



AMERICAN EXPRESS
GLOBAL MERCHANT SERVICES

A Guide to Payments and Reconciliation

[AMERICANEXPRESS.CO.UK/MERCHANT](https://www.americanexpress.co.uk/merchant)

Helping you to understand our payment and reconciliation processes for your business

1. What's the easiest way for me to manage my account?
2. What is my Discount Rate and how do I get paid?
3. When will I receive payment?
4. Why is my account in debit?
5. What should I do if my account is in debit?
6. Your statement explained
7. Contact us



1. What's the easiest way for me to manage my account?

- The easiest way is to sign up to manage your Merchant account online using My Merchant Account/OMS - a complimentary tool that allows you easy, quick and secure access to your online account at a time that suits you. Visit amercianexpress.co.uk/mymerchantaccount
- Online account management allows you to download your monthly statement free of charge, maintain your email address and update your business address or contact details when it's convenient for you.
- You can use the Payments section online to provide a quick way to track your American Express transactions and to easily stay on top of your cash flow.
- Using online account management to manage disputes¹ means you can respond more quickly, attach supporting materials electronically and easily track case updates.

Need to learn more? Watch our video at amercianexpress.co.uk/omsvideo

2. What is my Discount Rate and how do I get paid?

- The Discount Rate is the amount we charge for accepting the Card which is a percentage of the face amount of the transaction on the Card. This is applied to all payments or purchases made using an American Express Card.
- Your Discount Rate can be found in the application form accompanying your Terms and Conditions for Card Acceptance, or alternatively in your agreement confirmation letter where applicable. If you've registered your Merchant account online, you'll find your Discount Rate detailed in My Merchant Account/OMS, and also on paper statements too.
- Generally we pay net, so we'll deduct the Discount Rate on each transaction, and any other fees, amounts or adjustments to your account prior to payment.
- By paying you in this way we won't need to make any deductions at the end of each month.
- If you carried an outstanding debt forward from a previous period, we will offset this prior to settlement.
- Please refer to your American Express® Merchant statement or online via the My Merchant Account/OMS reconciliation screen for more details.

¹ Depending on how you submit transactions to American Express, disputes functionality may not be available to all Merchants at this time.



3. When will I receive payment?

Once you've submitted your transaction, the number of working days before you receive payment will depend on your individual payment plan. Please refer to your Terms and Conditions for Card Acceptance for details. To avoid any delay in receiving your payment, please refer to the following guidelines:

- Transactions submitted after 9pm will be processed on the following working day.
- Transactions submitted on non-working days such as Bank Holidays or weekends will be processed on the next working day. Please remember to include non-processing weekend days when calculating when you expect to receive your payment.
- If you wish to change your bank details, please call us on **0800 032 7216** and we will be happy to arrange that for you. Alternatively you can write to us with your request. Written requests must be on company letterhead paper, signed by an individual authorised to make changes to the account, and substantiated by a letter, bank statement, or voided cheque from your new bank.
- If your point of sale (POS) terminal requires manual reconciliation, please ensure this is completed correctly otherwise payment may be subject to delay.
- If you use a third party submission processor and have experienced an unexpected delay in receiving your payment, please check with your processor prior to contacting American Express. Any delay associated with your processor may impact when you receive your payment.

If you are experiencing terminal issues please contact us on **0800 032 7216**, and select option 2 then 2 again.



4. Why is my account in debit?

There are three possible reasons why your account with us may show a debit:

- If you have issued a refund to an American Express Cardmember.
- If a dispute is upheld against you and the Cardmember is refunded. All such transactions will appear on your statement with a unique reference number. Should you wish to discuss any dispute please call us on **0800 032 7216** with your statement to hand.
- If fees are deducted from your account, such as annual fees.

Once you have registered online for My Merchant Account/OMS, you can choose to receive e-statements and notifications when your statement is ready to be viewed.

Just visit americanexpress.co.uk/mymerchantaccount to register your account online.



