



Your guide to setting up your merchant account online

AMERICANEXPRESS.COM/LACMERCHANT



How to start managing your merchant account online

This guide shows you how to set up your merchant account online so you can view and manage your transactions, update business details, customise your account, and much more.

It's quick and easy to get started.

Simply follow this step-by-step guide to:

Activate and manage your online account	3
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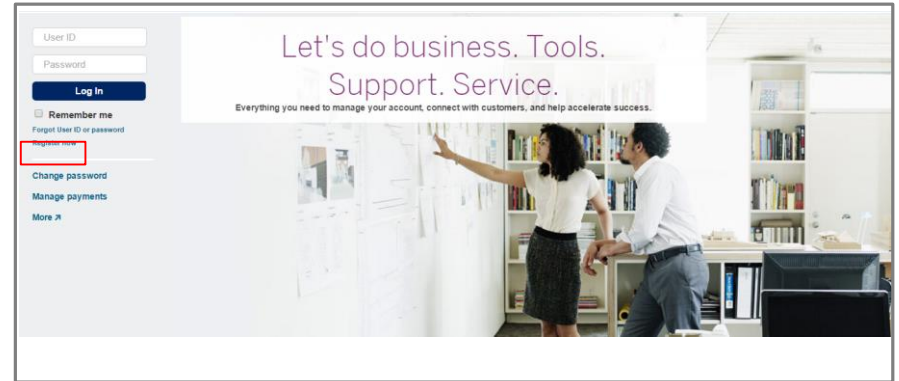
Activate and manage your online account

The first stage is to set up your merchant account online so that you can view financials, respond to disputes, and update account information.

First, click 'Register now' on the merchant home page at americanexpress.co.uk/merchant.

You will then land on the registration page, to complete the following steps:

1. **Verify merchant account** (see [page 4](#))
2. **Create user ID and password** (see [page 5](#))
3. **Manage finances** (see [page 6](#))



Online Merchant Account Registration

1 Verify Merchant Account

Please enter your Merchant Account Number and Post Code

Merchant Account Number ⓘ


Post Code of Physical Address ⓘ

2 Create User ID and Password

Step 1 – Verify merchant account

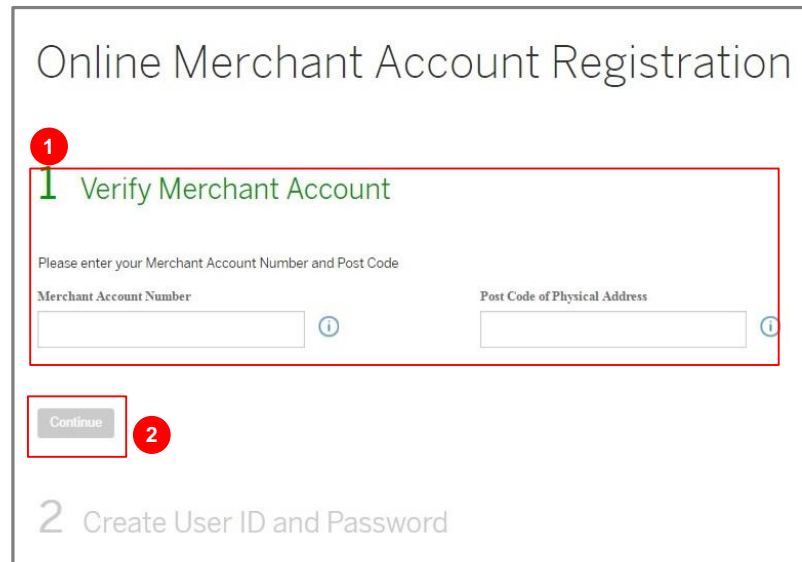
The first step is to tell us who you are. Simply follow the on-screen prompts to create your profile.

1. Enter your merchant account number and the postcode that is linked to this particular merchant account number.

 **TIP:** The blue circle shows where you can find your merchant account number on your paper statement. It is at the top left section under 'Payee Location'.

2. Click 'Continue'. If your details match our records, you will see that step 2 becomes available.



If they don't match, you will see a message to call our merchant services team. They will be able to help you confirm the correct merchant information we have on file for you.



Online Merchant Account Registration

1 Verify Merchant Account

Please enter your Merchant Account Number and Post Code

Merchant Account Number  Post Code of Physical Address 

Continue **2**

2 Create User ID and Password



Step 2 – Create user ID and password

The second step is to set up an online user account. Follow the on-screen prompts.

