

## [An important update on Chargebacks and Debit Memos](#)

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Many travel partners have asked how American Airlines is responding to [ARC's recent announcement](#) regarding the organization's actions to help agencies more easily manage debit memos and chargebacks related to COVID-19.

This notification is to advise our travel partners that American fully supports ARC's more lenient approach in supporting travel agencies through this atypical time. In addition, American aims to avoid debit memos when possible.

When American receives a chargeback or credit card dispute, our team works closely with credit card companies to provide details related to each case:

We first verify if the customer who filed the dispute submitted their claim before or after their scheduled trip.

We provide additional data for each case, including if the ticket was non-refundable, proof the flight operated, and terms of Conditions of Carriage.

If the flight was cancelled on aa.com, we will share a copy of the cancellation messages between the customer and American.

It is important to note that if American receives a chargeback on an unflown, confirmed ticket and the flight has been cancelled due to COVID-19, we will not issue a chargeback debit memo (however commissions recall may apply). If a customer voluntarily cancels a non-refundable ticket prior to a schedule change or flight cancellation, this ticket is not eligible for a refund. If American receives a chargeback for this type of cancellation, the company will dispute the chargeback.

As an airline, we continue to update our policies to give customers more flexibility and control, and to support the agency community. We continue to maintain our usual practices regarding auditing, issuing memos and receipt of payment for valid memos.

We are grateful for your understanding of these practices, and have included additional details regarding debit memos related to chargebacks on our [Debit Memos](#) page in Agency Reference under Credit Card Chargeback.

We encourage you to check our [Newsroom](#) frequently for the latest updates on our response to the coronavirus.

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