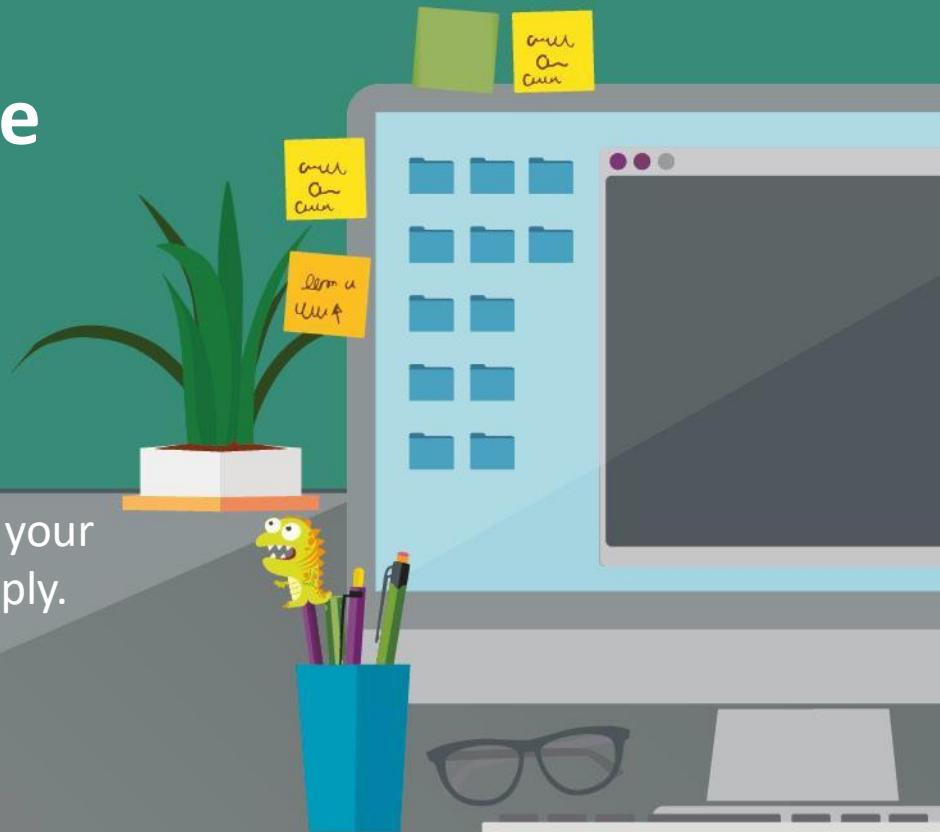




Welcome to the Merchant Website Training

An essential guide to managing your
Account online, quickly and simply.

LET'S GET STARTED ➤



Merchant Website Training

How to manage your Account online, quickly and simply.

This training guide has 6 Training Modules, showing you the key functions of the Merchant Website. It should take no more than 30 minutes to complete.

To start, click on one of the Modules below.



GET STARTED

[Log in and check your Dashboard](#)



PAYMENTS

[Reconcile payments easily](#)



DISPUTES

[Manage Card Member disputes efficiently](#)



COMPLIMENTARY SIGNAGE

[Attract more customers with American Express signage](#)



PROFILE AND SETTINGS

[Update information about yourself or your account](#)



GET HELP

[Call, email or use our assistant](#)

Get started

Everything you need to know to get up and running.

Choose from one of the options below to learn about the basic functionality of the site.



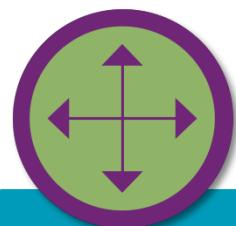
[LOG IN](#)



[FORGOT
PASSWORD OR
USER ID](#)



[ACCOUNT
DASHBOARD](#)



[NAVIGATE
THROUGH
DIFFERENT AREAS
OF THE WEBSITE](#)

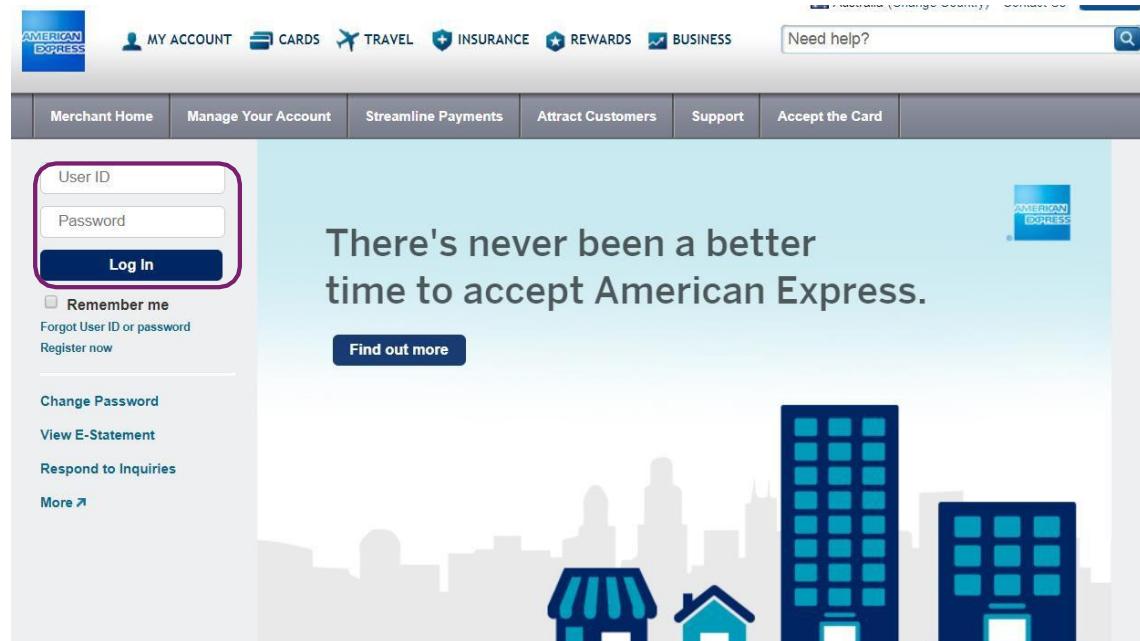
Get started

Everything you need to know to get up and running.