1. Begin by creating your user ID and password, and by providing your business role. If you need help in creating your user ID or password, click on the 'i' icon to see the guidelines.
- TIP:** You can have a number of different user IDs linked to a single Merchant account number, to allow other authorised employees to access your Merchant account online. Each new user will need to set up their own unique user ID and password through the 3 step registration process.
2. Select a security question and answer. This will be used to help you reset your password if you forget it.
 3. Continue to enter your name, email address, and your mobile phone number (optional) so that we can contact you regarding your account.
- TIP:** Make a secure note of your user ID to help you remember it for future log-ins.

2 Create User ID and Password

User ID, Password and Role

1

User ID

Password

Confirm Password

User Role
Select one

Account Recovery

2

Security Question
Choose a Question

Answer

Continue

Contact Information

3

First Name

Last Name

Email Address

Confirm Email Address

We will use your email address to send you customer service messages and to notify you of important information about your merchant account. Please check the box if you do not want to receive messages about new products, services and resources available to your business. For information on how we process your data, please visit us online at [Privacy Statement](#)

Mobile Number (optional)

If you provide a mobile phone number to us, you agree that we may contact you at that number and the communications we send may include autodialed short message service (SMS or "text") messages or automated or pre-recorded calls.

Step 3 – Manage finances

1. If you entered an eligible American Express merchant number during step 1 of the registration, you will see step 3, 'Manage finances', becomes available.


2. All available online access options are pre-ticked for you, and you can tick or untick based on your needs:

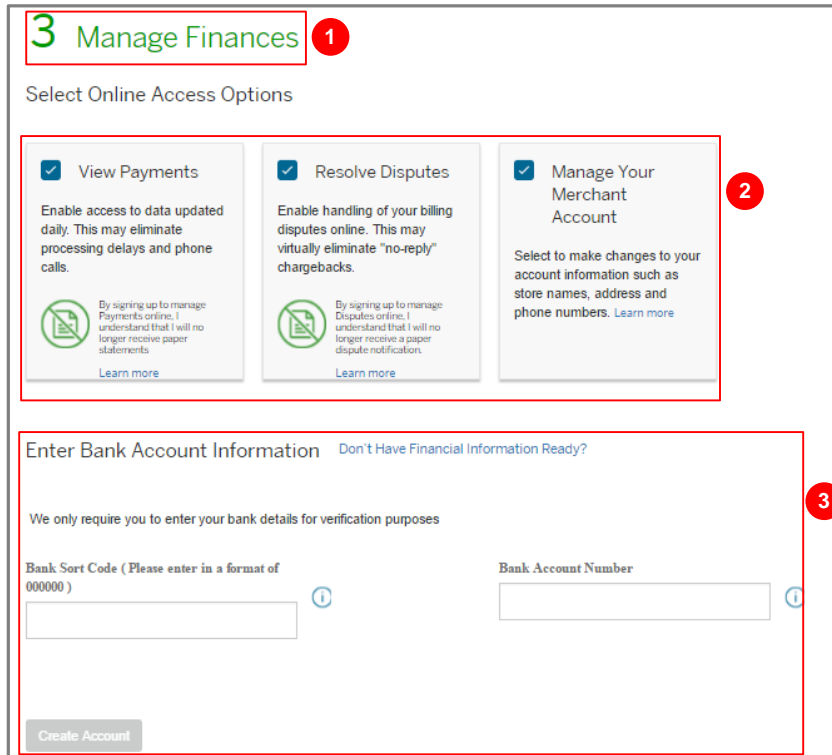
View payments: see and download transactions, receive e-statements, and track when you will be paid for submissions.

Resolve disputes: don't wait for the mail – view and respond to all your disputes and chargebacks in one place online.

Manage your merchant account: edit details on your profile. (see more in the 'Update profile' section of this guide ([see page 10](#))).


3. Now enter your bank account information already on file with American Express and click on 'Create account'. This will verify your details for security and privacy purposes.


