

1. What is the American Express Payment Solution?

The American Express Payment Solution is a commercial payment gateway service that enables eligible merchants to accept American Express Card payments from their buyers. Merchants who have applied and are approved to use the solution can create a dedicated payment page for their business and share it with customers, allowing merchants to accept American Express Card payments online, without the need for physical terminals or third party processors.

2. How does it work?

Merchants who have applied and are approved to use the American Express Payment Solution can accept American Express Card payments by:

(a) Creating a payment page via the American Express Payment Solution Portal

- The merchant sets up a dedicated online payment page.
- This page can be shared directly by the merchant to its customers (e.g. via online link on an invoice or email).

(b) Cardmember enters payment details

- Cardmember opens the payment page and enters their American Express Card details to make a payment for business goods or services.

(c) Gateway securely processes the transaction

- The payment gateway encrypts American Express Card data and transmits it securely to the relevant parties for authorisation. If approved, the transaction is authorised and then settled to the merchant in line with standard Amex settlement processes.

(d) Payment Advice

- Following a successful payment, the merchant will receive a payment advice confirmation which can be used by the merchant to track payments and reconcile accounts.

3. Am I eligible to use this service?

This service is available to American Express merchants with a current American Express Supplier Payment Agreement.

4. How much does it cost?

There is no additional fee charged to eligible merchants who wish to use the American Express Payment Solution.

5. Is it secure?

Yes. American Express Payment Solution uses industry leading security controls and is PCI DSS certified. American Express Payment Solution also supports American Express SafeKey – a fraud prevention measure that protects Amex cardmembers and reduces merchant liability for fraudulent transactions. For more information on American Express SafeKey, visit <https://www.americanexpress.com/us/merchant/safekey.html>

6. How do I apply?

Please speak to your American Express Account Manager or contact our Merchant Servicing team on 1300 363 614 Monday-Friday 9:00AM to 5:00PM AEST.

¹ Merchants must have a current American Express Supplier Payments Agreement. Other eligibility criteria may apply. Merchant eligibility will be determined by American Express at its sole discretion.

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