Log in to the Website

On the [HOMEPAGE](#) enter your User ID and Password and click Log In.



Get started

Everything you need to know to get up and running



Forgotten user ID or password

Click **FORGOT USER ID OR PASSWORD** on the homepage to get a reminder or reset your password.

Forgotten your User ID?

You'll be asked to enter the email address connected to your account.

Forgotten your password?

You'll be asked to enter your User ID and then answer one of the below questions:

- Answer to the security question
- Location number
- Bank information of one of the locations you manage


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[CARDS](#)
[TRAVEL](#)
[INSURANCE](#)
[REWARDS](#)
[BUSINESS](#)
[Need help?](#)
🔍

[Merchant Home](#)
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[Streamline Payments](#)
[Attract Customers](#)
[Support](#)
[Accept the Card](#)

[Forgot User ID or password](#)
[Register now](#)



There's never been a better time to accept American Express.

[Find out more](#)



Get started

Everything you need to know to get up and running



Account Dashboard

Once you've logged in, you'll see your **ACCOUNT DASHBOARD**. From here you'll be able to see:

1. Notifications about your Account
2. A menu to navigate between different areas of the website
3. Recent payments
4. Disputes
5. A way to order complimentary signage

Click on **1 2 3 4 5** to find out more about each section. To return to the Account Dashboard click

Please note that the content you can see in your Dashboard may vary depending on what you're entitled to view.

The screenshot shows the Account Dashboard with the following sections and data:

- Notifications:** You have 3 new notifications out of 23 total notifications.
- Menu:** Service Requests (checked), Payments (2 notifications), Disputes, Profile and Settings, Logos and Supplies, User guides.
- Payments:** AUD \$62,252,523.86 (settled in the last 7 days, from 20/10/2017 to today). Submission amount: AUD \$62,812,247.81. Merchant Fees: AUD \$-508,821.03. Fees and incentives: AUD \$-39.50. Buttons: Last 7 days, Last 30 days, Month to date.
- Disputes:** 35 Cases (Take Action: 15/07/17, 15/07/17, 15/07/17, 15/07/17, 15/07/17; Submitting merchant: 9423853415, 9423853415, 9423853415, 9423853415, 9423853415; Case number: D-BB0402B, D-CC0403C, D-DD0404D, D-EE0405E, D-FF0406F; Amount: AUD \$59.40, AUD \$98.83, AUD \$28.95, AUD \$58.33, AUD \$28.95). Buttons: See all 'Take action' disputes.
- Logos and Supplies:** Featured products: American Express, Reserved. Button: See all signs and supplies.

Get started

Everything you need to know to get up and running



1 2 3 4 5

Notifications

Unread notifications are in bold. Click on the notification to read it. Once you have, it will be unbolted.

The screenshot shows the Merchant Dashboard with a purple notification bar at the top. The notifications section displays 23 total notifications, with one bolded entry: "You can now watch a 30 minute training video to help you manage disputes and payments online. Register here to have instant access." Below the notifications are sections for "Payments" and "Disputes".

Payments

AUD \$62,252,523.86	
settled in the last 7 days (from 20/10/2017 to today)	
Submission amount	AUD \$62,812,247.81
Merchant Fees	AUD \$ 508,821.03
Fees and incentives	AUD \$ 39.50

Buttons: Last 7 days, Last 30 days, Month to date

Disputes

35 Cases	
Take Action	
Take Action	①
Reply by	Submitting merchant
15/07/17	9423853415
15/07/17	D-BB0402B
15/07/17	→
15/07/17	AUD \$59.40
15/07/17	9423853415
15/07/17	D-C00403C
15/07/17	→
15/07/17	AUD \$98.83
15/07/17	9423853415
15/07/17	D-DD0404D
15/07/17	→
15/07/17	AUD \$28.95
15/07/17	9423853415
15/07/17	D-E00405E
15/07/17	→
15/07/17	AUD \$38.83
15/07/17	9423853415
15/07/17	D-FF0406F
15/07/17	→
15/07/17	AUD \$28.95

Buttons: See all 'Take action' disputes

Get started

Everything you need to know to get up and running



Menu Navigation

Click on any part of the Menu to navigate to other areas within the site. Click on **Profile & Settings** and **User Guides** to open a second navigation panel to view additional options.

Clicking on the **Up Arrow** will collapse the Menu Bar.

The screenshot shows the Merchant Dashboard with a blue header bar. The header includes links for Dashboard, Payments, Disputes, Logos and Supplies, and Resources, along with a user icon. Below the header is a notification bar indicating 3 new notifications out of 23 total. The main content area is divided into several sections: **MERCHANT123** (with a sub-menu for Service Requests, Payments, Disputes, Profile and Settings, Logos and Supplies, and User guides), **Payments** (with Settlements and Pending tabs, showing a total of AUD \$53,599,608.07), **Disputes** (with Take Action and Closed tabs, showing 35 cases), and **Logos and Supplies** (with a section for Featured products). A sidebar on the right is titled 'Walk Me Through'.

Get started

Everything you need to know to get up and running



1 2 3 4 5

Payments

The Payment section provides a snap shot of the payments made to your Account. By default you view the paid payments summary, but you can see upcoming payments by clicking on 'Pending' tab. To quickly view your E-statement, or All Payments, use the navigation buttons on the top right.

The screenshot shows the Merchant Dashboard with the following sections visible:

- Payments:** Displays a summary of paid payments (AUD \$53,599.608.07) and upcoming payments (AUD \$54,081,534.06). It includes filters for Last 7 days, Last 30 days, and Month to date.
- Disputes:** Shows 35 cases with a 'Take Action' button. A table lists disputes with columns for Reply by, Submitting merchant, Case number, and Amount.
- Logos and Supplies:** Features a 'Featured products' section with images of American Express signs and a black tablet.