 **TIP:** Use the bank account details that are linked to your 'Payee account' that we make payments into.



3 Manage Finances 1

Select Online Access Options


View Payments
Enable access to data updated daily. This may eliminate processing delays and phone calls.
 By signing up to manage Payments online, I understand that I will no longer receive paper statements.
[Learn more](#)


Resolve Disputes
Enable handling of your billing disputes online. This may virtually eliminate "no-reply" chargebacks.
 By signing up to manage Disputes online, I understand that I will no longer receive a paper dispute notification.
[Learn more](#)

Manage Your Merchant Account 2
Select to make changes to your account information such as store names, address and phone numbers. [Learn more](#)

Enter Bank Account Information Don't Have Financial Information Ready? 3

We only require you to enter your bank details for verification purposes

Bank Sort Code (Please enter in a format of 000000) 

Bank Account Number 

[Create Account](#)

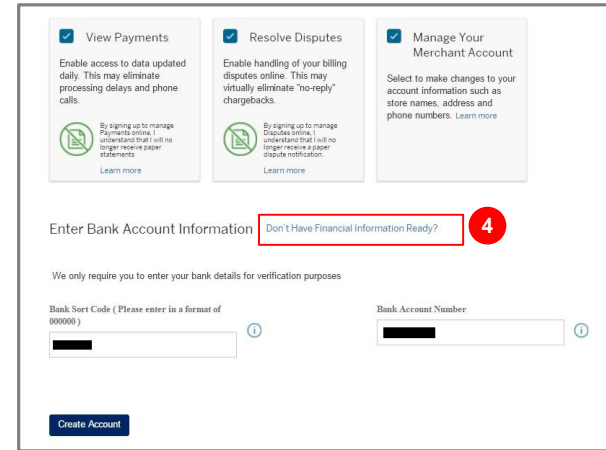
Step 3 – Manage finances (continued)

4. If you don't have the bank account details at hand, you can still continue with the registration with restricted access.

You have the option to pause the activation process here. First, click 'Don't have financial information ready?'. Then you will see a box 'Continue creating an account add finances later' appear. Simply click 'Create account'.

Pausing the process at this stage will still allow you to order signage, online logos, and other materials for your business. However, it will not allow you to manage your finances online.

5. Click 'Create account', and you will be asked to accept the terms of use as the final step as shown on the next page.



View Payments
Enable access to data updated daily. This may eliminate processing delays and phone calls.
By signing up to manage Payments online, I understand that I will no longer receive paper statements.
Learn more

Resolve Disputes
Enable handling of your billing disputes online. This may virtually eliminate "no-reply" chargebacks.
By signing up to manage Disputes online, I understand that I will no longer receive a paper dispute notification.
Learn more

Manage Your Merchant Account
Select to make changes to your account information such as store names, address and phone numbers. Learn more

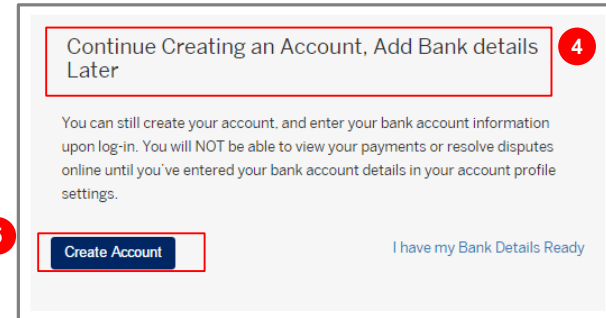
Enter Bank Account Information **Don't Have Financial Information Ready?** 4

We only require you to enter your bank details for verification purposes

Bank Sort Code (Please enter in a format of 000000)
[Redacted] ⓘ

Bank Account Number
[Redacted] ⓘ

Create Account



Continue Creating an Account, Add Bank details Later 4

You can still create your account, and enter your bank account information upon log-in. You will NOT be able to view your payments or resolve disputes online until you've entered your bank account details in your account profile settings.

5 **Create Account** I have my Bank Details Ready

Step 3 – Manage finances (continued)

6. Read the terms of use and click 'I agree, continue'.

Now you are ready to take full advantage of online tools that help you manage your merchant account and control your cash flow effectively.

The screenshot shows a multi-step process for creating a merchant account. Step 1, 'Verify Merchant Information', is partially visible with fields for Merchant Account Number and Zip Code. Step 2, 'Create User Information', is the current step, showing fields for Full Name, User ID, Email Address, and Mobile Number. A 'Continue Creating Account' button is visible. A modal dialog box titled 'Terms of Use for Merchant Site' is open, displaying the following text:

Terms and Conditions

Please review the following Terms and Conditions for using Online Merchant Services.

The following terms and conditions ("Supplement") supplement your Agreement for American Express® Card Acceptance ("Card Acceptance Agreement"). Please read them carefully before using American Express Online Merchant Services ("Service").

