obtained again within seven (7) days prior to the flight. Charges for private charters (i.e., where the Card is being used to pay for all or most of the charter) may not be submitted until the service has been fully completed (e.g., if the Charge covers a round trip, the Charge must be submitted immediately after the completion of the return flight and not before).

6.3.6 Submitting Transactions

- a. Agents in the U.S. will submit electronically through ARC or its successor, and Agents outside the U.S. will do the same through the appropriate IATA or BSP process. You must submit Transactions to American Express in the country where the Transactions were made, or centrally, as agreed between American Express and you. Transactions from Affiliate Carriers must be submitted to American Express by you or your Agents. You are solely responsible for settlement with each Affiliate Carrier and Agents and you are jointly and severally liable for their obligations under the Agreement.
- b. Where American Express does not offer electronic submission, or where American Express agrees otherwise in advance in writing, you may submit Transactions to American Express using magnetic tape or on paper. Magnetic tapes must conform to American Express' requirements. Paper submissions must be batched as described in this section and sent to such address as American Express notifies you, along with a summary form as provided by American Express, as often as possible, but at least weekly. In case of sales by Agents, paper submissions must be sent to such address as airline merchant instructs them or to the appropriate central processing facility (ARC in the U.S. or an IATA or BSP outside the U.S.). Charges submitted on paper must be sorted, batched, summarised, and submitted separately to American Express as follows:
 - i. by currency;

- ii. Charges incurred in any other currency (American Express is not obliged to accept such Charges but to the extent American Express does it is fully at American Express' discretion and will not create any obligation to accept such Charges in the future);
- iii. all Charges on Extended Payment;
- iv. all Charges for related services as agreed upon by American Express;
- v. each batch may contain no more than 150 Charge Records; and
- vi. each batch must be accompanied by a summary form on which must be prominently indicated the gross amount and number of Charges, the currency, airline merchant's name, and airline merchant's assigned Establishment Number.

6.4 Charitable Donations

- a. You represent and warrant that you are a non-profit organisation and are registered as a charity in the country.
- b. You may accept the Card only for charitable donations that are either 100% tax-deductible to the Cardmember, or in payment of goods or services where at least 75% of the Charge is tax-deductible to the Cardmember. Notwithstanding the foregoing, charitable donations may be non-tax deductible if required under Applicable Law.

6.5 Insurance

- a. If any of your goods or services are sold or billed by Independent Agencies, then you must provide to us a list of such Independent Agencies and notify us of any subsequent changes in the list. We may use this list to conduct mailings that encourage such Independent Agencies to accept the Card. We may mention your name in such mailings, and you will provide us with a letter of endorsement or assistance as we may require.
- b. You will use your best efforts to encourage Independent Agencies to accept the Card. We acknowledge that you have no control over such Independent Agencies.
- c. From time to time we may establish marketing campaigns that promote Card acceptance specifically at your Establishments or, generally, at insurance companies. You acknowledge that a necessary purpose for which you submit Cardmember Information that is responsive to such marketing campaigns includes our use of that information to perform back-end analyses to determine the success of such marketing campaigns. The Agreement does not authorise either party to enter into any marketing or cross-selling arrangements for insurance products.
- d. We undertake no responsibility on your behalf for the collection or timely remittance of premiums.
- e. You will indemnify, defend, and hold harmless us and our Affiliates, successors, and assigns from and against all damages, liabilities, losses, costs, and expenses, including legal fees, to Cardmembers (or former Cardmembers) which we or our Affiliates, successors, or assigns do or will suffer or incur and which arise or are alleged to have arisen from your termination or other action regarding their insurance coverage.
- f. This [Section 6.5, "Insurance"](#), applies to you and your Agencies that conduct business in the same industry as you. Agency means any entity or line of business that uses your Marks or holds itself out to the public as a member of your group of companies. Independent Agency means an entity or line of business that sells your and other's goods or services for which it may receive either payment or commission from you or an Agency.

6.6 Lodging

6.6.1 Emergency Check-In

- a. If a Cardmember whose Card is lost or stolen requests check-in, you must call the Authorisation telephone number, ask for an American Express representative, request Authorisation for an "Emergency Check-In", and follow the representative's instructions.



6.7 Motor Vehicles

6.7.1 Vehicle Rental

- a. When a Cardmember wishes to use the Card to rent a vehicle:
 - i. ensure that the Cardmember has executed a standard rental agreement;
 - ii. ensure that the Cardmember has provided a valid driving license;
 - iii. ensure that the vehicle rental is commenced on or subsequent to the beginning date and on or prior to the expiration date shown on the face of the Card;
 - iv. ensure that the Cardmember has and met such other qualifications as the Establishment normally requires in the case of vehicle rentals; and
 - v. ensure that a Charge Record or rental agreement is completed.
- b. You must obtain an Estimated Authorisation for the full amount of the Charge (see [Section 3.3, "Estimated Authorisation"](#)) by multiplying the rate by the rent period reserved by the Cardmember plus any known incidentals. You must not include an amount for any possible damage to or theft of the vehicle. In your rental agreement with the Cardmember, you must specify the full exact cost of the vehicle rental together with the exact cost of any additional goods or services made available to the Cardmember (e.g., child seats) and the exact amount of any other cost that the Cardmember may be liable for and that is within the Cardmember's control to avoid (e.g., a "no show" fee or a charge for failing to return the vehicle with a full fuel tank). The rental agreement must include the Cardmember's consent to include these costs in the Charge submitted for the vehicle rent.
- c. The Estimated Authorisation is valid for seven (7) days following the conclusion of the vehicle rental period set forth in the rental agreement.
- d. If upon return of a rental vehicle, the vehicle has been damaged and the Cardmember has not purchased the car rental collision or loss insurance and the Cardmember voluntarily selects to use the Card to pay for property damage to a rented vehicle, you may submit a Charge, which will be submitted separately from any Charge submitted for the cost of the vehicle rental, for an estimate of the capital damages amount incurred, provided that:
 - i. the Establishment must provide in writing, to the Cardmember, an itemised list and description of the specific damage which has occurred;
 - ii. prior to submitting a Charge, the Establishment obtained a written, signed acknowledgement from the Cardmember of their responsibility for the capital damage, including a specific estimate of the capital damages amount and a written statement from the Cardmember that he/she wants to pay the specified capital damages with the Card (the Cardmember written statement must be made freely and without any threat or duress);
 - iii. the Establishment must adhere to the requirements for completion of Charge Records and must obtain a separate and additional Authorisation for the estimate of the capital damages amount;
 - iv. the original Charge for the car rental was made on the Card of the same Cardmember referred to above at the time the vehicle was checked out;
 - v. the Charge submitted for capital damages is no greater than the estimated capital damages plus fifteen percent (15%) or, in the case of a total loss, the replacement cost of the vehicle. No amounts in excess of one hundred and fifteen percent (115%) of the disclosed amount will be charged to the Cardmember's Card, without the express prior written consent of the Cardmember.
- e. You must comply with requests from the Cardmember or the Cardmember's insurance adjustor to supply documentation related to the capital damages incident.
- f. You must never include the following in an Authorisation Request or in a Charge submission:
 - i. Losses due to theft of the vehicle, or
 - ii. Loss of revenue incurred by you due to loss of use of the rental vehicle in question.
- g. In addition to the other Chargeback rights contained in the Agreement, we will exercise Chargeback rights if any Charge for Capital Damages is not submitted in accordance with all the procedures contained within these *Merchant Regulations*.

- h. You must not include an amount in any Charge for any damages, penalties, fines, charges, costs, or fees in addition to the Estimated Authorisation whether or not such amounts are set out in the rental agreement unless such itemised amounts are expressly permitted to be charged under the Agreement and expressly requested by the Cardmember to be charged to the Card. If you include such amounts in any Charge without the Cardmember's express request, we will have Chargeback rights for the amount of the Charge in excess of the Estimated Authorisation.
- i. Upon return of the vehicle, follow the procedures for estimated amounts in [Section 3.3, "Estimated Authorisation"](#).
- j. We may monitor your compliance with the preceding special Authorisation procedures. If we notify you that an Establishment is not complying with these Authorisation procedures, you must cure such non-compliance within thirty (30) days. If, after thirty (30) days from the date of such notice, you continue not to comply with these procedures, then we will have Chargeback rights for the full amount of any Charges made at that Establishment during such continued non-compliance. For purposes of this provision, "noncompliance" occurs when more than five percent (5%) of either your total or any one Establishment's Authorisations do not comply with the preceding procedures.
- k. Notwithstanding the Authorisation procedures set out above, you must still obtain the Cardmember's consent to the full exact amount of the Charge. Any additional amount may only be submitted if you treat it as a separate Charge and obtain the Cardmember's consent to the full exact amount of the Charge.

6.7.2 Sales

- a. We will accept Charges for the deposit payment or the entire purchase price of new and used motor vehicles only if:
 - i. the amount of the Charge does not exceed the total price of the motor vehicle after deduction of applicable discounts, rebates, cash down payments, and trade-in values; and
 - ii. you obtain Authorisation for the entire amount of the Charge.
- b. If the Cardmember denies making or authorising the Charge and you have not transferred title or physical possession of the motor vehicle to the Cardmember, we will have Chargeback rights for such Charge.

6.8 Payment Facilitators

- a. If your business model requires you to accept the Card on behalf of third parties (Sponsored Merchants), and your Agreement allows it, you are a Payment Facilitator for the purposes of your Agreement with us. We have the right, in our sole discretion, whether or not to approve and/or designate you as a Payment Facilitator on the American Express network. As a Payment Facilitator, you must comply with any additional requirements, policies, or procedures of which we notify you from time to time.
- b. At a minimum, you must:
 - i. submit to American Express the mandatory, conditional, and optional Sponsored Merchant Data elements in the Sponsored Merchant Information Interface as outlined in the *American Express Technical Specifications*.
 - ii. obtain Authorisation for all Sponsored Merchant charges and submit each Sponsored Merchant charge according to the mandatory data element requirements specified in the Specifications or local network specifications.
- c. A Payment Facilitator cannot recruit Sponsored Merchant Prospects that fall within any of the following:
 - i. Any of the categories listed in [Subsection 6.2.1, "Prohibited Industries"](#) and [Subsection 6.2.2, "Restricted Industries"](#).
 - ii. Travel industry, including, but not limited to:
 - Airlines and air carriers (MCC 3000-3302, 4511)
 - Car rental agencies (MCC 3351-3441, 7512)
 - Lodging hotels, motels, resorts, including "branded" central reservation services (MCC 3501-3999, 7011)
 - Steamships and cruise lines including onboard cruise shops (MCC 4411)
 - Timeshares (MCC 7012)

- Travel agencies and tour operators (MCC 4722)
- iii. Telecommunications Services, including wireless, cable, satellite, wire line, ISP (MCC 4814, 4816, 4899).
- iv. Other Payment Facilitators (except to the extent the entity itself sells goods to which it has title).
- v. Indirect Acceptors with the exception of Marketplaces.
- d. Please contact your American Express representative to understand all your obligations as a Payment Facilitator. Failure to comply with your obligations may result in non-compliance penalties.

6.9 Travel Services

- a. If you are in the business of supplying land, sea, or air transportation, accommodation, sightseeing tours or other arrangements, or other travel services and you use Agents to sell your services, your Agents may accept the Card as payment for your services and you may submit the resulting Charges to us for payment as if each Agent were one of your Establishments. You will cause your Agents to comply with the Agreement, and you will be responsible for their compliance. Because we will pay you and not your Agents for any Charges submitted to us in this manner, you will be responsible for paying your Agents and otherwise settling with them for those Charges.
- b. American Express will assign you unique Establishment Numbers which you and your Agents must use as instructed by American Express for submissions of Transactions. You are solely responsible for financial arrangements and for settlement with Agents and you are jointly and severally liable for their obligations under the Agreement.