Get started

Everything you need to know to get up and running



Disputes

By default, you will see the list of most recent cases that you need to respond to. You can view recent closed cases by clicking on 'Closed' tab. Clicking on the case number will allow you to view the details of the specific case.

A screenshot of the Merchant Dashboard interface. The top navigation bar includes 'Dashboard', 'Payments', 'Disputes', 'Logos and Supplies', and 'Resources'. The main content area is titled 'MERCHANT123'. On the left, a 'Menu' sidebar lists 'Service Requests', 'Payments', 'Disputes', 'Profile and Settings', 'Logos and Supplies', and 'User guides'. Below the sidebar is a 'Pull Push' section with a 'Browse selection' button. The central area is divided into sections: 'Payments' (Settlements, Pending), 'Disputes' (Take Action, Closed), and 'Logos and Supplies' (Featured products). The 'Disputes' section shows 35 cases with a table of data including 'Reply by', 'Submitting merchant', 'Case number', and 'Amount'. The 'Logos and Supplies' section shows 'American Express' and 'Visa' logos, and a 'See all signs and supplies' button. A 'Walk Me Through' button is located on the right side of the dashboard.

Get started

Everything you need to know to get up and running



Logos and Supplies

To view the Complimentary Logos and Supplies, click the '[Browse selection](#)' link. You'll be taken to our website where you can browse and order our complimentary merchandise and signage.

The screenshot shows the Merchant Dashboard with a sidebar menu on the left. The 'Logos and Supplies' section is highlighted with a red box. It contains a 'Pull Push' logo and a 'Browse selection' button. The main content area shows 'Payments' (Settlements: AUD \$53,599,608.07), 'Disputes' (35 cases, 15/07/17), and a 'Logos and Supplies' section with 'Featured products' (American Express logo, a black tablet, a blue sign). A 'Walk Me Through' button is visible on the right.

Get started

Everything you need to know to get up and running



Merchant Menu

The top Menu allows you to navigate to the other areas of the site.

This menu will take you to the same locations as the Menu and Dashboard navigation.

The screenshot shows the Merchant123 dashboard. The top navigation bar includes links for Dashboard, Payments, Disputes, Attract Customers, and Resources, along with a user icon and a 'Walk Me Through' button. The main content area is divided into several sections:

- Payments:** Shows a summary of AUD \$53,599.608.07 settled in the last 7 days (from 02/08/2017 to today). It includes details for Submission amount (AUD \$54,081,504.06), Discount amount (AUD \$438,091.74), and Fees and incentives (AUD \$ 38.25). Filter options for Last 7 days, Last 30 days, and Month to date are available.
- Disputes:** Shows 35 cases. A table lists disputes with columns for Reply by, Submitting merchant, Case number, and Amount. Examples include 9423853415 (D-BB0402B → AUD \$59.40) and 9423853415 (D-CC04043C → AUD \$58.83). A link to 'See all 'Take action' disputes' is provided.
- Logos and Supplies:** Features a 'Featured products' section with images of an American Express logo, a black tablet, and a blue sign. A link to 'See all signs and supplies' is available.

Payments

Learn how to manage everything to do with payments



[PAYMENTS AT A
GLANCE](#)



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REPORTS](#)



[DOWNLOAD
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[EXPORT REPORTS](#)



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Payments

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Payments at a Glance

The **PAYMENTS HOMEPAGE** has 5 key features:

1. Location/date filters
2. Tools
3. Payments summary
4. Report menu
5. View report

Click on **1 2 3 4 5** at the top to find out more about each section. To return to Payments Homepage click 

① Click here to view a new user guide

LOCATIONS (5998/5998) DATE (1/10/2017 - 31/10/2017) 1

Total submissions AUS 238,011,400.26

Total charges AUS 238,964,355.34

Total credits AUS 238,952,955.08

Merchant Fees AUS 927,955.87

Tax amount AUS 192,726.40

Fees & incentives AUS 195.00

Opening balance AUS 2,065.59

Total settlement amount AUS 235,890,522.99

Payments overview 2

Settlements Submissions Adjustments and Chargebacks Transaction types

③ ④ ⑤

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	MERCHANT FEE AMOUNT	FEES AND INCENTIVES	CHARGEBACKS	BANK SORT CODE	ADJUSTMENTS
27/10/2017		AUS\$0.00	AUS\$0.00	AUS\$0.00	AUS\$0.76	AUS\$0.00	AUS\$0.00	XXX002	AUS\$0.00
27/10/2017	10016449	AUS\$180.00	AUS\$0.00	AUS\$180.00	AUS\$1.46	AUS\$0.00	AUS\$0.00	XXX002	AUS\$0.00
27/10/2017		AUS\$0.00	AUS\$0.00	AUS\$0.00	AUS\$5.49	AUS\$0.00	AUS\$0.00	XXX002	AUS\$0.00
27/10/2017		AUS\$0.00	AUS\$0.00	AUS\$0.00	AUS\$5.38	AUS\$0.00	AUS\$0.00	XXX002	AUS\$0.00
27/10/2017	10012364	AUS\$675,194.14	AUS\$0.00	AUS\$675,194.14	AUS\$5,469.07	AUS\$0.00	AUS\$0.00	XXX000	AUS\$0.00
27/10/2017	10012330	AUS\$8,332,476.14	AUS\$6,879.37	AUS\$8,295,506.77	AUS\$67,194.30	AUS\$0.00	AUS\$158.23	XXX000	AUS\$0.00



CUSTOMISE REPORTS

DOWNLOAD REPORTS

EXPORT REPORTS

SEARCH REPORTS



GET STARTED

DISPUTES

COMPLIMENTARY SIGNAGE

PROFILE & SETTING



Payments

Learn how to manage everything to do with payments



Location and date filters

You can filter payment information based on location and/or date period in any of the 4 key categories:

- Settlements
- Submissions
- Adjustments and chargebacks
- Transaction type

The payments information will update automatically in the report area based on your selection.