BY USING THE SERVICE OR BY INDICATING BELOW THAT YOU AGREE TO BE BOUND BY THIS SUPPLEMENT, YOU WILL ENTER INTO A LEGALLY BINDING AGREEMENT EFFECTIVE ON THE DATE THEREOF WITH AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. IF YOU ARE LOCATED IN THE UNITED STATES, OR WITH AMEX BANK OF CANADA, IF YOU ARE LOCATED IN CANADA. IF YOU DO NOT AGREE WITH THIS SUPPLEMENT, GO TO www.americanexpress.com/merchant. IF YOU ARE LOCATED IN THE UNITED STATES, OR TO www.americanexpress.com/canada, IF YOU ARE LOCATED IN CANADA, TO RETURN TO THE AMERICAN EXPRESS MERCHANT SERVICES HOMEPAGE, American Express Travel Related Services Company, Inc. and Amex Bank of Canada (collectively, "AXP") will not provide you the Service unless you agree as follows:

A. General Description of the Service / Internet Access Required

AXP provides the Service through a web-based interface, and provides you with access to information regarding your American Express merchant account ("Account"). The Service will enable you to review and manage Account information including, but not limited to, financial reconciliation information related to Charges you have submitted, Cardmember billing inquiries/retrieval requests or disputes/chargebacks related to your Account, and administrative information pertaining to your Account (the "Information"). Not all features of the Service are available to all merchants. The Information is solely for your own use and not for further resale or redistribution. AXP reserves any other use of the Information.

By clicking the "I Agree, Continue" button below, I confirm I have reviewed and agree to the above Terms of Use and I certify I am authorized to enter into this agreement on behalf of the merchant named above.

The dialog box has a 'Cancel' button and an 'I Agree, Continue' button, which is highlighted with a red circle containing the number 3.

Understand your Account dashboard

Once registered, every time that you log in using your user ID and password you will see your Account dashboard.

1. At the top of the page, you will see new notifications about your Merchant Account. Click the arrow icon to see your latest alerts.
2. Menu is located at the top left corner of the page, just under your business name. Click the arrow icon to see the full menu to choose from.
3. This section shows the summary of payments such as the latest payments made, upcoming payments. It also has direct link to take you to e-statements, and to view all payments details.
4. You can view examples of our complimentary signs and supplies. Clicking on 'Browse selection' will take you to the page where you can see the full selection and place orders.

The screenshot shows the Merchant Account dashboard with the following elements highlighted by red boxes and numbered callouts:

- 1:** Notification banner at the top right: "You have 1 new notification out of 30 total notifications".
- 2:** "Menu" dropdown located below the business name.
- 3:** "Payments" section showing a total of \$203,509,232.23 settled in the last 7 days. It includes a table with columns for "Posted" and "Pending".
- 4:** "Complimentary Merchandise & Signage" section featuring a "Browse Selection" button and a "See all Merchandise & Signage" button.

Category	Amount
Submission Amount	\$50,023.54
Discount Amount	\$-4,440.20
Fees & Incentives	\$-200.20
Number of Submissions	20

Note: The Account dashboard view will vary for each Merchant, depending on your level of activation and the options you choose. The Account dashboard shown here displays information for a Merchant who has completed all three activation steps and has enrolled to manage finances – with the options to view payments and update their Account online.

Update your profile and settings

You can easily update most of your Account profile and notification settings online.

Click on 'Profile & settings' within the menu and select what you wish to update.


Change Password

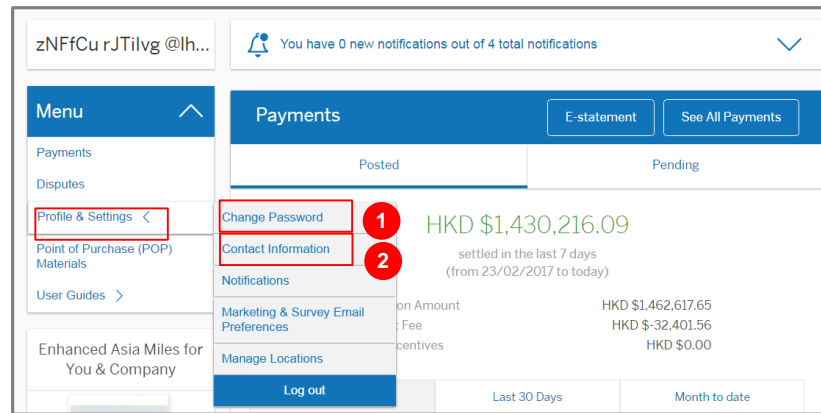
1. Click on 'Change password' followed by 'Edit' to change your password.