5. What should I do if my account is in debit?

If you submit transactions of sufficient value to American Express, no action is necessary. The outstanding amount will simply be deducted from the next payment we make to you. Alternatively, if you want to clear your account by making a payment to American Express, please use one of the following methods:

Direct Debit

We will debit your account if you signed a Direct Debit mandate. If you are not already on a Direct Debit mandate please call **0800 032 7216** to arrange for a form to be sent to you.

BACS Payment

Sort Code: 30-00-02

Account Number: 00886780

Reference: Your Merchant Account Number

Cheque

Made payable to: American Express Payment Services Limited

Send to: American Express Payment Services Limited

Merchant Risk

87-00-008, Department 204

1 John Street

Brighton

BN88 1NH

6. Your statement explained


While the best way to manage your account is online, we understand that some Merchants prefer to receive paper copies of their statements. To help you understand your statement at a glance, we have included an example below.²

Retained Discount Rate Credits (RDR):
Refunds you have processed, minus the Discount Fee. Cardmembers receive the amount in full, while American Express® keeps the original fee applied.

Grand total:
Total amount paid to you, minus our fees and charges.

Summary number:
The daily reference number for each batch of transactions submitted to us.

Fee descriptions:
Description of any account charges (for example, monthly fees).



Merchant Services

Monthly Statement

UK MERCHANT 1
15 LLOYD GEORGE AVE
ENTERPRISE PARK
BRIGHTON, EAST SUSSEX
BN0 32X

americanexpress.co.uk/merchant

American Express Payment Services Limited
PO Box 72, AMEX House, Edward Street
Brighton BN88 1AH
Telephone: (01273) 675533
Fax: (01273) 691643

Merchant ID: This is your American Express Merchant number (sorted by branch if you are a chain), along with the name of your business.

Account Number
942 111 XXX X

Statement Date
15/04/13

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Thank you for accepting the American Express Card at your establishment(s). We have processed payment of the transactions below directly into your designated bank account. Please note, we have already deducted our fees from our payments to you. **This is not a notice to pay.**

You can now access your American Express merchant account statement electronically by enrolling in Online Merchant Services. Visit americanexpress.co.uk/oms to enrol today.

Payee Number: 944 218 XXX X UK MERCHANT
Bank sort code: 222-XXX
Bank Account Number: 234XXX

Statement Summary	Discount Rate & Fee per Charge	Number of transactions	Total transactions £	Discount Fee £	Service Fee £	Total Refunds £	Amount paid £
Charge	2.40%	33	1,730.00	41.52-	0.00	0.00	1688.48
Charge	1.20%	5	500.00	6.00-	0.00	0.00	494.00
RDR Credits		1				50.00-	50.00-
Adjustments					36.00-		36.00-
Grand total		39	2,230.00	47.52-	36.00-	50.00-	2096.48

Service Fee: Any fees we might have charged you.

Statement Detail	Summary number	Transactions process date	Number of transactions	Total transactions £	Discount Fee £	Service Fee £	Total refunds £	Amount Paid £
942 111 XXX X UK MERCHANT								
	204002	01/04/13	2	100.00	2.40-	0.00	50.00-	47.60
	204003	02/04/13	2	100.00	2.40-	0.00	0.00	97.60
	204004	03/04/13	8	200.00	4.80-	0.00	0.00	195.20
	Adjustment / Fee (s)							
15/04/13 MONTHLY FEE								
Total Branch								
	204001							36.00
	204002							297.60
	204003							292.80
	Total Branch							580.40
942 111 XXX X UK MERCHANT								
	204001	23/07/09	5					9.40
	204002	24/07/09	2					19.40
	Total Branch		7					29.16

Continued...


Total transactions £: Total value of transactions you have processed.
Discount Fee: The £ amount that American Express charges you for each batch of transactions based on your % Discount Rate for each location (as displayed under the Statement Summary section).
Amount paid: The amount we pay you after all deductions.
Total refunds: The sum of any refunds you have processed.

American Express Payment Services Limited
Registered Office: Belgrave House, 76 Buckingham Place Road, London SW1W 9TQ, United Kingdom
Registered in England and Wales with Company Number 06301718
American Express Payment Services Limited is authorised in the United Kingdom by the Financial Conduct Authority under the Payment Services Regulations 2009 (reference number 484347) for the provision of payment services.