Indirect Acceptors



7.1 Indirect Acceptors

7.2 Indirect Acceptor Models



7.1 Indirect Acceptors

- a. This [Chapter 7, "Indirect Acceptors"](#), states additional requirements applicable to Merchants approved and/or designated as Indirect Acceptors. All other provisions of the Agreement continue to apply to them as well.
- b. To the extent possible, the provisions of this [Chapter 7, "Indirect Acceptors"](#), and the other provisions of the *Merchant Regulations* shall be interpreted to give each their full effect. However, if a conflict is deemed to exist between them, the provisions of this [Chapter 7, "Indirect Acceptors"](#), shall control.
- c. Indirect Acceptors are considered Merchants and therefore subject to the Agreement and applicable provisions of the *Merchant Regulations*. We have the right, in our sole discretion, to approve and designate you as an Indirect Acceptor. If we designate you as an Indirect Acceptor, we may request that you provide to us additional information about your business. If we so approve and/or designate you, then:
 - i. you must comply with the requirements of this [Chapter 7, "Indirect Acceptors"](#), including the relevant policies applicable for each Transaction type.
 - ii. the prohibitions in the Agreement against acting on behalf of other parties will not apply to your acceptance of the Card, and
 - iii. in addition to our other rights and remedies, we, in our sole discretion, may require you to take such action and we may take such action as we deem necessary or appropriate to ensure compliance with policy, requirements, and Applicable Law. In the exercise of such discretion, we may consider the nature, willfulness, number, and frequency of occurrences, and possible consequences resulting from a failure to comply with policy and requirements and Applicable Law. We may also, in our sole discretion, provide notice and specify a timeframe by which an Indirect Acceptor must cure such non-compliance.

7.2 Indirect Acceptor Models

- a. Indirect Acceptors may operate through one or more different models including, but not limited to, the following:
 - i. Bill Payment Provider
 - ii. Instalment Payment Provider (also known as Buy Now Pay Later)
 - iii. Marketplaces
 - iv. Peer to Peer (P2P)
 - v. Staged Digital Wallet
 - vi. Top Up Wallet or Stored Value Digital Facility (SVDF)
- b. If we approve and/or designate you as an Indirect Acceptor, you are permitted to accept the Card to facilitate payments to eligible End Beneficiaries in accordance with the terms set forth in this [Chapter 7, "Indirect Acceptors"](#).

7.2.1 General Requirements for Indirect Acceptors

- a. You must:
 - i. Accept the Card only to facilitate payments to eligible End Beneficiaries. You must not accept the Card to facilitate payments to any Entity other than an eligible End Beneficiary.
 - ii. Obtain from us a separate Merchant number for each Transaction type.
 - iii. Comply with all applicable provisions in the Merchant Regulations, in particular [Chapter 2, "Transaction Processing"](#), [Chapter 3, "Authorisation"](#), [Chapter 4, "Submission"](#), [Chapter 5, "Chargebacks and Inquiries"](#), and [Chapter 6, "Special Regulations for Specific Industries"](#).
 - iv. Comply with the requirements in [Subsection 2.3.5, "Merchant-Initiated Transactions"](#), when processing non-Cardmember-Initiated-Transactions.
 - v. Obtain and maintain all required licenses and approvals necessary to conduct business, including SVDF requirements to hold funds in reserve.
 - vi. Not accept the Card to facilitate payments to End Beneficiaries in prohibited or restricted industries. See [Section 6.2, "Prohibited or Restricted Industries"](#).

- vii. Perform verification checks, credit checks, "know your customer," and anti-money laundering checks of End Beneficiaries in accordance with all Applicable Laws and otherwise as we may require, providing us, on request, copies of your policies governing these checks and otherwise responding to our request about your performance of these checks.
- viii. Comply with the following, except for any SVDF that you may offer:
 - a. Screen End Beneficiaries, applying reasonable measures to obtain and verify the customer identification information for each End Beneficiary in accordance with Applicable Law.
 - b. Complete anti-money laundering (AML) and anti-terrorist financing (ATF) Transaction monitoring that takes into consideration the End Beneficiary of the Transaction in accordance with Applicable Law.
 - c. Monitor End Beneficiaries for potentially suspicious or unusual activity, and ensure requisite reports are filed in accordance with Applicable Law.
- ix. Provide us documentation that you comply with the requirements set out in this [Chapter 7, "Indirect Acceptors"](#), upon our request.
- x. Provide to us the mandatory data elements as required in the *Technical Specifications* (see [Section 1.3, "Compliance with our Specifications"](#)) with each Authorisation request and Submission. We may require you to provide us additional End Beneficiary data elements at any time at our sole discretion.
- xi. Ensure that you submit accurate data and conduct periodic checks to ensure accuracy.
- xii. Provide the MCC field in both the Authorisation request and Submission as follows:

Transaction Type	Merchant Category Code (MCC)
Bill Payment Provider	Must use the appropriate MCC for each End Beneficiary representing their business
Instalment Payment Provider	Must use MCC 5999 - Miscellaneous and Specialty Realty
Marketplaces	Must use the appropriate MCC that most closely represents the majority of the Goods and Services throughout the Marketplace
Peer to Peer (P2P)	Must use MCC 6538 (P2P payment transfer of funds)
Staged Digital Wallet	Must use the MCC of the End Beneficiary
Top Up Wallet or Stored Value Digital Facility (SVDF)	Must use MCC 6540 (Stored Value/Gift Card Purchase/Load)

- xiii. Inform us promptly of any information related to any End Beneficiary that could reasonably be expected to lead to a Claim or demand against us by, or our liability to, a third party.

7.2.1.1 Customer Service Information

- a. You and each End Beneficiary must maintain customer service information that is readily available for review by Cardmembers that use the Card for Transactions with Indirect Acceptors. We recommend the customer service information should provide clear instructions on how to contact you or the End Beneficiary, including an active customer service email address and telephone number.

7.2.1.2 Chargebacks/Disputes Charges

- a. We may exercise Chargeback on Disputed Charges arising in connection with your provision of payment solutions to End Beneficiaries. You are fully responsible and financially liable for all Transactions and all other issues involving End Beneficiaries.

- b. In addition, we may place you in one of our Chargeback programs. See [Section 5.11, "Fraud Full Recourse Programme"](#).

7.2.2 Additional Requirements for Bill Payment Providers

- a. Bill Payment Providers must comply with the following:
 - i. Do not aggregate Transactions. Each Transaction must be individually Authorised and Submitted.
 - ii. Do not make payments to individuals. Only pay End Beneficiaries who are registered businesses, with the exception of rental payments.
 - iii. Disclose to the Cardmember that you are facilitating a payment, the Transaction involves paying the End Beneficiary, and that you are not the seller of the goods and services.
 - iv. If accepting the Card to facilitate payments on behalf of consumers, only pay End Beneficiaries that are in the industries listed in the [Permitted Industries for Bill Payment Providers Facilitating Consumer Payments](#) table. We may modify these permitted industries at any time at our sole discretion and (without waiving or limiting our other rights and remedies) we may exercise Chargebacks, suspend acceptance of Cards, and/or terminate the Agreement if you breach this requirement.
 - v. If accepting the Card to facilitate payments on behalf of businesses, in addition to prohibited and restricted industries set forth in [Section 6.2, "Prohibited or Restricted Industries"](#), you must not pay End Beneficiaries that are listed in the [Excluded Industries for Bill Payment Providers Facilitating Business Payments](#) table. We may modify these excluded industries at any time at our sole discretion. If you accept the Card to facilitate payments to End Beneficiaries in an excluded industry, we may exercise Chargebacks, suspend acceptance of Cards by you, and/or terminate the Agreement.
 - vi. Facilitate payments only to End Beneficiaries that are located in the same country as you. Cross border payments are not permitted except for EEA Indirect Acceptors, which may make payments to End Beneficiaries that are located in other EEA countries.

Permitted Industries for Bill Payment Providers Facilitating Consumer Payments

MCC	Description
4814	Telecommunications Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic-Stripe-Reading Telephones, and Fax Services
4899	Cable and Other Pay Television Services
4900	Utilities – Electric, Gas, Water, and Sanitary
6300	Insurance Sales, Underwriting, and Premiums
6513	Real Estate Agents and Managers – Rentals
7523	Parking Lots and Garages
7911	Dance Halls, Studios, and Schools
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
8011	Doctors and Physicians – Not Elsewhere Classified
8062	Hospitals
8099	Medical Services and Health Practitioners – Not Elsewhere Classified
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges

MCC	Description
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Trade and Vocational Schools
8299	Schools and Educational Services – Not Elsewhere Classified
8351	Child Care Services
9211	Court Costs, including Alimony and Child Support
9222	Fines
9311	Tax Payments
9399	Government Services – Not Elsewhere Classified

Excluded Industries for Bill Payment Providers Facilitating Business Payments

MCC	Description
3000-3302, 4511	Airline/Charter/Air Carrier
3351-3441, 7512	Car Rental Agencies
3501-3999, 7011	Lodging (Hotels, Motels, Resorts, Central Reservations)
4411	Cruise Lines (including onboard shops)

7.2.3 Additional Requirements for Instalment Payment Providers

- a. Instalment Payment Providers must comply with the following:
 - i. Do not charge the Cardmember interest or finance charges, other than late payment fees.
 - ii. Disclose all material terms of the instalment agreement to the Cardmember including, but not limited to, the amount and frequency of the instalment, and any late payment fees.
 - iii. Provide Transaction details to Cardmembers via mobile application or website about each instalment Transaction, including:
 - a. Description of each individual purchase, including the name of the End Beneficiary
 - b. Date and amount of each individual purchase
 - c. Date and amount of each instalment charge for that individual purchase
 - d. Number of instalments paid by the Cardmember and number of instalments remaining in the series (e.g., "1 of 4")
 - iv. In addition to prohibited and restricted industries set forth in [Section 6.2, "Prohibited or Restricted Industries"](#), do not accept the Card to facilitate payments for End Beneficiaries in industries listed in the [Excluded Industries for Instalment Payment Providers](#) table. We may modify these excluded industries at any time at our sole discretion and (without waiving or limiting our other rights and remedies) we may exercise Chargebacks, suspend acceptance of Cards and/or terminate the Agreement if you breach this requirement.

- v. You must have a direct contract with the End Beneficiary except in the limited circumstance where a third-party acts as your agent to facilitate payments to your End Beneficiaries in which circumstance the following requirements apply.
 - a. You must have a direct contract with your third-party agent.
 - b. You or the third-party agent acting on your behalf must provide End Beneficiary data elements in accordance the *Technical Specifications*. You remain responsible and otherwise liable for your third-party agent's compliance with this requirement and any omission or failure to perform does not relieve you of your obligations to comply with the requirements in this section.
 - c. Notwithstanding the foregoing we reserve the right to revoke this exception at any time at our sole discretion.
- vi. Submit an Authorisation request for each individual instalment Transaction at the time the instalment is due, for the amount of the instalment, not the full purchase amount.
- vii. If there is a Chargeback or Disputed Charge in connection to an instalment Transaction you must not submit an Authorisation request nor submit any further related instalment Transactions for payment until the Chargeback or Disputed Charge is resolved in your favour.
- viii. Facilitate payments only to End Beneficiaries that are located in the same country as you. Cross border payments are not permitted except for EEA Indirect Acceptors, which may make payments to End Beneficiaries that are located in other EEA countries.

Note: Instalments charged by Instalment Payment Providers are not Recurring Billing Transactions.