Contact Information

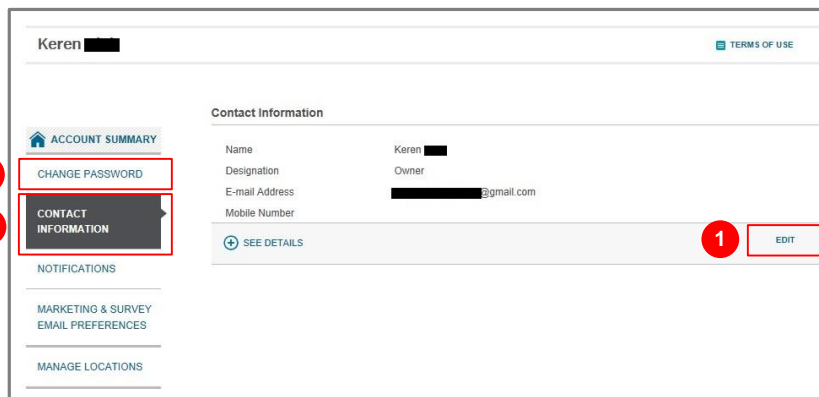
2. In this page you can change your name, business role, and email address by clicking 'Edit'.

Note: For privacy and security reasons, you are only able to update the contact information which you have used to create your profile. If you would like to change any of your legal or business information, please contact our Merchant customer service team.

-  **TIP:** If at any point you would like to opt in to receive Merchant special offers via email, you can do so here.



The screenshot shows the merchant account dashboard. The user is logged in as 'zNfCu rJTilvg @lh...'. The dashboard includes a 'Menu' on the left with options like 'Payments', 'Disputes', 'Profile & Settings', 'Point of Purchase (POP) Materials', and 'User Guides'. The 'Profile & Settings' option is highlighted with a red box and a red circle with the number '1'. The 'Change Password' and 'Contact Information' options are also highlighted with red boxes and red circles with the number '2'. The main content area shows 'Payments' with 'E-statement' and 'See All Payments' buttons. Below that, there's a balance of 'HKD \$1,430,216.09' settled in the last 7 days. There are also sections for 'Marketing & Survey Email Preferences' and 'Manage Locations'.



The screenshot shows the merchant account profile page for 'Keren [redacted]'. The page has a 'TERMS OF USE' link in the top right. The 'ACCOUNT SUMMARY' section includes 'CHANGE PASSWORD' and 'CONTACT INFORMATION' options, both highlighted with red boxes and red circles with the number '1'. The 'CONTACT INFORMATION' section shows the user's name as 'Keren [redacted]', designation as 'Owner', and email address as '[redacted]@gmail.com'. There is a 'SEE DETAILS' button and an 'EDIT' button, both highlighted with red boxes and red circles with the number '1'.

Update your profile and settings

You can easily update most of your account profile and notification settings online.

As a start you can click on 'update email address to take you to your profile area and update the email for your account. You can also click on 'See all' to update your other profile categories such as: contact information, notifications and manage locations.


Change password

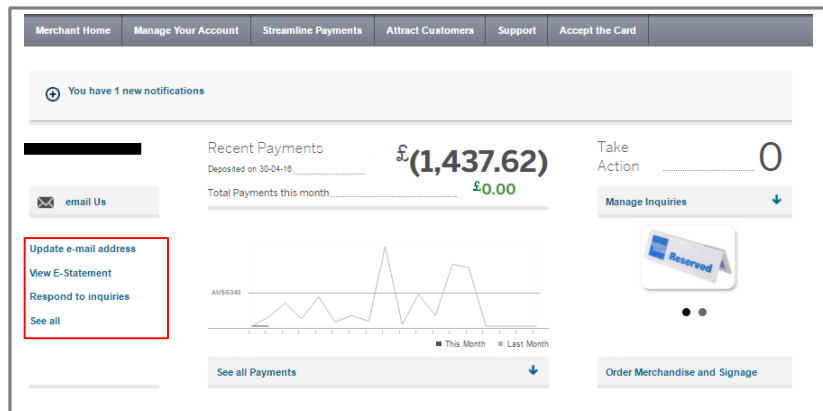
1. Click on 'Change password', then 'Edit', and follow the prompts to change your password.