The screenshot shows the 'Payments' section of a software interface. At the top, there are navigation links: Home, Dashboard, Payments, Disputes, Attract Customers, and Resources. On the right, there are icons for envelope, user, and search. Below the navigation is a banner with a link to a new user guide and filters for 'LOCATIONS (22)' and 'DATE (1/8/2017 - 18/8/2017)'. The main area is titled 'Payments overview' with a 'View' button. It features two date pickers: 'From: 1/8/2017' and 'To: 18/8/2017', both set to August 2017. Below the date pickers are 'Quick links' for Today, This Week, Last Week, Month to date, and Last month. To the right, there are four tabs: 'Settlements' (selected), 'Submissions', 'Adjustments and Chargebacks', and 'Transaction types'. Under 'Settlements', there is a table with a single row showing a total amount of AU\$235,890,522.99. The table has columns for Settlement Date, Settlement Number, Total Charges, Credits, Submission Amount, Discount Amount, Fees and Incentives, DBA Name, Chargebacks, Bank Sort Code, and Adjustments. At the bottom, there are buttons for 'Cancel' and 'RESET'.

Payments

Learn how to manage everything to do with payments



Tools

The tool bar gives you the options to:

1. Launch the Payments overview tour
2. Download, export and search reports
3. Access your e-statement

See the other sections in the Payments Module for more information on these tools.

The screenshot shows the 'Payments' module interface. At the top, there's a navigation bar with 'Dashboard', 'Payments' (which is highlighted in blue), 'Disputes', 'Attract Customers', 'Resources', and user icons for 'Messages' and 'Profile'. Below the navigation is a message: 'Click here to view a new user guide'. The main content area has a 'LOCATIONS (5096/5096)' section and a date range 'DATE (1/10/2017 - 31/10/2017)'. A 'Payments overview' button is highlighted with a red box. Below this are sections for 'Total submissions', 'Total charges', 'Total credits', 'Merchant Fees', 'Tax amount', 'Fees & incentives', and 'Opening balance', each with expand/collapse arrows. A summary line shows 'Total settlement amount AUS 235,890,522.99'. A 'Pending' section follows. The main feature is a table titled 'Settlements' with columns: SETTLEMENT DATE, SETTLEMENT NUMBER, TOTAL CHARGES, CREDITS, SUBMISSION AMOUNT, MERCHANT FEE AMOUNT, FEES AND INCENTIVES, CHARGEBACKS, BANK SORT CODE, and ADJUSTMENTS. The table lists several entries for October 2017, such as 27/10/2017, 10016449, AUS180.00, AUS0.00, AUS180.00, AUS1.46, AUS0.00, AUS0.00, XXX002, and AUS0.00.

Payments

Learn how to manage everything to do with payments



1

2

3

4

5

Payments summary

This gives you a cumulative summary of your most recent payments from American Express for the current month. Use the + expandable function to display extra details about the various types of deductions taken before payment.

The screenshot shows the 'Payments' dashboard with a summary table and a detailed breakdown of deductions. The summary table shows a total settlement amount of AU\$235,890,522.99. The detailed breakdown shows the following deductions:

Category	Amount
Total submissions	AU\$238,011,400.26
Total charges	AU\$238,964,355.34
Total credits	-AU\$952,955.08
Merchant Fees	-AU\$1,927,955.87
Tax amount	-AU\$192,726.40
Fees & incentives	-AU\$195.00
Opening balance	-AU\$2,065.59

Below the summary table, there is a section for 'Pending' payments and a table for 'Settlements' with the following data:

Settlement Date	Settlement Number	Total Charges	Credits	Submission Amount	Merchant Fee Amount	Fees and Incentives	Chargebacks	Bank Sort Code	Adjustments
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	-AU\$9.76	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017	10016449	AU\$180.00	AU\$0.00	AU\$180.00	-AU\$1.46	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	-AU\$5.49	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	-AU\$5.38	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017	10012364	AU\$675,194.14	AU\$0.00	AU\$675,194.14	-AU\$5,469.07	AU\$0.00	AU\$0.00	XXX000	AU\$0.00
27/10/2017	10012330	AU\$8,332,476.14	-AU\$36,879.37	AU\$8,295,596.77	-AU\$67,194.30	-AU\$9.00	-AU\$158.23	XXX000	AU\$0.00

Payments

Learn how to manage everything to do with payments



Report menu

There are 4 different types of reports you can view:

1. Settlements – paid and pending information.
2. Submissions – details of all the submissions you have made to American Express.
3. Adjustments and Chargebacks - All your chargebacks and other adjustments applied to your submissions.
4. Transaction Types – Access the report which groups your settlements based on the type of transaction.

Settlement Date	Settlement Number	Total Charges	Credits	Submission Amount	Merchant Fee Amount	Fees and Incentives	Chargebacks	Bank Sort Code	Adjustments
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	AU\$0.76	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017	10016449	AU\$180.00	AU\$0.00	AU\$180.00	AU\$1.46	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	AU\$5.49	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	AU\$5.38	AU\$0.00	AU\$0.00	XXX002	AU\$0.00
27/10/2017	10012364	AU\$675,194.14	AU\$0.00	AU\$675,194.14	AU\$5,469.07	AU\$0.00	AU\$0.00	XXX000	AU\$0.00
27/10/2017	10012330	AU\$8,332,476.14	AU\$36,879.37	AU\$8,295,596.77	AU\$67,194.30	AU\$9.00	AU\$158.23	XXX000	AU\$0.00

Payments

Learn how to manage everything to do with payments



View report

This summary table will allow you to view detail of the report you have chosen in the menu above.

The summary will automatically update based on the relevant report you choose to view from the 4 boxes at the top.

Where '+' appears, clicking on it will expand to show more details.

The right arrow button will allow you to scroll side to side and view additional details.

The screenshot shows the 'Payments' dashboard with a summary table. The table includes sections for Settlements, Submissions, Adjustments and Chargebacks, and Transaction types. The 'Submissions' section is highlighted with a purple box and a circled '+' sign, indicating it can be expanded. A right-pointing arrow icon is also present on the right side of the dashboard.