Excluded Industries for Instalment Payment Providers

MCC	Description
3000-3302, 4511	Airline and Air Carriers
3501-3999, 7011	Lodging Hotels, Motels, and Resorts
3351-3441, 7512	Car Rental Agencies
4411	Cruise Lines (including onboard shops)
8099	Medical Services and Health Practitioners – Not Elsewhere Classified
7280, 8062	Hospitals and Private Hospitals
5976	Orthopedic Goods and Prosthetic Devices
8050	Nursing and Personal Care Facilities
4119	Ambulance Services
0742	Veterinary Services
8071	Medical Dental Laboratories
5122	Drugs, Drug Proprietaries, and Druggists' Sundries
4722	Travel Agencies and Tour Operators
7997	Lifetime Memberships
5968	Long-term Subscriptions
4814	Telecommunications Services
4900	Utilities

MCC	Description
6513	Real Estate Agents and Managers – Rentals
5813	Nightclubs
6300, 6381, 6399	Insurance
6010, 6011	Cash-like transactions
6538	P2P Payments
9222	Fines
9311	Tax Payments

7.2.4 Additional Requirements for Marketplaces

- a. Marketplaces must comply with the following:
 - i. Have a legally enforceable agreement with the End Beneficiary binding the End Beneficiary to the Marketplace’s terms of service for participating in the Marketplace platform
 - ii. Display your name or brand more prominently than the End Beneficiaries on your website or mobile application
 - iii. Provide Transaction details to Cardmembers for each purchase, including:
 - a. A description of each individual purchase, including the name of the End Beneficiary
 - b. Date and amount of each individual purchase
 - iv. In addition to prohibited and restricted industries set forth in [Section 6.2, "Prohibited or Restricted Industries"](#), do not accept the Card to facilitate payments for End Beneficiaries in industries listed in the [Excluded Industries for Marketplace Payments](#) table. We may modify these excluded industries at any time at our sole discretion and (without waiving or limiting our other rights and remedies) we may exercise Chargebacks, suspend acceptance of Cards and/or terminate the Agreement if you breach this requirement.

Excluded Industries for Marketplace Payments

MCC	Description
3000-3302, 4511	Airline/Charter/Air Carrier
3351-3441, 7512	Car Rental Agencies
3501-3999, 7011	Lodging (Hotels, Motels, Resorts, Central Reservations)
4411	Cruise Lines (including onboard shops)

7.2.5 Additional Requirements for Staged Digital Wallet

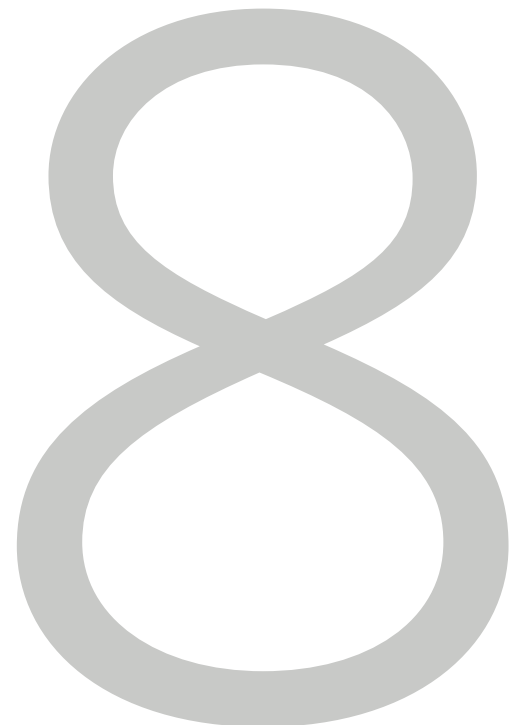
- a. Staged Digital Wallets must comply with the following:
 - i. In addition to prohibited and restricted industries set forth in [Section 6.2, "Prohibited or Restricted Industries"](#), do not accept the Card to facilitate payments for End Beneficiaries in industries listed in the [Excluded Industries for Staged Digital Wallet Payments](#) table. We may modify these excluded industries at any time at our sole discretion and (without waiving or limiting our other rights and remedies) we may exercise Chargebacks, suspend acceptance of Cards, and/or terminate the Agreement if you breach this requirement.

Excluded Industries for Staged Digital Wallet Payments

MCC	Description
3000-3300, 4511	Airline/Charter/Air Carrier
3351-3441, 7512	Car Rental Agencies
3501-3999, 7011	Lodging (Hotels, Motels, Resorts, Central Reservations)
4411	Cruise Lines (including onboard shops)

AMERICAN EXPRESS

Country Specific Policies



 8.1 Country Specific Policies

- a. The table below defines the applicable requirements and thresholds in each Country.
 - i. POS Capability: POS Terminals must be capable and Cards must be accepted in accordance with Chip and/or PIN requirements listed in [Section 2.1, "In-Person Charges"](#).
 - ii. Contact Limit: Maximum Amount for a Contact Transaction with No CVM.
 - iii. Contactless Limit: Maximum Amount for a Contactless Transaction with No CVM
 - iv. Aggregated Limit: Aggregated Charge Limit
 - v. Retention: Record Retention Period
 - vi. FFR: Merchants in these countries are subject to the Fraud Full Recourse Programme (see [Section 5.11, "Fraud Full Recourse Programme"](#).)
 - vii. EMV FLS: Transactions in these countries are subject to the following Chargebacks: EMV counterfeit (ISO 4798) listed as "Counterfeit" and/or EMV Lost/Stolen/Non Received (ISO 4799) listed as "Lost/Stolen".

Country	POS Capability	Contact Limit	Contactless Limit	Aggregated Limit	Retention	FFR	EMV FLS
Section	2.1.1 / 2.1.2	2.1.4	2.1.5	2.3.2	2.5	5.11	5.6.3
Argentina	Chip Only Country	ARS 2,000	ARS 8,000	USD 15	36 months	Y	Counterfeit
Australia	Chip and PIN Country	AUD 100	AUD 200	AUD 15	12 months	Y	Counterfeit
Austria	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	N	Counterfeit, Lost/Stolen
Belgium	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	Y	Counterfeit, Lost/Stolen
Canada	Chip and PIN Country	CAD 50	CAD 250	USD 15	24 months	Y	Counterfeit, Lost/Stolen
Finland	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 10	18 months	Y	Counterfeit, Lost/Stolen
France	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	Y	Counterfeit, Lost/Stolen
Germany	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	N	Counterfeit, Lost/Stolen
Hong Kong (Special Administrative Region of China)	Chip Only Country	HKD 1,000	HKD 1,000	USD 15	12 months	Y	Counterfeit
India	Chip and PIN Country	INR 0	INR 5,000	USD 15	12 months	Y	Counterfeit
Italy	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	Y	Counterfeit, Lost/Stolen
Japan	Chip Only Country	JPY 10,000	JPY 10,000	JPY 1,200	12 months	N	Counterfeit
Luxembourg	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	Y	Counterfeit, Lost/Stolen
Mexico	Chip and PIN Country	MXN 250	MXN 1,500	USD 15	12 months	Y	Counterfeit, Lost/Stolen

Country	POS Capability	Contact Limit	Contactless Limit	Aggregated Limit	Retention	FFR	EMV FLS
Netherlands	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	Y	Counterfeit, Lost/Stolen
New Zealand	Chip and PIN Country	NZD 100	NZD 200	USD 15	12 months	Y	Counterfeit
Singapore	Chip Only Country	SGD 200	SGD 200	USD 15	12 months	Y	Counterfeit
Spain	Chip and PIN Country	EUR 0 ¹	EUR 50	EUR 15	18 months	Y	Counterfeit, Lost/Stolen
Sweden	Chip and PIN Country	SEK 0 ¹	SEK 400	SEK 100	18 months	Y	Counterfeit, Lost/Stolen
Taiwan (Province of China)	Chip Only Country	TWD 3,000	TWD 3,000	USD 15	12 months	Y	Counterfeit
United Kingdom	Chip and PIN Country	GBP 0 ¹	GBP 100	GBP 10	18 months	Y	Counterfeit, Lost/Stolen
United States	Chip and PIN Country	USD 200	USD 200	USD 15	24 months	Y	Counterfeit, Lost/Stolen

¹ Unless it is a Transaction conducted at an unattended terminal for transport fares and parking fees only. The limit for such Transactions will be the corresponding Maximum Amount for a Contactless Transaction with No CVM.

Glossary

In these *Merchant Regulations*, and throughout the Agreement, the following defined terms apply. Other defined terms appear in *italics* in the body of the Agreement and will apply for the whole of this document, not just the provision in which they appear.

Advance Payment Charge

A Charge for which full payment is made in advance of your providing the goods and/or rendering the services to the Cardmember.

Affiliate

Any legal entity that controls, is controlled by, or is under common control with the relevant party, including its subsidiaries.

Affiliate Carriers

Licensed passenger air transport carriers with which an airline merchant has shared designator code agreements and written franchise or similar agreements whereby such carriers (a) operate under a trade name and logo owned by the airline merchant; (b) hold themselves out to the public as being affiliated with the airline merchant; (c) utilise ticket stock bearing the airline merchant's name and identifying number; and (d) are required to comply with operational and customer service standards prescribed by the airline merchant. The Affiliate Carriers of an airline Merchant will be referred to collectively as a Carrier Affiliate Group and it is understood and agreed that the Affiliate Carriers are regional or small carriers.

Agent

A ticket, travel or generated sales agent or other agent, not an employee of Merchant, who sells Merchant's goods and/or services.

Aggregated Charge

A Charge that combines multiple, small purchases or refunds (or both) incurred on a Card into a single, larger Charge before submitting the Charge to us for payment.

Agreement

The agreement pursuant to which you accept American Express Cards and these *Merchant Regulations*, collectively.

American Express Card or Cards

Any card, electronic account access device, other virtual, electronic or physical payment instrument, or service issued or provided by American Express Company, any of its Affiliates or any authorised licensees thereof and bearing any Mark(s) of American Express Company or any of its Affiliates. Card also includes any card or other account access device issued by a Third Party Issuer. The use of the terms "charge" and "credit" in relation to Cards are interchangeable in the Agreement.

American Express SafeKey Programme

An industry standard authentication tool that is designed to provide greater security for online Transactions.

American Express Technical Specifications

See “Specifications” (including, but not limited to, the *American Express Global Credit Authorization Guide*, *Global Financial Submission Guide*, *BIN Range Specifications*, *Global Sponsored Merchant File*, and *Secure File Transfer Protocol Quick Reference Guide*) which we may update from time to time.

Applicable Law

(i) Any law, statute, regulation, ordinance, or subordinate legislation in force from time to time to which you or we or an Affiliate of either is subject, (ii) the common law as applicable to them from time to time, (iii) any court order, judgement, or decree that is binding on them, and (iv) any directive, policy, rule, or order that is binding on them and that is made or given by a regulator or other government or government agency of any Territory or other national, federal, commonwealth, state, provincial, or local jurisdiction.

Application-initiated Charge

A Charge which is made via your application designed specifically for navigation on mobile or tablet devices.

Authorisation

The process for obtaining approval for a Charge, as described in the Agreement, in the form of an approval code number given by us or a third party designated and approved by us from time to time.

Avoidable Chargeback

A Disputed Charge that would have been avoided had our Card acceptance procedures been followed.

Bank Account

An account that you or your Affiliate holds at a bank or other financial institution.

Bank Identification Number (BIN)

A 6-digit number used on Cards to identify the Issuer of the Card and which serves as the first six digits of the Card account number or Token.



Bill Payment Provider

A Merchant that is engaged by Cardmembers to pay a bill on their behalf. Bill Pay Providers (BPPs) charge the Cardmembers' Account and pay eligible End Beneficiaries identified on the bill using another method, such as bank transfer, check/cheque, or wire.

Buyer Initiated Payment (BIP) Transactions

A payment Transaction enabled via a payment instruction file processed through BIP.

Cardholder Data

Has the meaning given to it in the then current Glossary of Terms for the PCI DSS.

Cardholder Verification Method (CVM)

An American Express method by which Cardmember verification is performed to ensure that the person presenting the Card or Mobile Device is the person to whom the application was issued.

Cardmember

The carrier or holder of a Card (whose name may or may not be embossed or otherwise printed on the face of the Card) provided that, where a name is embossed on a Card, the person whose name appears on the Card is the Cardmember.

Cardmember-Initiated Transaction (CIT)

A Transaction which involves direct participation of the Cardmember.

Cardmember Information

Any information about Cardmembers and Card Transactions, including the names, addresses, account numbers, and card identification numbers (CIDs).

Card Company

Us, our Affiliates and licensees that issue the Card.

Card Identification Number (CID)

Any of several values printed on the face of the Card.

Card Not Present Charge

A Charge for which the Card is not presented to you at the point of purchase (e.g., Charges by mail, telephone, over the internet or digitally, including a Digital Wallet Application-initiated Transaction but excluding Digital Wallet Contactless-initiated Transactions).

Card Not Present Chargeback

A Chargeback on a Card Not Present Charge that was disputed as fraudulent.

Card Present Charge

A Charge for which the Card is presented at the point of purchase, including In-Person Charges and Charges made at CATs.

Chargeback

When used as a verb, means our right to: (i) our reimbursement from you for the amount of a Charge, or other amount, which we have paid to you whether by deducting, withholding, recouping from, or otherwise offsetting such amount against our payments hereunder (or debiting your Bank Account), or by notifying you or an Establishment of the obligation to pay us, which must be done promptly and fully; or (ii) our reversal of a Charge for which we have not paid you. When used as a noun, means the amount of a Charge subject to reimbursement from you or reversal. Sometimes called "full recourse" in our materials.

Charge

A payment or purchase made using a Card.

Charge Data / Credit Data

One or more of the data elements listed in [Section 2.4, "Charge or Credit Records"](#).

Charge Record

A record of a Charge that contains Charge Data and complies with our requirements. This is sometimes referred to as Record of Charge or ROC in our materials.

Chip

An integrated microchip embedded on a Card containing Cardmember and account information.

Chip and PIN Country

A Country where the POS System must be capable of processing Chip and PIN Transactions. See [Chapter 8, "Country Specific Policies"](#).

Chip and PIN Transaction

A Chip Card Charge authenticated by a PIN.

Chip Card

A Card that contains an integrated Chip on which data is stored (including Cardmember Information), which an enabled POS System can read in order to facilitate the processing of the Charge. Sometimes called a "smart card", an "EMV Card", or an "ICC" or "integrated circuit card" in our materials.

Chip Card Data

The information contained in the Chip on a Chip Card that is used to process Transactions.

Chip-Enabled Device

A point-of-sale device having a valid and current EMVCo (www.emvco.com) approval/certification that is capable of processing AEIPS compliant Chip Card Transactions.

Chip Only Country

A country where the POS System must be capable of processing Chip Card Transactions that are not required to be authenticated by a PIN.

Consumer Device Cardmember Verification Method (CDCVM)

An American Express approved and recognised Cardmember verification method whereby the Cardmember's credentials are verified on a Mobile Device and provided to an American Express issuer in the Charge Authorisation.

Consumer-Presented Quick Response (CPQR)

A Transaction where a Cardmember uses the Issuer application on a Mobile Device to generate a QR Code that is scanned at a POS device.

Contactless

A Transaction environment in which a Card or Mobile Device is enabled with a radio frequency component to communicate with a radio frequency-enabled POS device to initiate a Transaction.

Contactless Technology

Any technology which allows the transfer of Charge Data from a Chip Card or Mobile Device to a POS System on a Contactless basis in respect of an In-Person Charge.

Covered Parties

Any or all of your employees, agents, representatives, subcontractors, Processors, Service Providers, providers of your point-of-sale equipment (POS) or POS Systems or payment processing solutions, Entities associated with your American Express Merchant Account, and any other party to whom you may provide Cardholder Data or Sensitive Authentication Data (or both) access in accordance with the Agreement. Sometimes called "Vendors" in our materials.



Credentials-on-File

Any Cardmember account data, including, but not limited to, PAN or Token, that is stored by Merchants. Merchants may store Credentials-on-File to initiate Merchant-Initiated Transactions and Cardmembers may use their Credential-on-File to initiate Cardmember-Initiated Transactions.

Credit

The amount of the Charge that you refund to Cardmembers for purchases or payments made using a Card.

Credit Record

A record of a Credit that contains Charge Data and complies with our requirements.

Cryptocurrency

A digital Token recognised as a medium of exchange, unit and/or store of value that employs blockchain technology and cryptography to submit and verify Transactions denominated in the digital Token.

Customer Activated Terminal (CAT)

An unattended POS system (e.g., a 'pay at pump' fuel dispenser or a vending machine). Sometimes called "Self-Service Terminals" in our materials.

Data Security Operating Policy (DSOP)

The American Express data security policy, as described in the [Data Security Operating Policy \(DSOP\)](#), of the *International Merchant Regulations*.

Debit Card

Any Card that accesses a demand deposit, current, savings, or similar account, excluding any Card bearing a Third Party Issuer's name or Marks without the Marks of American Express. A Transaction is settled from the accessed account. A Debit Card is not a Prepaid Card.

Delayed Delivery Charge

A single purchase for which you must create and submit two separate Charge Records. The first Charge Record is for the deposit or down payment, and the second Charge Record is for the balance of the purchase.

Digital Delivery Transaction

The purchase of goods or services online or digitally and digitally delivered (e.g., images, apps or software downloads). Sometimes called "Internet Electronic Delivery Transaction" in our materials.

Digital Goods or Services

Digital merchandise or services downloaded or accessed via Internet or another file transfer process (e.g., movies, applications, games, virus scanning software).

Digital Order

Charge Data that is taken via a website payment page, over the internet, email, intranet, extranet, EDI, or other digital network in payment for goods or services. This includes Internet Charges and Application-initiated Charges. Sometimes called "Internet Order" in our materials.

Digital Wallet Application-initiated Transaction

A Transaction initiated by a digital wallet utilising a browser or merchant application within the Mobile Device, and not via Contactless Technology.

Digital Wallet Contactless-initiated Transaction

A Contactless Transaction initiated by a digital wallet within a Mobile Device via the Contactless interface at an Expresspay-enabled point of sale device.

Discount

An amount that we charge for accepting the Card as set out in your Application or elsewhere in the Agreement, the amount of which is: (i) a percentage of the face amount of the Charge (Discount Rate); (ii) a flat per-transaction fee; (iii) an annual fee; or (iv) any combination of (i) to (iii). Sometimes called "Discount Rate", "Merchant Fee", "Merchant Service Fee", or "Service Fee" in our materials.

Disputed Charge

Any Charge (or part thereof) about which a claim, complaint, or question has been brought.

E-commerce

Electronic commerce is the buying or selling of physical or Digital Goods or Services using the Internet or an electronic network.

E-commerce Transaction

The purchasing of physical or Digital Goods or Services using the Internet, an application, or electronic network on either a personal computer or Mobile Device including, but not limited to, the Internet Transactions or Digital Wallet Application-initiated Transactions.

Electronic Commerce Indicator (ECI)

A data element related to a SafeKey Charge indicating the outcome of the SafeKey Authentication.

EMV Specifications

The specifications issued by EMVCo, LLC, which are available at www.emvco.com.



End Beneficiary

A third-party entity that receives payments from an Indirect Acceptor. The End Beneficiary does not receive Card information from the Indirect Acceptor. An End Beneficiary may also separately be a Merchant that directly accepts the Card.

Establishment

Each of your and your Affiliates' locations, shops, outlets, websites, digital networks, and all other points of sale using any methods for selling goods and services, including methods that you adopt in the future. Sometimes also referred to as a "Merchant", "SE" or "Service Establishment" in our materials.

Establishment Number

The unique number we assign to each Establishment. If you have more than one Establishment, we may assign to each a separate Establishment Number. Sometimes called "Merchant Number" or "SE Number" in our materials.

Estimated Authorisation

An Authorisation for an estimated amount that differs from the final submission amount.

Expresspay

A programme within American Express for facilitating Contactless Transactions between a Chip Card or Mobile Device containing an Expresspay Application and an Expresspay-enabled POS device.

Floor Limit

A Charge amount above which you must obtain an Authorisation.

Folio

A purchase authorisation form generated by a cruise line merchant which itemises goods and services purchased by a customer that are sold onboard the cruise line merchant's ships, by shops onboard ships operated by the cruise line merchant, or by shipboard shops operated by others where the cruise line merchant is the merchant of record.

Fraud Full Recourse Programme

A programme that allows us to exercise our Chargeback rights without first sending an inquiry any time a Cardmember disputes a Charge for any reason based on actual or alleged fraud without the right to request a reversal of our decision to exercise our Chargeback rights.

Fraud to Sales Ratio

Calculation of total fraud as compared to your total charge volume for a specified period of time, as determined by American Express according to the parameters contained in the relevant *SafeKey Implementation Guide*.



Indirect Acceptor

A payment intermediary that contracts with American Express to facilitate payments to multiple, eligible third-party End Beneficiaries. The Indirect Acceptor accepts the Card, but does not send Card information to the End Beneficiary and pays eligible End Beneficiaries using another method, such as bank transfer, check/cheque, or wire.

In-Person Charge

A Charge for which the physical Card or, in the case of Digital Wallet Contactless-initiated Transactions, Mobile Device is presented at the point of sale, including Charges made at CATs. Sometimes called a "Card Present Charge" in our materials.



Instalment Payment Provider

A Merchant offering Cardmembers the ability to pay for purchases made at an End Beneficiary in instalments over a fixed period.

Internet Charge

A charge which is made through your website or the relevant website of your Establishments over the Internet via a web browser. This excludes Application-initiated Charges.

Internet Electronic Delivery

Delivery of Digital Goods or Services purchased on the internet via an internet or an electronic network download or another file transfer process (e.g., images or software download).

Issuer

Any Entity (including American Express and its Affiliates) licensed by American Express or an American Express Affiliate to issue Cards and to engage in the Card issuing business.

Issuer Originated Payment (IOP) Transactions

A Transaction initiated by Cardmembers, using a payment solution provided by their Issuer to send funds to pay Service Establishments.

Local Currency

The currency of the Country in which a Charge is incurred, or Credit is made.



Marketplace

A Merchant that offers Cardmembers the ability to purchase from multiple End Beneficiaries on their prominently branded platform (i.e. website or mobile application) and pay for such purchases on the same platform.

Marks

Names, logos, domain names, service marks, trademarks, trade names, taglines, or other proprietary designations.

Maximum Amount for a Contactless Transaction with No CVM

The maximum amount of the Charge that may be processed using Contactless Technology.

Merchant Account

An account established with us upon entering into the Agreement.

Merchant Category Code (MCC)

Four (4) digit code used to identify the industry in which the Merchant is doing business.

Merchant-Initiated Transaction (MIT)

A Transaction based on a prior agreement between Cardmember and Merchant that is initiated by the Merchant without direct participation from the Cardmember, through Merchant use of Credentials-on-File.

Merchant-Presented Quick Response (MPQR)

A Transaction initiated by a Cardmember using the Issuer application on a Mobile Device to capture a Merchant-Presented QR Code.

Mobile Device

An electronic device recognised by American Express that is enabled to initiate a Digital Wallet Payment. This includes, but is not limited to, mobile telephones, tablet computers, and wearable electronic devices.

Mobile Point of Sale (MPOS)

A system comprising of a commercial off-the-shelf mobile computing device with cellular or Wi-Fi data connectivity (such as a phone, tablet, or laptop) that may be used in conjunction with a Card-reading peripheral to accept contact and/or Contactless Transactions.

No CVM Programme

A programme that allows an Establishment to not request a CVM from Cardmembers.

Non-Chip Card

A card that does not have an integrated microchip embedded on containing Cardmember and account information.

Non-Chip Country

A country where a Chip or Chip and PIN Transaction is not required.

Original Transaction Identifier (O-TID)

A Transaction Identifier (TID) generated by the AEGN during an Authorisation Request for a Cardmember-Initiated Transaction which links all subsequent Merchant-Initiated Transactions back to the original Cardmember-Initiated Transaction.

Other Agreement

Any agreement, other than the Agreement, between (i) you or any of your Affiliates and (ii) us or any of our Affiliates.

Other Payment Products

Any other charge, credit, debit, deferred debit, stored value, smart cards, other payment cards, other foreign currency accounts, account access devices, or any other payment instruments, services or products other than the Card.

Payment Application

Has the meaning given to it in the then current Glossary of Terms for PCI DSS, which is available at www.pcisecuritystandards.org.



Payment Facilitator

An entity whose business model provides that it accepts the Card on behalf of third parties (Sponsored Merchants). Formerly referred to as "Payment Aggregators", "Payment Service Provider" or "PSP" in our materials.



Payment Services

The provision of payment services in connection with Transactions between Cardmembers and Sponsored Merchants whereby you, the Entity providing such services (and not the Sponsored Merchant), are the Merchant of record, submit Transactions under your Merchant Number and receive payment from us for Charges (among other things).

PCI-Approved

A PIN Entry Device or a Payment Application (or both) that appears at the time of deployment on the list of approved companies and providers maintained by the PCI Security Standards Council, LLC, which is available at www.pcisecuritystandards.org.

PCI PIN Security Requirements

The Payment Card Industry PIN Security Requirements, which is available at www.pcisecuritystandards.org.



Peer to Peer

A Merchant offering a service through a payment application that enables a transfer of funds to and from its registered users (P2P Transactions do not include a transfer of funds for the purchase of goods or services).

Personal Information

Information about an individual that is collected or held by you in the course of performing the Agreement and has the meaning given to it under the Privacy Laws. Personal Information includes but is not limited to information you receive or access about American Express Cardmembers or information we receive or access about you (if you are a person) and any individual employed by you whose details are provided to us as part of the Application or in the course of your acceptance of the Card.

PIN

Personal Identification Number.

PIN Entry Device

Has the meaning given to it in the then current Glossary of Terms for the Payment Card Industry PIN Transaction Security (PTS) Point of Interaction (POI), Modular Security Requirements, which is available at www.pcisecuritystandards.org.

Point of Sale (POS) System

An information processing system or equipment, including a terminal, personal computer, electronic cash register, Contactless reader, Mobile Point of Sale (MPOS), or payment engine or process, used by a Merchant, to obtain authorisations or to collect Transaction data, or both.

Point-to-Point Encryption (P2PE)

A solution that cryptographically protects account data from the point where a merchant accepts the payment card to the secure point of decryption.

Prepaid Card

Any Card marked or denoted as "prepaid" or bearing such other identifier as we may notify you from time to time.

Primary Account Number (PAN)

A series of digits used to identify a customer relationship. The assigned number identifies both the Card issuer and Cardmember.

Privacy Laws

The Act on the protection of Personal Information and any legal or regulatory requirement in Japan or elsewhere which relates to privacy or the protection of Personal Information and which American Express or you must observe.

Processor or Processing Agent

A third party intermediary retained by you that we have approved for obtaining Authorisations from and submitting Charges and Credits to us.

Quick Response (QR) Code

A two-dimensional static or dynamic machine-readable barcode containing data that can be extracted and used for a specific purpose, such as enabling a digital payment.

Record Retention Period

The amount of time you are required to retain the original or electronically stored Charge Record or Credit Record, and all documents and data evidencing a Transaction, as notified from time to time.

Recurring Billing Charges

An option offered to Cardmembers to make recurring Charges automatically for a series of separate purchases or payments.

Response Timeframe

The amount of time you are required to provide a response containing the information we require after we contact you, as notified from time to time.

Rights-holder

A natural or legal person having the legal standing and authority to assert a copyright, trademark or other intellectual property right.

Risk-Mitigating Technology

Technology solutions that improve the security of American Express Cardholder Data and Sensitive Authentication Data, as determined by American Express. To qualify as a Risk Mitigating Technology, you must demonstrate effective utilisation of the technology in accordance with its design and intended purpose. Examples include: EMV, Point-to-Point Encryption, and tokenisation.

SafeKey Attempted

The Merchant requested authentication of the Cardmember in accordance with the AESK Programme and received proof of attempt, i.e., ECI 6, from either the Issuer or American Express Network. For the purposes of this definition, a response indicating "unable to authenticate", i.e., ECI 7, is not considered proof of attempt.

SafeKey Authentication

The Merchant requested authentication of the Cardmember in accordance with the AESK programme and received proof of authentication, i.e., ECI 5, from either the Issuer or American Express Network.

SafeKey Charge

A Charge that has been authenticated via the SafeKey Programme.

Service Providers

Authorised processors, third party processors, gateway providers, integrators of POS Systems, and any other providers to Merchants of POS Systems, or other payment processing solutions or services.

Specifications

The set of mandatory, conditional, and optional requirements related to connectivity to the American Express network and electronic Transaction processing, including Authorisation and submission of Transactions, either available at www.americanexpress.com/merchantspecs or upon request from your American Express representative, and which we may update from time to time. Sometimes called "American Express Technical Specifications" or "Technical Specifications" in our materials.

Sponsored Merchant

Any third-party Entity (or seller of goods) appointed by you and who has executed a Sponsored Merchant Agreement.

Sponsored Merchant Data

The mandatory, conditional, and optional requirements including, but not limited to names, postal and email addresses, tax ID numbers, names and social security numbers of the authorised signer of Sponsored Merchants, and similar identifying information about Sponsored Merchants, as set forth in the *American Express Technical Specifications*. For clarification, Sponsored Merchant Data does not include Transaction Data.

Sponsored Merchant Information Interface

Any format (including, but not limited to data files transmitted by secure file transfer protocol (SFTP), application programming interfaces (APIs), or through other methods) containing the Sponsored Merchant Data requirements set forth in the *American Express Technical Specifications*. The *Global Sponsored Merchant File* and Sponsored Merchant Acquisition API are examples of Sponsored Merchant Information Interface formats.

Sponsored Merchant Prospect

Any third-party seller of goods and services that either: (i) does not accept the Card and which operates one or more Sponsored Merchant websites or other Establishments, or (ii) accepts the Card with respect to its existing methods for selling goods and services but also proposes to submit Transactions through a Payment Facilitator and/or (iii) meets any other criteria specified by American Express from time to time.



Staged Digital Wallet

A Merchant with a payment platform (i.e. website or mobile application) that allows Cardmembers to use a Card to fund a purchase in real time to an End Beneficiary for purchases.



Stored Value Digital Facility (SVDF)

A Merchant offered feature that allows funds to be loaded into a digital wallet for subsequent payments. This includes purchases of Goods and Services at single or multiple payment acceptors.

Strong Customer Authentication (SCA)

Authentication based on the use of two or more elements that are independent, in that the breach of one element does not compromise the reliability of any other element, with the elements falling into two or more of the following categories: (i) something known only by the Cardmember, (ii) something held only by the Cardmember, and (iii) something inherent to the Cardmember.

Third Party Issuer

Any other third party card issuer whose card you agree to accept under the Agreement.

Token

A surrogate value that replaces the PAN.

Transaction

A Charge or Credit completed by the means of a Card.

Transmission Data

The same as [Cardholder Data](#) except for the requirements to include: Cardmember name, Expiration Date, the Cardmember's signature (if obtained); and the words "No Refund" if the Merchant has a no refund policy.



Virtual Currency

A financial currency unit not issued by a national monetary union. Virtual Currencies may be accepted as a medium of exchange or monetary value transfer between two (2) or more individuals or Entities but may not have all the attributes of a real currency.

we, our, and us

The American Express corporate entity applicable for your country as defined in the Agreement.

you and your

The company, partnership, sole trader or other legal entity accepting Cards under the Agreement and its Affiliates conducting business in the same industry and their respective Establishments.

Data Security Operating Policy (DSOP)

Change Icons

Important updates are listed in the Summary of Changes Table and also indicated in the *DSOP* with a change icon. A change icon alongside the title of a section or subsection denotes revised, added, or removed text from the section or subsection. Changes in the *DSOP* are indicated with a change icon as shown here.



Summary of Changes Table

Important updates are listed in the following table and are also indicated in the *DSOP* with a change icon.

Section/Subsection	Description of Change
Global Changes	<ul style="list-style-type: none">• Updated references to PCI Compliance Vendor.• Aligned verbiage throughout to PCI Standards.

What to do if you have a Data Incident?

Please follow these steps if you have identified a Data Incident at your business.



Step 1:

Fill out the [Merchant Data Incident Initial Notice Form](#) and email to EIRP@aexp.com within 72 hours after the Data Incident is discovered.



Step 2:

Conduct a thorough investigation; this may require you to hire a [Payment Card Industry \(PCI\) Forensic Investigator](#).



Step 3:

Promptly provide us with all compromised American Express® Card numbers.



Step 4:

Work with us to help resolve any issues arising from the Data Incident.

View [Section 3, "Data Incident Management Obligations"](#) for more details on Data Incident Management Obligations.

Have more questions?

US: (888) 732-3750 (toll free)

International: +1 (602) 537-3021

EIRP@aexp.com

As a leader in consumer protection, American Express has a long-standing commitment to protect Cardholder Data and Sensitive Authentication Data, ensuring that it is kept secure.

Compromised data negatively impacts consumers, Merchants, Service Providers, and card issuers. Even one incident can severely damage a company's reputation and impair its ability to effectively conduct business. Addressing this threat by implementing security operating policies can help improve customer trust, increase profitability, and enhance a company's reputation.

American Express knows that our Merchants and Service Providers (collectively, you) share our concern and requires, as part of your responsibilities, that **you** comply with the data security provisions in your **Agreement** to accept (in the case of Merchants) or process (in the case of Service Providers) the American Express® Card (each, respectively, the Agreement) and this Data Security Operating Policy, which we may amend from time to time. These requirements apply to all your equipment, systems, and networks (and their components) on which encryption keys, Cardholder Data, or Sensitive Authentication Data (or a combination of those) are stored, processed, or transmitted.

Capitalised terms used but not defined herein have the meanings ascribed to them in the glossary at the end of this policy.

Section 1 Targeted Analysis Programme (TAP)

Cardholder Data compromises may be caused by data security gaps in your Cardholder Data Environment (CDE).

Examples of Cardholder Data compromise include, but are not limited to:

- **Common Point of Purchase (CPP):** American Express Cardmembers report fraudulent Transactions on their Card accounts and are identified and determined to have originated from making purchases at your Establishments.
- **Card Data found:** American Express Card and Cardholder Data found on the world wide web linked to Transactions at your Establishments.
- **Malware suspected:** American Express suspects you are using software infected with or vulnerable to malicious code.

TAP is designed to identify potential Cardholder Data compromises.

You must, and you must cause your Covered Parties to, comply with the following requirements upon notification from American Express, of a potential Cardholder Data compromise.

- You must promptly review your CDE for data security gaps and remediate any findings.
 - You must cause your third-party vendor(s) to conduct a thorough investigation of your CDE if outsourced.
- You must provide a summary of action taken or planned after your review, evaluation and/or remediation efforts upon notification from American Express.
- You must provide updated PCI DSS validation documents in accordance with [Section 5, "Important Periodic Validation of your Systems"](#).
- As applicable, you must engage a qualified PCI Forensic Investigator (PFI) to examine your CDE if you or your Covered Party:
 - Cannot resolve the Cardholder Data compromise within a reasonable period of time, as determined by American Express, or
 - Confirm that a Data Incident has occurred and comply with the requirements set forth in [Section 3, "Data Incident Management Obligations"](#).

TAP Non-Compliance Fee

Description	Level 1 Merchant or Level 1 Service Provider	Level 2 Merchant or Level 2 Service Provider	Level 3 or Level 4 Merchant
Non-compliance fee may be assessed when TAP obligations are not satisfied by the first deadline.	USD \$25,000	USD \$5,000	USD \$1,000
Non-compliance fee may be assessed when TAP obligations are not satisfied by the second deadline.	USD \$35,000	USD \$10,000	USD \$2,500
Non-compliance fee may be assessed when TAP obligations are not satisfied by the third deadline. NOTE: <i>Non-compliance fees may continue to be applied until the obligations are met or TAP is resolved.</i>	USD \$45,000	USD \$15,000	USD \$5,000

If your TAP obligations are not satisfied, then American Express has the right to impose the Non-compliance fees cumulatively, withhold payments, and/or terminate the Agreement.

Section 2 Standards for Protection of Encryption Keys, Cardholder Data, and Sensitive Authentication Data

You must, and you must cause your Covered Parties to:

- store Cardholder Data only to facilitate American Express Card Transactions in accordance with, and as required by, the Agreement.
- comply with the current PCI DSS and other PCI SSC Requirements applicable to your processing, storing, or transmitting of Cardholder Data or Sensitive Authentication Data no later than the effective date for implementing that version of the applicable requirement.
- use, when deploying new or replacement PIN Entry Devices or Payment Applications (or both), in attended locations, only those that are PCI-Approved.