Contact information

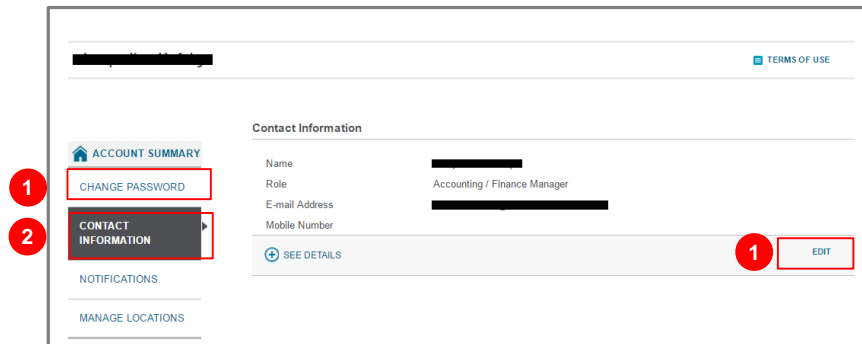
2. Here you can change your name, business role, and email address by clicking 'Edit'.

Note: For privacy and security reasons, you are only able to update the contact information which you have used to create your profile. If you would like to change any of your legal or business information, please contact our merchant customer service team.

-  **TIP:** If at any point you would like to opt in to receive merchant special offers via email, you can do so here.



The screenshot shows the merchant dashboard with a navigation bar at the top containing: Merchant Home, Manage Your Account, Streamline Payments, Attract Customers, Support, and Accept the Card. Below the navigation bar, there is a notification banner that says "You have 1 new notifications". The main content area is divided into several sections: a "Recent Payments" section showing a deposit of £(1,437.62) and a total payment of £0.00 for this month; a "Take Action" section with a counter at 0; a "Manage Inquiries" section with a "Reserved" status; and a "See all Payments" button. A red box highlights the "Update e-mail address" link in the left-hand menu.



The screenshot shows the merchant profile settings page. The left-hand menu has four options: ACCOUNT SUMMARY, CHANGE PASSWORD, CONTACT INFORMATION, and NOTIFICATIONS. The "CHANGE PASSWORD" and "CONTACT INFORMATION" options are highlighted with red boxes and numbered "1" and "2" respectively. The "CONTACT INFORMATION" section is expanded, showing fields for Name, Role (Accounting / Finance Manager), E-mail Address, and Mobile Number. A red box highlights the "EDIT" button in the bottom right corner, with a red circle and the number "1" next to it.

Update your profile and settings (*continued*)

Notifications

3. You can also update your 'Notifications', to choose what type of emails you receive about the various areas of your account (payments, disputes, or account updates).

TIP: All notifications will be sent to the email address you provided in your 'Contact information'. However, you can also add a specific email address just for disputes – which you can add or edit here provided you completed the 'Manage finances' stage of activation.

TIP: You can select from the range of Disputes notifications such as new, updated, or urgent enquiries. It is important for you to receive and regularly check disputes emails, to avoid no-reply chargebacks.

The screenshot displays the merchant account settings interface. At the top, there is a navigation bar with links for 'MY ACCOUNT', 'CARDS', 'TRAVEL', 'INSURANCE', 'REWARDS', and 'BUSINESS'. Below this is a secondary navigation bar with links for 'Merchant Home', 'Manage Your Account', 'Streamline Payments', 'Attract Customers', 'Get Support', and 'Accept the Card'. The main content area shows a sidebar with menu items: 'ACCOUNT SUMMARY', 'CHANGE PASSWORD', 'CONTACT INFORMATION', 'NOTIFICATIONS' (highlighted with a red box and a red circle with the number 3), and 'MANAGE LOCATIONS'. The 'NOTIFICATIONS' section is expanded, showing 'DISPUTE NOTIFICATIONS'. A message states: 'By turning this service ON, I understand that I will be managing disputes online and will no longer receive paper dispute notifications.' Below this, there are three notification categories, each with a toggle switch set to 'ON' and a 'SEE DETAILS' link: 'New Enquiries', 'Case Updates', and 'Response Due Date'. At the bottom right, there is a 'Save' button and a note: 'Please click Save to update your communication preferences.'

Update your profile and settings (*continued*)

Manage locations

4. For legal and privacy reasons, not all business details can be edited online, but you can change some information such as your physical and correspondence addresses. You can see all locations for your merchant account, as well as all accounts under that one in the hierarchy.
5. Click on the + icon to see details of each location, and click on 'Edit' to make changes. You can go back to the location summary page by clicking on the - icon.

PRINT DOWNLOAD

TERMS OF USE

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATION

MANAGE LOCATIONS

MANAGE YOUR BUSINESS LOCATIONS

Search locations by...

BUSINESS NAME	MERCHANT #	TAX ID	PHYSICAL ADDRESS
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
+ XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX