



Dear Merchant Partner,

We value your health, your safety, and your partnership. We too are closely monitoring the unprecedented Coronavirus (COVID-19) situation and recognize that it is changing day by day. We understand that there may be challenges for your business. Our goal is to support your business, as best we can, as we all navigate this crisis. We are writing to share some of the actions we have taken to date.

Merchant Policy Changes

We are adjusting certain Merchant Policies to provide needed relief:

Disputes Response Time

We have extended the amount of time merchants have to respond to a Card Member dispute to 30 days worldwide. This will provide you with extra time during this challenging period. This pertains to American Express Card Member disputes received between March 1, 2020 and May 31, 2020.

Contactless Payments

We have raised contactless transaction thresholds to reduce physical contact at the point of sale in 13 countries to date, with plans for additional countries over the next month. You can view the countries and new thresholds by clicking [here](#).

No Signature Required

We also want to remind you that American Express does not require any merchants globally to collect or provide Card Members' signatures for any purchase transactions at the point of sale.

As the current situation evolves, we will continue to keep you informed of any helpful policy changes. Please do not hesitate to contact your American Express Client Manager who is waiting to assist.

Thank you for your partnership, and for welcoming American Express Card Members.

A handwritten signature in black ink that reads "Anré Williams".

Anré Williams
Group President
Global Merchant and Network Services
American Express

DON'T do business WITHOUT IT™