You must protect all American Express Charge records, and Credit records retained pursuant to the Agreement in accordance with these data security provisions; you must use these records only for purposes of the Agreement and safeguard them accordingly. You are financially and otherwise liable to American Express for ensuring your Covered Parties' compliance with these data security provisions (other than for demonstrating your Covered Parties' compliance with this policy under [Section 5, "Important Periodic Validation of your Systems"](#), except as otherwise provided in that section).

Section 3 Data Incident Management Obligations

You must notify American Express immediately and in no case later than seventy-two (72) hours after discovery of a Data Incident.

To notify American Express, contact the American Express Enterprise Incident Response Programme (EIRP) at +1 (602) 537-3021 (+ indicates International Direct Dial "IDD" prefix, International toll applies), or email at EIRP@aexp.com. You must designate an individual as your contact regarding such Data Incident. In addition:

- You must conduct a thorough forensic investigation of each Data Incident.
- For Data Incidents involving 10,000 or more unique Card Numbers, you must engage a PCI Forensic Investigator (PFI) to conduct this investigation within five (5) days following discovery of a Data Incident.
- The unedited forensic investigation report must be provided to American Express within ten (10) business days of its completion.

- You must promptly provide to American Express all Compromised Card Numbers. American Express reserves the right to conduct its own internal analysis to identify Card Numbers involved in the Data Incident.

Forensic investigation reports must be completed using the current Forensic Incident Final Report Template available from PCI. Such report must include forensic reviews, reports on compliance, and all other information related to the Data Incident; identify the cause of the Data Incident; confirm whether or not you were in compliance with the PCI DSS at the time of the Data Incident; and verify your ability to prevent future Data Incidents by (i) providing a plan for remediating all PCI DSS deficiencies, and (ii) participating in the American Express compliance programme (as described below). Upon American Express' request, you shall provide validation by a Qualified Security Assessor (QSA) that the deficiencies have been remediated.

Notwithstanding the foregoing paragraphs of this [Section 3, "Data Incident Management Obligations"](#):

- American Express may, in its sole discretion, require you to engage a PFI to conduct an investigation of a Data Incident for Data Incidents involving less than 10,000 unique Card Numbers. Any such investigation must comply with the requirements set forth above in this [Section 3, "Data Incident Management Obligations"](#) and must be completed within the timeframe required by American Express.
- American Express may, in its sole discretion, separately engage a PFI to conduct an investigation for any Data Incident and may charge the cost of such investigation to you.

You agree to work with American Express to rectify any issues arising from the Data Incident, including consulting with American Express about your communications to Cardmembers affected by the Data Incident and providing (and obtaining any waivers necessary to provide) to American Express all relevant information to verify your ability to prevent future Data Incidents in a manner consistent with the Agreement.

Notwithstanding any contrary confidentiality obligation in the Agreement, American Express has the right to disclose information about any Data Incident to Cardmembers, Issuers, other participants on the American Express Network, and the general public as required by Applicable Law; by judicial, administrative, or regulatory order, decree, subpoena, request, or other process; in order to mitigate the risk of fraud or other harm; or otherwise to the extent appropriate to operate the American Express Network.

Section 4 Indemnity Obligations for a Data Incident

Your indemnity obligations to American Express under the Agreement for Data Incidents shall be determined, without waiving any of American Express' other rights and remedies, under this [Section 4, "Indemnity Obligations for a Data Incident"](#). In addition to your indemnity obligations (if any), you may be subject to a Data Incident non-compliance fee as described below in this [Section 4, "Indemnity Obligations for a Data Incident"](#).

For Data Incidents that involve:

- 10,000 or more American Express Card Numbers with either of the following:
 - Sensitive Authentication Data, or
 - Expiration Date

you shall compensate American Express at the rate of \$5 USD per account number.

However, American Express will not seek indemnification from you for a Data Incident that involves:

- less than 10,000 American Express Card Numbers, or
- more than 10,000 American Express Card Numbers, if you meet the following conditions:
 - you notified American Express of the Data Incident pursuant to this [Section 4, "Indemnity Obligations for a Data Incident"](#),
 - you were in compliance at the time of the Data Incident with the PCI DSS (as determined by the PFI's investigation of the Data Incident), and
 - the Data Incident was not caused by your wrongful conduct or that of your Covered Parties.

Notwithstanding the foregoing paragraphs of this [Section 4, "Indemnity Obligations for a Data Incident"](#), for any Data Incident, regardless of the number of American Express Card Numbers, you shall pay American Express a Data Incident non-compliance fee not to exceed \$100,000 USD per Data Incident (as determined by American Express in its sole discretion) in the event that you fail to comply with any of your obligations set forth in

[Section 3, "Data Incident Management Obligations"](#). For the avoidance of doubt, the total Data Incident non-compliance fee assessed for any single Data Incident shall not exceed \$100,000 USD.

American Express will exclude from its calculation any American Express Card Account Number that was involved in a prior Data Incident indemnity claim made within the twelve (12) months prior to the Notification Date. All calculations made by American Express under this methodology are final.

American Express may bill you for the full amount of your indemnity obligations for Data Incidents or deduct the amount from American Express' payments to you (or debit your Bank Account accordingly) pursuant to the Agreement.

Your indemnity obligations for Data Incidents hereunder shall not be considered incidental, indirect, speculative, consequential, special, punitive, or exemplary damages under the Agreement; provided that such obligations do not include damages related to or in the nature of lost profits or revenues, loss of goodwill, or loss of business opportunities.

In its sole discretion, American Express may reduce the indemnity obligation for Merchants solely for Data Incidents that meet each of the following criteria:

- Applicable Risk-Mitigating Technologies were used prior to the Data Incident and were in use during the entire Data Incident Event Window,
- A thorough investigation in accordance with the PFI programme was completed (unless otherwise previously agreed in writing),
- Forensic report clearly states the Risk-Mitigating Technologies were used to process, store, and/or transmit the data at the time of the Data Incident, and
- You do not store (and did not store throughout the Data Incident Event Window) Sensitive Authentication Data or any Cardholder Data that has not been made unreadable.

Where an indemnity reduction is available, the reduction to your indemnity obligation (excluding any non-compliance fees payable), is determined as follows:

Indemnity Obligation Reduction	Required Criteria
Standard Reduction: 50%	>75% of total Transactions processed on Chip Enabled Devices ¹ OR
	Risk-Mitigating Technology in use at >75% of Merchant locations ²
Enhanced Reduction: 75% to 100%	>75% of all Transactions processed on Chip Enabled Devices ¹ AND another Risk-Mitigating Technology in use at >75% of Merchant locations ²

¹ As determined by American Express internal analysis

² As determined by PFI investigation

- The Enhanced Reduction (75% to 100%) shall be determined based on the lesser of the percentage of Transactions using Chip Enabled Devices AND Merchant locations using another Risk-Mitigating Technology. The examples below illustrate the calculation of the indemnity reduction.
- To qualify as using a Risk-Mitigating Technology, you must demonstrate effective utilisation of the technology in accordance with its design and intended purpose. For example, deploying Chip Enabled Devices and processing Chip Cards as Magnetic Stripe or Key Entered Transactions, is NOT an effective use of this technology.
- The percentage of locations that use a Risk-Mitigating Technology is determined by PFI investigation.
- The reduction in the indemnity obligation does not apply to any non-compliance fees payable in relation to the Data Incident.

Enhanced Indemnity Obligation Reduction

Ex.	Risk- Mitigating Technologies in use	Eligible	Reduction
1	80% of Transactions on Chip Enabled Devices	No	50%: Standard Reduction (less than 75% use of Risk-Mitigating Technology does not qualify for Enhanced Reduction) ¹
	0% of locations use other Risk-Mitigating Technology		
2	80% of Transactions on Chip Enabled Devices	Yes	77%: Enhanced Reduction (based on 77% use of Risk-Mitigating Technology)
	77% of locations use other Risk-Mitigating Technology		
3	93% of Transactions on Chip Enabled Devices	Yes	93%: Enhanced Reduction (based on 93% of Transactions on Chip Enabled Devices)
	100% of locations use other Risk-Mitigating Technology		
4	40% of Transactions on Chip Enabled Devices	No	50%: Standard Reduction (less than 75% of Transactions on Chip Enabled Devices does not qualify for Enhanced Reduction)
	90% of locations use other Risk-Mitigating Technology		

¹ A Data Incident involving 10,000 American Express Card Accounts, at a rate of \$5 USD per account number (10,000 x \$5 = \$50,000 USD) may be eligible for a reduction of 50%, reducing the Indemnity Obligations from \$50,000 USD to \$25,000 USD, excluding any non-compliance fees.

Section 5 Important Periodic Validation of your Systems

You must take the following actions to validate under PCI DSS annually and every 90 days as described below, the status of your and your Franchisees' equipment, systems, and/or networks (and their components) on which Cardholder Data or Sensitive Authentication Data are stored, processed, or transmitted.

There are four actions required to complete validation:

[Action 1:](#) Participate in American Express' PCI compliance programme ("the Programme") under this policy.

[Action 2:](#) Understand your Merchant Level and Validation Requirements.

[Action 3:](#) Complete the Validation Documentation that you must send to American Express.

[Action 4:](#) Send the Validation Documentation to American Express within the prescribed timelines.

Action 1: Participate in American Express' Compliance Programme under this Policy

Level 1 Merchants, Level 2 Merchants, and all Service Providers, as described below, must participate in the Programme under this policy. American Express may designate, at our sole discretion, specific Level 3 and Level 4 Merchants to participate in the Programme under this policy.

Merchant and Service Providers required to participate in the Programme must enrol in the Portal provided by the Programme Administrator selected by American Express within the prescribed timelines.

- You must accept all reasonable terms and conditions associated with the use of the Portal.

- You must assign and provide accurate information for at least one data security contact within the Portal. Required data elements include:
 - full name
 - email address
 - telephone number
 - physical mailing address
- You must provide updated or new contact information for the assigned data security contact within the Portal when the information changes.
- You must ensure your systems are updated to allow service communications from the Portal's designated domain.

Your failure to provide or maintain current data security contact information or enable email communications will not affect our rights to assess fees.

Action 2: Understand your Merchant Level and Validation Requirements

There are four Merchant Levels applicable to Merchants and two Levels applicable to Service Providers based on your volume of American Express Card Transactions.

- For Merchants, this is the volume submitted by their Establishments that roll up to the highest American Express Merchant account level.*
- For Service Providers, this is the sum of volume submitted by the Service Provider and Entities Service Provider to whom you provide services.

Buyer Initiated Payments (BIP) Transactions are not included in the volume of American Express Card Transactions to determine Merchant Level and validation requirements. You will fall into one of the Merchant Levels specified in the Merchant and Service Provider tables below.

* In the case of Franchisors, this includes volume from their Franchisee Establishments. Franchisors who mandate that their Franchisees use a specified Point of Sale (POS) System or Service Provider also must provide validation documentation for the affected Franchisees.

Merchant Validation Documentation Requirements

Merchants (not Service Providers) have four possible Merchant Level classifications. After determining the Merchant level from the list below, see the Merchant Table to determine validation documentation requirements.

- **Level 1 Merchant** – 2.5 million American Express Card Transactions or more per year; or any Merchant that American Express otherwise, in its discretion, assigns a Level 1.
- **Level 2 Merchant** – 50,000 to 2.5 million American Express Card Transactions per year.
- **Level 3 Merchant** – 10,000 to 50,000 American Express Card Transactions per year.
- **Level 4 Merchant** – Less than 10,000 American Express Card Transactions per year.