Settlements	Submissions	Adjustments and Chargebacks	Transaction types			
Total settlement amount AUS\$235,890,522.99						
+ Pending						
- Settlements						
SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	MERCHANT FEE AMOUNT	FEES AND INCENTIVES
27/10/2017		AUS\$0.00	AUS\$0.00	AUS\$0.00	AUS\$0.00	AUS\$0.76
Submissions						
SUBMISSION DATE	SOC INVOICE #	SUBMITTING MERCHANT NUMBER	MERCHANT FEES	FEES AND INCENTIVES	TOTAL CHARGES	CREDITS
26/10/2017	171026	9790	AUS\$0.49	AUS\$0.00	AUS\$0.00	AUS\$0.00
25/10/2017	171025	9790	AUS\$1.21	AUS\$0.00	AUS\$0.00	AUS\$0.00
+ 27/10/2017 10016449 AUS\$180.00 AUS\$0.00 AUS\$180.00 AUS\$1.46						
+ 27/10/2017 AUS\$0.00 AUS\$0.00 AUS\$0.00 AUS\$0.00 AUS\$5.49						
+ 27/10/2017 AUS\$0.00 AUS\$0.00 AUS\$0.00 AUS\$0.00 AUS\$5.38						

Payments

Learn how to manage everything to do with payments



Customise reports

You can customise the report column details by clicking on the + on the top left.

This will bring up a screen where you can check or uncheck data fields based on your needs. You can drag and drop the fields to change the order of the columns.

Please note: Any changes you make will be saved for future log-ins.

The screenshot shows a 'Payments overview' page with a navigation bar at the top. Below the bar, there are sections for 'Settlements', 'Submissions', 'Adjustments and Chargebacks', and 'Transaction types'. A 'Total settlement amount' of AUS 235,890,522.99 is displayed. A modal dialog box is open, allowing users to customize report columns. The dialog lists various data fields with checkboxes, such as Settlement date, Settlement number, Total charges, Credits, Submission amount, Discount amount, Fees and incentives, DBA name, Chargebacks, Bank sort code, and Adjustments. The 'Apply' button is at the bottom right of the dialog.

Payments

Learn how to manage everything to do with payments



Download reports

1. Customise the report to contain all the information you want, then click the Download icon in the top right navigation bar.
2. Follow the prompts to select your preferences and click Download to save the report to your computer.

Once it's downloaded, you can analyse it further and print it from the application you selected.

① Click here to view a new user guide

LOCATIONS (22) DATE (1/8/2017 - 18/8/2017)

Payments overview   

Settlements Download with details?
Please select the row range you want to download
1-168

Pending settlements Download with details?
Please select the row range you want to download
1-21

Select format CSV XLSX PDF

Include Currency Symbols Yes No

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDIT
27/10/2017		AUS 0.00	
27/10/2017	10016449	AUS 160.00	
27/10/2017		AUS 0.00	
27/10/2017		AUS 0.00	
27/10/2017	10012364	AUS 675,194.14	AUS 0.00 AUS 675,194.14 AUS 5,469.07 AUS 0.00 AUS 0.00 XXX000 AUS 0.00 AUS 669,179.16
27/10/2017	10012330	AUS 8,332,476.14	AUS 96,879.37 AUS 6,295,596.77 AUS 67,194.30 AUS 9.00 AUS 158.23 XXX000 AUS 0.00 AUS 8,221,676.64

Payments

Learn how to manage everything to do with payments



Export reports

1. To export a report click on Report in the top right navigation bar.
2. Follow the prompts to select a report with or without transaction details, enter your Merchant Number and click Download.

Note that one report includes data for one location only.

The screenshot shows a software interface for managing payments. At the top, there is a navigation bar with links for Dashboard, Payments, Disputes, Attract Customers, and Resources. On the far right of the navigation bar are icons for email and user profile. Below the navigation bar, there is a message: 'Click here to view a new user guide'. The main area of the interface is a 'Payments overview' section. It displays various metrics such as Total submissions, Total charges, Total credits, Merchant Fees, Tax amount, Fees & Incentives, and Opening balance. A large 'Total settlement amount' is shown as AU\$235,890.5. Below this, there are two sections: 'Pending' and 'Settlements'. The 'Settlements' section is expanded and shows a table of transaction data for a single location (27/10/2017) with 7 rows of data. A 'Submissions Report' dialog box is overlaid on the interface. It has a title 'Submissions Report', a checkbox for 'Include Transactions', a 'Merchant no.' field (containing 'Payee Merchant Number'), and a 'Select format' section with radio buttons for 'CSV' (selected) and 'XLSX'. At the bottom of the dialog box are 'Cancel', 'RESET', and 'Download' buttons. The 'Download' button is highlighted with a red circle. A blue arrow points from the 'Download' button to a small icon of a document with a blue border in the top right corner of the dialog box.

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	MERCHANT FEE AMOUNT	FEES AND INCENTIVES	CHARGEBACKS	BANK SORT CODE	ADJUSTMENTS	SETTLEMENT AMOUNT
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	AU\$9.76	AU\$0.00	AU\$0.00	XXX002	AU\$0.00	AU\$10.74
27/10/2017	10016449	AU\$180.00	AU\$0.00	AU\$180.00	AU\$1.46	AU\$0.00	AU\$0.00	XXX002	AU\$0.00	AU\$178.39
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	AU\$5.49	AU\$0.00	AU\$0.00	XXX002	AU\$0.00	AU\$5.04
27/10/2017		AU\$0.00	AU\$0.00	AU\$0.00	AU\$5.38	AU\$0.00	AU\$0.00	XXX002	AU\$0.00	AU\$5.92
27/10/2017	10012364	AU\$675,194.14	AU\$0.00	AU\$675,194.14	AU\$5,469.07	AU\$0.00	AU\$0.00	XXX000	AU\$0.00	AU\$669,178.16
27/10/2017	10012330	AU\$8,332,476.14	AU\$36,879.37	AU\$8,295,596.77	AU\$67,194.30	AU\$0.00	AU\$5158.23	XXX000	AU\$0.00	AU\$8,221,676.64

Payments

Learn how to manage everything to do with payments



Search reports

The Search function allows you to find specific settlements, adjustments, chargebacks or transaction information. You can narrow the search by amount, location, date and more.