For further information read our Statement Guide at americanexpress.co.uk/downloads and click on 'Support & Services.'

² Monthly statement displayed as an example. Statement design applies to all periodic statements.

Your monthly statement explained



Merchant Services

Account Number
944 111 222 3

Statement Date
30/07/09

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Statement Detail

Summary number	Transactions process date	Number of transactions	Total transactions £	Discount Fee £	Service Fee £	Total refunds £	Amount Paid £
942 111 XXX X UK MERCHANT							Branch: 1248
204001	01/04/13	1	100.00	2.40-	0.00	0.00	97.60
204002	02/04/13	1	100.00	2.40-	0.00	0.00	97.60
204003	03/04/13	1	100.00	2.40-	0.00	0.00	97.60
204004	04/04/13	1	100.00	2.40-	0.00	0.00	97.60
204005	05/04/13	1	100.00	2.40-	0.00	0.00	97.60
204006	06/04/13	1	100.00	2.40-	0.00	0.00	97.60
204007	07/04/13	1	100.00	2.40-	0.00	0.00	97.60
Total Branch		7	700.00	16.80-	0.00	0.00	683.20
942 111 XXX X UK MERCHANT							Branch: 1249
204001	01/04/13	1	100.00	1.20-	0.00	0.00	98.80
204002	02/04/13	1	100.00	1.20-	0.00	0.00	98.80
204003	03/04/13	1	100.00	1.20-	0.00	0.00	98.80
204004	04/04/13	1	100.00	1.20-	0.00	0.00	98.80
204007	05/04/13	1	100.00	1.20-	0.00	0.00	98.80
Total Branch		5	500.00	6.00-	0.00	0.00	494.00
PAYMENT ON 15/04/13		39	2,230.00	47.52-	36.00-	50.00-	2096.48

Payment Summary by Payment Date

Payment Date	Number of transactions	Total transactions £	Discount Fee £	Service Fee £	Total refunds £	Amount Paid £
Payment on 15/04/13	39	2,230.00	47.52-	36.00-	50.00-	2096.48
Grand Total Paid to you	39	2,230.00	47.52-	36.00-	50.00-	2096.48

Payment On: The date on which your account will be credited. These lines may appear more than once throughout your statement.

Payment Summary by Payment Date: A summary of the payments you've received from American Express during your statement period.

7. Contact us

Save yourself time by keeping the following numbers to hand. That way you'll get straight through to the right department whenever you need to call us.

By Phone	Online
<p>Merchant Customer Services 0800 032 7216 or from overseas +44 1273 675533 To hear payment or submission details press option 4 followed by option 1 For technical support with My Merchant Account/OMS press option 2 Point of Sale/Terminal queries press option 4 followed by 2 Monday to Friday, 8am to 6pm or Saturday, 9am to 5pm</p> <hr/> <p>Point of Sale Terminal Queries 0800 032 7216</p> <hr/> <p>Card Authorisations and Fraud 020 8551 1111</p> <hr/> <p>Travellers Cheques Authorisations/Lost and Stolen 0800 587 6023</p> <hr/> <p>Branch Additions/New Business 0800 339 911</p>	<p>General Information americanexpress.co.uk/merchant</p> <hr/> <p>Point-of-Purchase Materials americanexpress.co.uk/signage</p> <hr/> <p>My Merchant Account/Online Merchant Services (OMS) americanexpress.co.uk/mymerchantaccount</p> <hr/> <p>Guides, Documents and Resources americanexpress.co.uk/downloads Secure</p>
By Email	Secure Message Centre
<p>Branch Additions/New Business branchadditionsuk@aexp.com</p>	<p>A secure electronic message service for your account servicing needs. Contact us for help with:</p> <ul style="list-style-type: none">• Account updates• Payment queries• Chargeback questions• Address changes <p>For more information, visit americanexpress.co.uk/mymerchantaccount</p>

³ Closed Christmas Day, Boxing Day and New Year's Day.

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