Merchant Table

Merchant Level/ Annual American Express Transactions	Validation Documentation		
	Report on Compliance Attestation of Compliance (ROC AOC)	Questionnaire Attestation of Compliance (SAQ AOC) AND Quarterly External Network Vulnerability Scan (Scan)	STEP Attestation for eligible Merchants
Level 1/ 2.5 million or more	Mandatory	Not applicable	Optional with approval from American Express (replaces ROC)
Level 2/ 50,000 to 2.5 million	Optional	SAQ AOC mandatory (unless submitting a ROC AOC); scan mandatory with certain SAQ types	Optional (replaces SAQ and network scan or ROC)
Level 3/ 10,000 to 50,000	Optional	SAQ AOC optional (mandatory if required by American Express); scan mandatory with certain SAQ types	Optional (replaces SAQ and network scan or ROC)
Level 4/ 10,000 or less	Optional	SAQ AOC optional (mandatory if required by American Express); scan mandatory with certain SAQ types	Optional (replaces SAQ and network scan or ROC)

* For the avoidance of doubt, Level 3 and Level 4 Merchants need not submit Validation Documentation unless required in American Express' discretion, but nevertheless must comply with, and are subject to liability under all other provisions of this Data Security Operating Policy.

American Express reserves the right to verify the completeness, accuracy, and appropriateness of your PCI Validation Documentation. American Express may require you to provide additional supporting documents for evaluation in support of this purpose. Additionally, American Express has the right to require you to engage a PCI Security Standards Council approved QSA or PFI subject to our approval.

Security Technology Enhancement Programme (STEP)

Merchants that are compliant with PCI DSS may, at American Express' discretion, qualify for American Express' STEP if they deploy certain additional security technologies throughout their Card processing environments. STEP applies only if the Merchant has not experienced a Data Incident in the previous 12 months and if 75% of all Merchant Card Transactions are performed using a combination of the following enhanced security options:

- **EMV, EMV Contactless or Digital Wallet** – on an active Chip-Enabled Device having a valid and current EMVCo (www.emvco.com) approval/certification and capable of processing AEIPS compliant Chip Card Transactions. (U.S. Merchants must include Contactless)
- **Point-to-Point Encryption (P2PE)** – communicated to the Merchant's processor using a PCI-SSC-approved or QSA-approved Point-to-Point Encryption system
- **Tokenised** – the implemented tokenisation solution must:
 - meet EMVCo specifications,
 - be secured, processed, stored, transmitted, and wholly managed by a PCI compliant third-party service provider, and
 - the Token cannot be reversed to reveal unmasked Primary Account Numbers (PANs) to the Merchant.

Merchants eligible for STEP have reduced PCI Validation Documentation requirements, as further described in [Action 3: "Complete the Validation Documentation that you must send to American Express"](#) below.

Service Provider Requirements

Service Providers (not Merchants) have two possible Level classifications. After determining the Service Provider Level from the list below, see the Service Provider Table to determine validation documentation requirements.

Level 1 Service Provider – 2.5 million American Express Card Transactions or more per year; or any Service Provider that American Express otherwise deems a Level 1.

Level 2 Service Provider – less than 2.5 million American Express Card Transactions per year; or any Service Provider not deemed Level 1 by American Express.

Service Providers are not eligible for STEP.

Service Provider Table

Level	Validation Documentation	Requirement
1	Annual Report on Compliance Attestation of Compliance (ROC AOC)	Mandatory
2	Annual SAQ D (Service Provider) and Quarterly Network Scan or Annual Report on Compliance Attestation of Compliance (ROC AOC), if preferred	Mandatory

It is recommended that Service Providers also comply with the PCI Designated Entities Supplemental Validation.

Action 3: Complete the Validation Documentation that you must send to American Express

The following documents are required for different levels of Merchants and Service Providers as listed in the Merchant Table and Service Provider Table above.

You must provide the Attestation of Compliance (AOC) for the applicable assessment type. The AOC is a declaration of your compliance status and, as such, must be signed and dated by the appropriate level of leadership within your organisation.

In addition to the AOC, American Express may require you to provide a copy of the full assessment and, at our discretion, additional supporting documents demonstrating compliance with the PCI DSS requirements. This Validation Documentation is completed at your expense.

Report on Compliance Attestation of Compliance (ROC AOC) - (Annual Requirement) – The Report on Compliance documents the results of a detailed onsite examination of your equipment, systems, and networks (and their components) where Cardholder Data or Sensitive Authentication Data (or both) are stored, processed, or transmitted. There are two versions: one for Merchants and another for Service Providers. The Report on Compliance must be performed by:

- a QSA, or
- you and attested to by your chief executive officer, chief financial officer, chief information security officer, or principal

The AOC must be signed and dated by a QSA or an Internal Security Assessor (ISA) and the authorised level of leadership within your organisation and provided to American Express at least once per year.

Self-Assessment Questionnaire Attestation of Compliance (SAQ AOC) - (Annual Requirement) – The Self-Assessment Questionnaires allow self-examination of your equipment, systems, and networks (and their components) where Cardholder Data or Sensitive Authentication Data (or both) are stored, processed, or transmitted. There are multiple versions of the SAQ. You will select one or more based on your Cardholder Data Environment.

The SAQ may be completed by personnel within your Company qualified to answer the questions accurately and thoroughly or you may engage a QSA to assist. The AOC must be signed and dated by the authorised level of leadership within your organisation and provided to American Express at least once per year.

Approved Scanning Vendor External Network Vulnerability Scan Summary (ASV Scan) - (90 Day Requirement) – An external vulnerability scan is a remote test to help identify potential weaknesses, vulnerabilities, and misconfigurations of internet-facing components of your Cardholder Data Environment (e.g., websites, applications, web servers, mail servers, public-facing domains, or hosts).

The ASV Scan must be performed by an Approved Scanning Vendor (ASV).

If required by the SAQ, the ASV Scan Report Attestation of Scan Compliance (AOSC) or executive summary including a count of scanned targets, certification that the results satisfy PCI DSS scanning procedures, and compliance status completed by ASV, must be submitted to American Express at least once every 90 days.

ROC AOC or STEP are not required to provide an AOSC or ASV Scan executive summary unless specifically requested. For the avoidance of doubt, Scans are mandatory if required by the applicable SAQ.

For the avoidance of doubt, ASV are mandatory if required by the applicable SAQ.

STEP Attestation Validation Documentation (STEP) - (Annual Requirement) – STEP is only available to Merchants who meet the criteria listed in [Action 2: "Understand your Merchant Level and Validation Requirements"](#) above. If your company qualifies, you must complete and submit the STEP Attestation form annually to American Express. The Annual STEP Attestation form is available to download from the Portal.

Non Compliance with PCI DSS - (Annual, 90 Day and/or Ad Hoc Requirement) – If you are not compliant with the PCI DSS, then you must submit one of the following documents:

- an Attestation of Compliance (AOC) including "Part 4. Action Plan for Non-Compliant Status" (available for download via the PCI Security Standards Council website)
- a PCI Prioritised Approach Tool Summary (available for download via the PCI Security Standards Council website)
- a Project Plan Template (available for download from the Portal). A Project Plan can be submitted in lieu of the annual attestation (SAQ/ROC) and/or in lieu of the scan requirement.

Each of the above documents must designate a remediation date, not to exceed twelve (12) months following the document completion date in order to achieve compliance. You shall provide American Express with periodic updates of your progress toward remediation of your Non-Compliant Status (Level 1, Level 2, Level 3, and Level 4 Merchants; All Service Providers). Remediation actions necessary to achieve compliance with PCI DSS are to be completed at your expense.

American Express shall not impose non-validation fees (described below) on you for non-compliance prior to the remediation date, but you remain liable to American Express for all indemnity obligations for a Data Incident and are subject to all other provisions of this policy.

For the avoidance of all doubt, Merchants that are not compliant with PCI DSS are not eligible for STEP.

Action 4: Send the Validation Documentation to American Express

All Merchants and Service Providers required to participate in the Programme must submit the Validation Documentation marked "mandatory" in the tables in [Action 2: "Understand your Merchant Level and Validation Requirements"](#) to American Express by the applicable deadlines.

You must submit your Validation Documentation to American Express using the Portal provided by the Programme Administrator selected by American Express. By submitting Validation Documentation, you represent and warrant to American Express that the following is true (to the best of your ability):

- Your evaluation was complete and thorough;
- The PCI DSS status is accurately represented at the time of completion, whether compliant or non-compliant;
- You are authorised to disclose the information contained therein and are providing the Validation Documentation to American Express without violating any other party's rights.

Non-Validation Fees and Termination of Agreement

American Express has the right to impose non-validation fees on you and terminate the Agreement if you do not fulfil these requirements or fail to provide the mandatory Validation Documentation to American Express by the applicable deadline. American Express will notify you separately of the applicable deadline for each annual and quarterly reporting period.

Non-Validation Fee Table

Description*	Level 1 Merchant or Level 1 Service Provider	Level 2 Merchant or Level 2 Service Provider	Level 3 or Level 4 Merchant
A non-validation fee will be assessed if the Validation Documentation is not received by the first deadline.	USD \$25,000	USD \$5,000	USD \$50
An additional non-validation fee will be assessed if the Validation Documentation is not received by the second deadline.	USD \$35,000	USD \$10,000	USD \$100
An additional non-validation fee will be assessed if the Validation Documentation is not received by the third deadline. NOTE: Non-validation fees will continue to be applied until the Validation Documentation is submitted.	USD \$45,000	USD \$15,000	USD \$250

* Non-Validation Fees will be assessed in Local Currency equivalents.

* Not applicable in Argentina.

If your PCI DSS Validation Documentation obligations are not satisfied, then American Express has the right to impose the non-validation fees cumulatively, withhold payments, and/or terminate the Agreement.

Section 6 Confidentiality

American Express shall take reasonable measures to keep (and cause its agents and subcontractors, including the Portal provider, to keep) your reports on compliance, including the Validation Documentation in confidence and not disclose the Validation Documentation to any third party (other than American Express' Affiliates, agents, representatives, Service Providers, and subcontractors) for a period of three years from the date of receipt, except that this confidentiality obligation does not apply to Validation Documentation that:

- a. is already known to American Express prior to disclosure;
- b. is or becomes available to the public through no breach of this paragraph by American Express;
- c. is rightfully received from a third party by American Express without a duty of confidentiality;
- d. is independently developed by American Express; or
- e. is required to be disclosed by an order of a court, administrative agency or governmental authority, or by any law, rule or regulation, or by subpoena, discovery request, summons, or other administrative or legal process, or by any formal or informal inquiry or investigation by any government agency or authority (including any regulator, inspector, examiner, or law enforcement agency).

Section 7 Disclaimer

AMERICAN EXPRESS HEREBY DISCLAIMS ANY AND ALL REPRESENTATIONS, WARRANTIES, AND LIABILITIES WITH RESPECT TO THIS DATA SECURITY OPERATING POLICY, THE PCI DSS, THE EMV SPECIFICATIONS, AND THE DESIGNATION AND PERFORMANCE OF QSAs, ASVs, OR PFIs (OR ANY OF THEM), WHETHER EXPRESS,

IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. AMERICAN EXPRESS CARD ISSUERS ARE NOT THIRD PARTY BENEFICIARIES UNDER THIS POLICY.

Useful Websites

American Express Data Security: www.americanexpress.com/datasecurity

PCI Security Standards Council, LLC: www.pcisecuritystandards.org

Glossary

For purposes of this [Data Security Operating Policy \(DSOP\)](#) only, the following definitions apply and control in the event of a conflict with the terms found in the *Merchant Regulations*.

American Express Card, or Card, means any card, account access device, or payment device or service bearing American Express' or an affiliate's name, logo, trademark, service mark, trade name, or other proprietary design or designation and issued by an issuer or a card account number.

Approved Point-to-Point Encryption (P2PE) Solution, included on PCI SSC list of validated solutions or validated by a PCI SSC Qualified Security Assessor P2PE Company.

Approved Scanning Vendor (ASV) means an Entity that has been qualified by the Payment Card Industry Security Standards Council, LLC to validate adherence to certain PCI DSS requirements by performing vulnerability scans of internet facing environments.

Attestation of Compliance (AOC) means a declaration of the status of your compliance with the PCI DSS, in the form provided by the Payment Card Industry Security Standards Council, LLC.