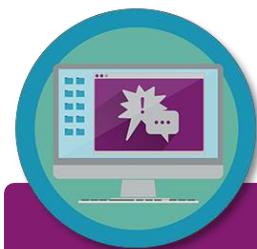
Direct debit reports can be produced from here as well.

The screenshot shows the 'Payments overview' page with a search dialog open. The search dialog has fields for 'Search within' (Settlements), 'Date' (Starts: 1/10/2017, Ends: 31/10/2017), 'Amount' (From, To), and 'Settlement number'. There are also radio buttons for 'All locations (5096/5096)' and 'Selected locations (5096/5096)'. A 'Search' button is at the bottom right of the dialog. The main table below shows settlement data for various dates and amounts.

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	MERCHANT FEE AMOUNT	FEES AND INCENTIVES	CHARGEBACKS	BANK SORT CODE	ADJUSTMENTS	SETTLEMENT AMOUNT
27/10/2017		AUS0.00	AUS0.00	AUS0.00	AUS0.76	AUS0.00	AUS0.00	XXX002	AUS0.00	AUS10.74
27/10/2017	10016449	AUS180.00	AUS0.00	AUS180.00	AUS1.46	AUS0.00	AUS0.00	XXX002	AUS0.00	AUS178.39
27/10/2017		AUS0.00	AUS0.00	AUS0.00	AUS5.49	AUS0.00	AUS0.00	XXX002	AUS0.00	AUS5.04
27/10/2017		AUS0.00	AUS0.00	AUS0.00	AUS5.38	AUS0.00	AUS0.00	XXX002	AUS0.00	AUS5.92
27/10/2017	10012364	AUS675,194.14	AUS0.00	AUS675,194.14	AUS5,469.07	AUS0.00	AUS0.00	XXX000	AUS0.00	AUS669,178.16
27/10/2017	10012330	AUS8,332,476.14	AUS36,879.37	AUS8,295,596.77	AUS67,194.30	AUS5.00	AUS158.23	XXX000	AUS0.00	AUS8,221,676.64

Disputes

Find out how to manage all your disputes online quickly and easily



[DISPUTES AT A
GLANCE](#)



[VIEW DETAILS OF
A CASE](#)



[RESPOND TO
DISPUTE
ENQUIRIES](#)



[CUSTOMISED
REPORTS](#)

IMPORTANT REMINDER

- Once you are enrolled to online Disputes, you will no longer receive paper notifications.
- Please check our notification emails and regularly check the website to avoid unnecessary chargebacks.
- If you have changed your email address since your registration with us, please make sure to update the email address on the website so you continuously receive our notifications.
- Please go to Profile and settings module for more information on how to do this.

Disputes

Find out how to manage all your disputes online quickly and easily



Disputes at a glance

The [DISPUTES HOMEPAGE](#) has four key features:

1. Filters
2. Tools
3. Respond to us
4. Summary report

Click on **1 2 3 4** at the top to find out more about each section. To return to Disputes Homepage click on

The screenshot shows the Disputes homepage with the following features highlighted:

- 1** Filters: A summary bar at the top showing 'TAKE ACTION 2992', 'RESPONDED 53', 'CLOSED 76870', and 'ADJUSTMENTS 5'.
- 2** Tools: A toolbar with icons for Home, Dashboard, Payments, Disputes, Attract Customers, and Resources.
- 3** Respond to us: A section for responding to disputes, with buttons for 'Agree to Full Refund', 'Respond', and 'Respond offline'.
- 4** Summary report: A detailed table of disputes, showing 15 rows of data with columns for Case Number, Status, Date Received, Reply By, Days Left, Reason and Code, Dispute Type, Case Type, Amount, and Card Number at Transaction.

Case Number	Status	Date Received	Reply By	Days Left	Reason and Code	Dispute Type	Case Type	Amount	Card Number at Transaction
I073869TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$59.40	700372XXXXXXXXX1003
I142590TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 598.83	700832XXXXXXXXX007
I198430TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 28.95	700612XXXXXXXXX1001
I243607TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 285.00	700552XXXXXXXXX1002
I296778TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 5475.00	700602XXXXXXXXX1006
I329074TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 5475.00	700252XXXXXXXXX1006
I398816TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 1,710.00	700542XXXXXXXXX1008
I448870TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 1475.00	700142XXXXXXXXX1008
I494126TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 543.49	700432XXXXXXXXX1000
I542064TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 5475.00	700872XXXXXXXXX1006
I5888980TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 5475.00	700902XXXXXXXXX1003
I6533508TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 5475.00	700712XXXXXXXXX1005
I779129TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 559.40	700462XXXXXXXXX1000
I840179TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 598.83	700372XXXXXXXXX1002
I858850TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 528.95	700282XXXXXXXXX1000

Disputes

Find out how to manage all your disputes online quickly and easily



1

2

3

4

Filters

These help you find and view the information that matters most to you. You can apply a wide range of filters in combination with each other to personalise the disputes summary table and show as little or as much as you like.