Attestation of Scan Compliance (AOSC) means a declaration of the status of your compliance with the PCI DSS based on a network scan, in the form provided by the Payment Card Industry Security Standards Council, LLC.

Buyer Initiated Payment (BIP) Transactions means a payment Transaction enabled via a payment instruction file processed through BIP.

Cardholder Data has the meaning given to it in the then current Glossary of Terms for the PCI DSS.

Cardholder Data Environment (CDE) means the people, processes, and technology that store, process, or transmit cardholder data or sensitive authentication data.

Cardmember means an individual or entity (i) that has entered into an agreement establishing a Card account with an issuer or (ii) whose name appears on the Card.

Cardmember Information means information about American Express Cardmembers and Card Transactions, including names, addresses, card account numbers, and card identification numbers (CIDs).

Card Number means the unique identifying number that the Issuer assigns to the Card when it is issued.

Charge means a payment or purchase made on a Card.

Chip means an integrated microchip embedded on a Card containing Cardmember and account information.

Chip Card means a Card that contains a Chip and could require a PIN as a means of verifying the identity of the Cardmember or account information contained in the Chip, or both (sometimes called a "smart card", an "EMV Card", or an "ICC" or "integrated circuit card" in our materials).

Chip-Enabled Device means a point-of-sale device having a valid and current EMVCo (www.emvco.com) approval/certification and be capable of processing AEIPS compliant Chip Card Transactions.

Compromised Card Number means an American Express Card account number related to a Data Incident.

Covered Parties means any or all of your employees, agents, representatives, subcontractors, Processors, Service Providers, providers of your point-of-sale equipment (POS) or systems or payment processing solutions,

Entities associated with your American Express Merchant account, and any other party to whom you may provide Cardmember Information access in accordance with the Agreement.

Credit means the amount of the Charge that you refund to Cardmembers for purchases or payments made on the Card.

Data Incident means an incident involving the compromise or suspected compromise of American Express encryption keys, or at least one American Express Card account number in which there is:

- unauthorised access or use of Encryption Keys, Cardholder Data, or Sensitive Authentication Data (or a combination of each) that are stored, processed, or transmitted on your equipment, systems, and/or networks (or the components thereof) of yours or the use of which you mandate or provide or make available;
- use of such Encryption Keys, Cardholder Data, or Sensitive Authentication Data (or a combination of each) other than in accordance with the Agreement; and/or
- suspected or confirmed loss, theft, or misappropriation by any means of any media, materials, records, or information containing such Encryption Keys, Cardholder Data, or Sensitive Authentication Data (a combination of each).

Data Incident Event Window means the period that begins as of the date of compromise, if known, or 365 days prior to the Notification Date if the actual date of compromise is not known. The Data Incident Event Window ends 30 days after the Notification Date.

EMV Specifications means the specifications issued by EMVCo, LLC, which are available at www.emvco.com.

EMV Transaction means an integrated circuit card (sometimes called an “IC Card,” “chip card,” “smart card,” “EMV card,” or “ICC”) Transaction conducted on an IC card capable point of sale (POS) terminal with a valid and current EMV type approval. EMV type approvals are available at www.emvco.com.

Encryption Key (American Express encryption key) means all keys used in the processing, generation, loading, and/or protection of account data. This includes, but is not limited to, the following:

- Key Encrypting Keys: Zone Master Keys (ZMKs) and Zone Pin Keys (ZPKs)
- Master Keys used in secure cryptographic devices: Local Master Keys (LMKs)
- Card Security Code Keys (CSCKs)
- PIN Keys: Base Derivation Keys (BDKs), PIN Encryption Key (PEKs), and ZPKs

Forensic Incident Final Report Template means the template available from the PCI Security Standards Council, which is available at www.pcisecuritystandards.org.

Franchisee means an independently owned and operated third party (including a franchisee, licensee, or chapter) other than an Affiliate that is licensed by a Franchisor to operate a franchise and that has entered into a written agreement with the Franchisor whereby it consistently displays external identification prominently identifying itself with the Franchisor’s Marks or holds itself out to the public as a member of the Franchisor’s group of companies.

Franchisor means the operator of a business that licenses persons or Entities (Franchisees) to distribute goods and/or services under, or operate using the operator’s Mark; provides assistance to Franchisees in operating their business or influences the Franchisee’s method of operation; and requires payment of a fee by Franchisees.

Issuer means any Entity (including American Express and its Affiliates) licensed by American Express or an American Express Affiliate to issue Cards and to engage in the Card issuing business.

Level 1 Merchant means a Merchant with 2.5 million American Express Card Transactions or more per year; or any Merchant that American Express otherwise deems a Level 1.

Level 2 Merchant means a Merchant with 50,000 to 2.5 million American Express Card Transactions per year.

Level 3 Merchant means a Merchant with 10,000 to 50,000 American Express Card Transactions per year.

Level 4 Merchant means a Merchant with less than 10,000 American Express Card Transactions per year.

Level 1 Service Provider means a Service Provider with 2.5 million American Express Card Transactions or more per year; or any Service Provider that American Express otherwise deems a Level 1.

Level 2 Service Provider means a Service Provider with less than 2.5 million American Express Card Transactions per year; or any Service Provider not deemed Level 1 by American Express.

Merchant means the Merchant and all of its affiliates that accept American Express Cards under an Agreement with American Express or its affiliates.

Merchant Level means the designation we assign Merchants related to their PCI DSS compliance validation obligations, as described in [Section 5, "Important Periodic Validation of your Systems"](#).

Notification Date means the date that American Express provides issuers with final notification of a Data Incident. Such date is contingent upon American Express' receipt of the final forensic report or internal analysis and shall be determined in American Express' sole discretion.

Payment Application has the meaning given to it in the then current Glossary of Terms for Payment Card Industry Payment Application Data Security Standard, which is available at www.pcisecuritystandards.org.

Payment Card Industry Data Security Standard (PCI DSS) means the Payment Card Industry Data Security Standard, which is available at www.pcisecuritystandards.org.

Payment Card Industry Security Standards Council (PCI SSC) Requirements means the set of standards and requirements related to securing and protecting payment card data, including the PCI DSS and PA DSS, available at www.pcisecuritystandards.org.

PCI-Approved means that a PIN Entry Device or a Payment Application (or both) appears at the time of deployment on the list of approved companies and providers maintained by the PCI Security Standards Council, LLC, which is available at www.pcisecuritystandards.org.

PCI DSS means Payment Card Industry Data Security Standard, which is available at www.pcisecuritystandards.org.

PCI Forensic Investigator (PFI) means an entity that has been approved by the Payment Card Industry Security Standards Council, LLC to perform forensic investigations of a breach or compromise of payment Card Data.

PCI PIN Security Requirements means the Payment Card Industry PIN Security Requirements which is available at www.pcisecuritystandards.org.

PIN Entry Device has the meaning given to it in the then current Glossary of Terms for the Payment Card Industry PIN Transaction Security (PTS) Point of Interaction (POI), Modular Security Requirements, which is available at www.pcisecuritystandards.org.

Point of Sale (POS) System means an information processing system or equipment, including a terminal, personal computer, electronic cash register, contactless reader, or payment engine or process, used by a Merchant, to obtain authorisations or to collect Transaction data, or both.

Point-to-Point Encryption (P2PE) means a solution that cryptographically protects account data from the point where a merchant accepts the payment card to the secure point of decryption.

Portal, The means the reporting system provided by the American Express PCI Programme administrator selected by American Express. Merchants and Service Providers are required to use The Portal to submit PCI validation documentation to American Express.

Primary Account Number (PAN) has the meaning given to it in the then current Glossary of Terms for the PCI DSS.

Processor means a service provider to Merchants who facilitate authorisation and submission processing to the American Express network.

Programme, The means the American Express PCI Compliance Programme.

Qualified Security Assessor (QSA) means an entity that has been qualified by the Payment Card Industry Security Standards Council, LLC to validate adherence to the PCI DSS.

Risk-Mitigating Technology means technology solutions that improve the security of American Express Cardholder Data and Sensitive Authentication Data, as determined by American Express. To qualify as a Risk-Mitigating Technology, you must demonstrate effective utilisation of the technology in accordance with its design and intended purpose. Examples include, but may not be limited to: EMV, Point-to-Point Encryption, and tokenisation.

Security Technology Enhancement Programme (STEP) means the American Express programme in which Merchants are encouraged to deploy technologies that improve data security.

Self-Assessment Questionnaire (SAQ) means a self-assessment tool created by the Payment Card Industry Security Standards Council, LLC, intended to evaluate and attest to compliance with the PCI DSS.

Sensitive Authentication Data has the meaning given it in the then current Glossary of Terms for the PCI DSS.

Service Providers means authorised processors, third party processors, gateway providers, integrators of POS Systems, and any other providers to Merchants of POS Systems, or other payment processing solutions or services.

Targeted Analysis Programme means a programme that provides early identification of a potential Cardholder data compromise in your Cardholder Data Environment (CDE). See [Section 1. "Targeted Analysis Programme \(TAP\)"](#).

Token means the cryptographic token that replaces the PAN, based on a given index for an unpredictable value.

Transaction means a Charge or a Credit completed by means of a Card.

Validation Documentation means the AOC rendered in connection with an Annual Onsite Security Assessment or SAQ, the AOSC and executive summaries of findings rendered in connection with Quarterly Network Scans, or the Annual Security Technology Enhancement Programme Attestation.

Notification of Future Changes

Important future scheduled changes are set out in the Notification of Future Changes section of the *Merchant Regulations*. Updated provisions from previous publications are in **bold**.

Effective Date	Subject	Description of change	Page
April 14, 2023	Estimated Authorisation	Added additional industries to the table of eligible industries for the Estimated Charge variance in Authorisations.	101
October 14, 2023	CID Mismatch	Enhanced Card Not Present (ISO 4540 / F29) support required to request a Chargeback Reversal where a CID validation is attempted to validate the CID and a No match response is received.	102

Estimated Authorisation

3.3 Estimated Authorisation

Estimated Charge Amount Table

Industry	MCC	Estimated Charge Variance +/-	Authorization Validity
Eating Places, Restaurants	5812	30% ²	7 days
Drinking Places	5313	30% ²	7 days
Grocery Stores (CNP)	5411	15% ¹	7 days
Retail Stores (CNP)	All MCCs	15% ¹	7 days
Taxicabs & Limousines	4121	20%	7 days
Car Rental	7512	15%	Duration of rental
Lodging	7011	15%	Duration of stay
Motor Home & RV Rentals	7519	15%	7 days
Steamship & Cruise Lines	4411	15%	Duration of cruise
Truck Rental	7513	15%	7 days
Fast Food Restaurants	5814	30% ²	7 days
Beauty & Barber Shops	7230	20%	7 days
Health & Beauty Spas	7298	20%	7 days

1 The 15% Estimated Charge variance for Retail and Grocery only applies to Card not present transactions

2 The Estimated Charge variance at Restaurant, Fast Food, and Drinking Places for debit and prepaid transactions is 20%

CID Mismatch

5.6.3 Fraud

Card Not Present (ISO 4540 / F29)	
Description	The Cardmember denies participation in a mail order, telephone order, application-initiated, or internet Charge.
Information provided with the Chargeback	<ul style="list-style-type: none"> • Charge Data
Support required to request a Chargeback Reversal	<ul style="list-style-type: none"> • Proof of Delivery to the Cardmember's billing address, or • Proof that a valid authorisation Approval was obtained, and that you attempted to validate the CID, and you received a response that the CID number does not match, or CID verification was not performed. Proof that you attempted to validate the CID and you did not receive a response or you received an "unchecked" response, or • Proof that you validated the address via Authorisation and shipped goods to the validated address, or • Proof that a Credit which directly offsets the Disputed Charge has already been processed, or • Compelling Evidence as defined in Subsection 5.7.2. "Compelling Evidence for Card Not Present Fraud (ISO 4540/F29)"

Previous Versions

2022

[April 2022](#)

2021

[April 2021](#)

[October 2021](#)

2020

[April 2020](#)

[October 2020](#)