The screenshot shows a software interface for managing disputes. At the top, there's a navigation bar with links for Dashboard, Payments, Disputes, Attract Customers, and Resources. Below the navigation is a summary bar with metrics: LOCATIONS (1111), DATE, TAKE ACTION (2992), RESPONDED (53), CLOSED (76870), and ADJUSTMENTS (5). A button labeled 'How to respond to a dispute' is also present. The main area displays a table of disputes, with the first few rows shown below:

Case Number	Status	Date Received	Reply By	Days Left	Reason and Code	Dispute Type	Case Type	Amount	Card Number at Transaction
I073869TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$59.40	700372XXXXXX1003
I142590TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$98.83	700852XXXXXX1007
I198430TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$28.95	700612XXXXXX1001
I243607TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$285.00	700552XXXXXX1002
I296778TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700802XXXXXX1006
I329074TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700252XXXXXX1006
I398916TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$1,710.00	700542XXXXXX1008
I448870TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 1475.00	700142XXXXXX1008
I494126TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$43.49	700432XXXXXX1000
I542064TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700872XXXXXX1006
I588960TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700902XXXXXX1003
I653508TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700712XXXXXX1005
I779129TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$59.40	700462XXXXXX1000
I840179TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$98.83	700372XXXXXX1002
I858850TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$28.95	700282XXXXXX1000

Disputes

Find out how to manage all your disputes online quickly and easily



Tools

These allow you to download and generate reports, create print previews, search, or return to your Account Dashboard or page at any time.



HOME

DISPUTES AT A GLANCE

VIEW DETAILS OF A CASE

RESPOND TO DISPUTE
ENQUIRIES

CUSTOMISED REPORTS

GET STARTED

PAYMENTS

DISPUTES

COMPLIMENTARY SIGNAGE

PROFILE & SETTINGS

GET HELP

NEXT

Disputes

Find out how to manage all your disputes online quickly and easily



Respond to us

These action buttons are clearly marked above the summary table to enable you to respond to all Card Member disputes quickly and efficiently.

Disputes

Find out how to manage all your disputes online quickly and easily



Summary Report

This gives you a full list of all Card Members disputes and can be customised based on your preferences.

Case Number	Status	Date Received	Reply By	Days Left	Reason and Code	Dispute Type	Case Type	Amount	Card Number at Transaction
I073869TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$59.40	700372XXXXXXXXX1003
I142590TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$98.83	700852XXXXXXXXX1007
I198430TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$28.95	700612XXXXXXXXX1001
I243607TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$285.00	700552XXXXXXXXX1002
I296778TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700802XXXXXXXXX1006
I329074TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700252XXXXXXXXX1006
I368916TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$1,710.00	700542XXXXXXXXX1008
I448870TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD 1475.00	700142XXXXXXXXX1008
I494126TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$43.49	700432XXXXXXXXX1000
I542064TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700872XXXXXXXXX1006
I588980TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700902XXXXXXXXX1003
I653508TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$475.00	700712XXXXXXXXX1005
I779129TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$59.40	700462XXXXXXXXX1000
I840179TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$98.83	700372XXXXXXXXX1002
I858850TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	IQ	N/A	AUD \$28.95	700282XXXXXXXXX1000



DISPUTES AT A GLANCE

VIEW DETAILS OF A CASE

RESPOND TO DISPUTE
ENQUIRIES

CUSTOMISED REPORTS



GET STARTED

PAYMENTS

DISPUTES

COMPLIMENTARY SIGNAGE

PROFILE & SETTINGS

GET HELP

NEXT

Disputes

Find out how to manage all your disputes online quickly and easily



View details of a case

Clicking on each line item on the summary table will show you the details and history of the case.

Click on the X icon to close the screen.

Dashboard Payments Disputes Attract Customers Resources

LOCATIONS (11/11) DATE

TAKE ACTION	RESPONDED	CLOSED	ADJUSTMENTS
2992	53	76870	5

All Unviewed Viewed All Chargebacks Inquiries Case Updates How to respond to a dispute

CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	DAYS LEFT	REASON AND CODE	DISPUTE TYPE	CASE TYPE	AMOUNT	CARD NUMBER AT TRANSACTION
1073869TST	Please respond	4/4/2017	4/25/2017	N/A	Charge amount exceeds authorization amount-A01	Inquiry	N/A	\$203.00	700372XXXXXX1003

Print Preview

Dispute details
The amount of the Authorization Approval was less than the amount of the Charge you submitted.
Additional information: CARD MEMBER DONT RECOGNIZE CHARGE

Disputed amount
Chargeback amount
Transaction amount

Card Member
Tracking number
Card Number
Case type

Rahul 3013DATA SETUP
008
N/A
700372XXXXXX1003
SEDIS

What you can do
Please respond to this dispute and attach any documentation that may support your response.

What will happen
We will review your response and contact you if we need further information from you.

DATE	STATUS CHANGE	DISPUTE TYPE	DETAILS
4/4/2017	Please respond	Inquiry	Please respond to this inquiry by 4/25/2017 VIEW ALL

Disputes

Find out how to manage all your disputes online quickly and easily



Respond to disputes

Once you confirm the details of a case you will need to respond to our enquiries to avoid no-reply chargebacks. The next steps after confirming details of a case are:

1. Click on the line item on the summary page and select one of the three options. The 'Respond' button lets you respond to us online.
2. If you do not agree with a refund, make sure to leave this value with '0'.
3. Add comments why you do not agree.
4. Upload your support documents (e.g. proof of delivery) by clicking Attach files. Please read the explanation to make sure your files can be uploaded.
5. Enter your initials and click Submit.

The screenshot shows a software interface for managing disputes. At the top, there's a navigation bar with links for Dashboard, Payments, Disputes, Attract Customers, and Resources. Below the navigation is a summary bar showing 'TAKE ACTION 2992', 'RESPONDED 53', 'CLOSED 76870', and 'ADJUSTMENTS 5'. There are filters for Locations (1/1/1), Date, and Case Status (All, Unviewed, Viewed). A prominent button labeled 'How to respond to a dispute' is visible. Below this, a sub-menu titled 'Respond' is open, showing a section for 'Agree to Full Refund' (with a value of 0) and a 'Select a reason' dropdown. To the right, there's a 'Select a comment' dropdown and a 'Additional comments' text area. Further right, there's a 'Add attachments' section with several checkboxes for reasons like 'Proof that a valid Authorization Approval was obtained for the full amount of the Charge in accordance with the Agreement unless exceptions apply, or' and 'Proof that a Credit which directly offsets the Disputed Charge has already been processed'. Below these are attachment guidelines and a 'Select files' button. At the bottom of the 'Respond' section are 'Cancel', 'Enter initials to verify this information', and 'Submit' buttons.

Disputes

Find out how to manage all your disputes online quickly and easily



Customised Reports

You can also create customised reports. To do this:

1. Click on the Report icon
2. Select Group by
3. Choose your preferences and then click Download reports.
4. You can also create Win/Loss report to analyse why you are getting chargebacks.

Complimentary signage

The fastest and easiest way to get merchandise and supplies for your business



Logos and Supplies

We offer complimentary logos, signage and merchandise for your business.

Placing an order is simple. Select items from our collection, fill out the delivery details and then confirm your Merchant Number to finalise the order.

You'll find hundreds of industry-specific supplies, including digital logos to use online or in your own communications.

Profile and settings

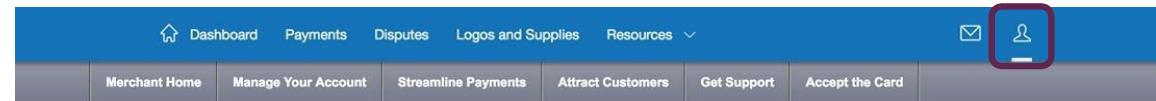
Manage your profile quickly and easily



Profile and Settings

You can update your user profile and account information by clicking Profile & Settings link. From here you can:

1. Change your password
2. Update your contact information
3. Update your preferences on how you receive notifications from us
4. Update your preferences on receiving marketing and/or survey emails
5. Update information about locations (physical address, phone number)



[Download Account User Management user guide](#)

MERCHANT123

[TERMS OF USE](#)

CHANGE PASSWORD

Password

[SEE DETAILS](#)

[EDIT](#)

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATION

MARKETING & SURVEY EMAIL PREFERENCES

MANAGE LOCATIONS

Get help

Where to go if you need more help with the Merchant Website



Questions

Do you have any further questions or need help? Click on your preferred option below to see more details.

[CALL US](#)

Call us on the number on the right side of this page.

[EMAIL](#)[LIVE CHAT](#)[INTERACTIVE
WALKME ASSISTANT](#)

Call us on
1300 363 614

(or the designated number for your Account)

Get help

Where to go if you need more help with the Merchant Website



Questions

Do you have any further questions or need help? Click on your preferred option below to see more details.

[CALL US](#)

[EMAIL](#)

[LIVE CHAT](#)

[INTERACTIVE
WALKME ASSISTANT](#)

Email us your questions and/or requests through the Secure Message Centre.

The screenshot shows the Merchant Website dashboard with a blue header bar. The header includes links for Dashboard, Payments, Disputes, Logos and Supplies, and Resources, along with a mail icon and a user profile icon. The main content area has a light gray background. On the left, there is a sidebar with a 'Menu' button and a 'Service Requests' button highlighted with a red box. Below the menu are links for Payments, Disputes, Profile and Settings, Logos and Supplies, and User guides. A 'Pull Push' logo with the text 'Card Welcome' is also visible. The main content area is divided into two main sections: 'Payments' and 'Disputes'. The 'Payments' section shows a summary of settlements: AUD \$53,599,608.07, settled in the last 7 days (from 02/08/2017 to today). It also shows submission amount, discount amount, and fees and incentives. Below this are buttons for 'Last 7 days', 'Last 30 days', and 'Month to date'. The 'Disputes' section shows a summary of 35 cases, with a 'Take Action' button highlighted with a red box. It lists cases with columns for 'Reply by', 'Submitting merchant', 'Case number', and 'Amount'. The 'Closed' status is indicated for the last case.

Take Action	Reply by	Submitting merchant	Case number	Amount
15/07/17	9423853415	D-BB0402B	→	AUD \$59.40
15/07/17	9423853415	D-CC0403C	→	AUD \$98.83
15/07/17	9423853415	D-DD0404D	→	AUD \$28.95
			35	66.18

Get help

Where to go if you need more help with the Merchant Website



Questions

Do you have any further questions or need help? Click on your preferred option below to see more details.

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[EMAIL](#)

[LIVE CHAT](#)

[INTERACTIVE
WALKME ASSISTANT](#)

 Chat

Chat with us X

What is the primary reason for chatting today? *

Choose item from the list

- Update/change my bank account details
- Cancel my merchant account or a branch
- Assistance with the Merchant Services website
- Discuss a dispute inquiry or documentation request
- Question a chargeback to my account
- Inquire about fees or discount rate
- Check or update account information (Name, address change, etc...)
- Request Supplies, Equipment, or Promotional materials (logos, decals, Welcome Kit, etc...)
- Check the status of a submission or discuss a payment issue (not received, on hold, incorrect, etc...)
- Assistance with reconciling my account /statement
- Request a copy of statement or invoice
- Report fraudulent activity on my account
- Setup a branch or add a new location
- Report an issue with Point of Sale (POS) electronic terminal
- Other (please specify):

Get help

Where to go if you need more help with the Merchant Website



Questions

Do you have any further questions or need help? Click on your preferred option below to see more details.

[CALL US](#)

[EMAIL](#)

[LIVE CHAT](#)

[INTERACTIVE
WALKME ASSISTANT](#)

Click this button to launch the Help Menu. Choose the topic you need help with and WalkMe will prompt you what to do next.

Payments

AUD \$53,599,608.07
settled in the last 7 days
(from 02/08/2017 to today)

Submission amount	Discount amount	Fees and incentives
AUD \$54,081,534.06	AUD \$-438,091.74	AUD \$-38.25

Last 7 days Last 30 days Month to date

Disputes

Take Action	Closed		
Take Action	35		
Reply by	Submitting merchant	Case number	Amount
15/07/17	9423853415	D-BB0402B	AUD \$59.40
15/07/17	9423853415	D-CC0403C	AUD \$98.83
15/07/17	9423853415	D-DD0404D	AUD \$28.95
15/07/17	9423853415	D-EE0405E	AUD \$285.00



Congratulations!

You have completed the training.
Log in today and take the stress out
of managing your Account.

[LOG IN](#)

