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## How to start managing your Online Merchant Account

This guide shows you how to set up your Online Merchant Account so you can view and manage your transactions, update your user details, and much more.

It's quick and easy to get started.

Simply follow this step-by-step guide to:

<a href="#">Activate and manage your online Account</a>	3
<a href="#">Log in to your Online Merchant Account</a>	9
<a href="#">Understand your Account dashboard</a>	10
<a href="#">Update your profile and settings</a>	11
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## Activate and manage your online Account

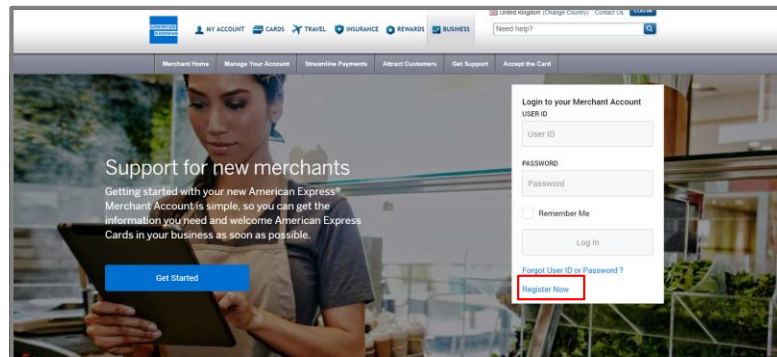
The first stage is to set up your Online Merchant Account online so that you can view status of payments to your American Express Account, respond to Card Member disputes, and update your user profile details.

First, click on 'Register now' on the merchant home page at [americanexpress.com.au/merchant](https://americanexpress.com.au/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](#))



 **TIP:** Please prepare Merchant Account number and Bank details. Merchant Account number is in paper statements from us.



### 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
<input type="text"/>	<input type="text"/>
	

#### 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 oval in the illustration at the bottom of this page shows where you can find your Merchant Account number on your paper statement. It is at the top left section just under the page number.

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 Create User ID and Password



GLOBAL MERCHANT SERVICES

ABN 92 108 952 085

Statement Date  
31/12/15

Here to Help  
Call us on **1300 363 614** or visit  
[americanexpress.com.au/merchant](https://americanexpress.com.au/merchant)

Page 1 of 4

Merchant Number  
979 XXX XXX X

SAMPLE MERCHANT  
ADDRESS LINE 1  
ADDRESS LINE 2

## 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 Online Merchant Account. 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.
  4. Click Continue
- TIP:** Make a secure note of your user ID to help you remember it for future log-ins.

**2 Create User ID and Password**

**1** **User ID, Password and Role**

User ID  ⓘ

Password  ⓘ

Confirm Password

User Role  
Select one ▼

**2** **Account Recovery**

Security Question  
Choose A Question ▼ ⓘ

Answer  ⓘ

**4** **Continue**

**3** **Contact Information**

First Name

Last Name

Email Address

Confirm Email Address

By providing your email address, you agree to receive information about products, services and offers from American Express. If you provide us your personal email address, then we will use that email address as business email address for communications from American Express. For information about how we protect your privacy, please read our [Privacy Statement](#)

Mobile Number (optional)

If you provide us with your mobile number to be used as your business contact number, we will use this information as your business information for purposes of our relationship with you. By providing your mobile number, you agree that we may contact you at the mobile number with account information and marketing, and these communications may include autodialed calls or SMS ("text") messages and/or artificial or pre-recorded voice calls. You can use our services without agreeing to receive these communications.

## Step 3 – Manage finances


1. Once you successfully complete step 2, 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:

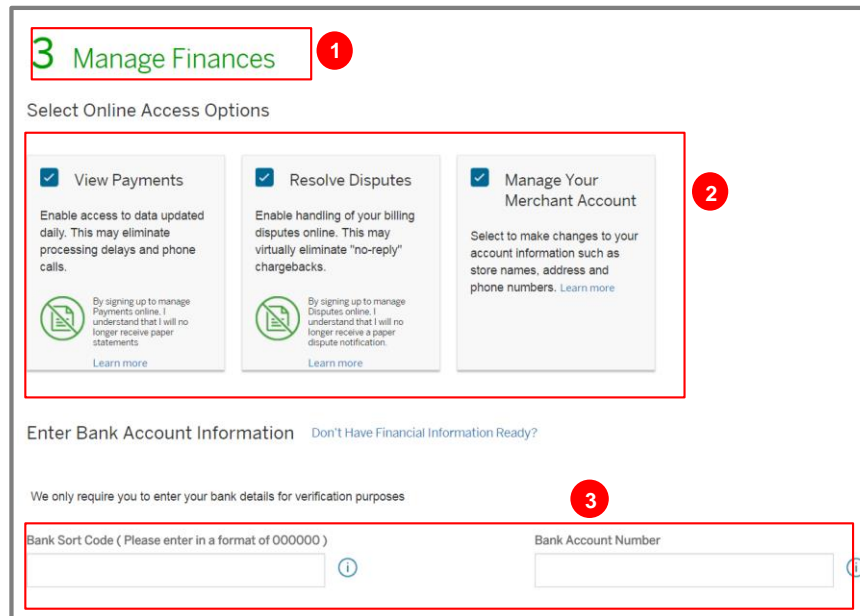
**View payments:** see and download payment details, receive e-statements/e-invoices, and track when you will be paid for submissions.

**Resolve disputes:** don't wait for the mail – view and respond to all your disputes and chargebacks in one place online to avoid no-reply chargebacks.

**Manage your Merchant Account:** edit details of your Account and user 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.



The screenshot shows the '3 Manage Finances' setup screen. A red box labeled '1' highlights the title. Below it is the 'Select Online Access Options' section, which contains three pre-ticked options: 'View Payments', 'Resolve Disputes', and 'Manage Your Merchant Account'. A red box labeled '2' highlights this entire section. Below this is the 'Enter Bank Account Information' section, with a link 'Don't Have Financial Information Ready?'. A note states 'We only require you to enter your bank details for verification purposes'. A red box labeled '3' highlights this note. At the bottom, there are two input fields: 'Bank Sort Code ( Please enter in a format of 000000 )' and 'Bank Account Number'. A red box labeled '4' highlights the Sort Code field, which has a blue 'i' icon to its right. Another red box labeled '5' highlights the Account Number field, which also has a blue 'i' icon to its right. A final red box labeled '6' highlights the bottom right corner of the form area.


## Step 3 – Manage finances (continued )


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

**TIP:** If you don't have your 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 on '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.

Please call us at **1300363614** once you have your bank details ready. Our services team will assist you to complete enrolling to the online services as you need.


☒ **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?

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

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

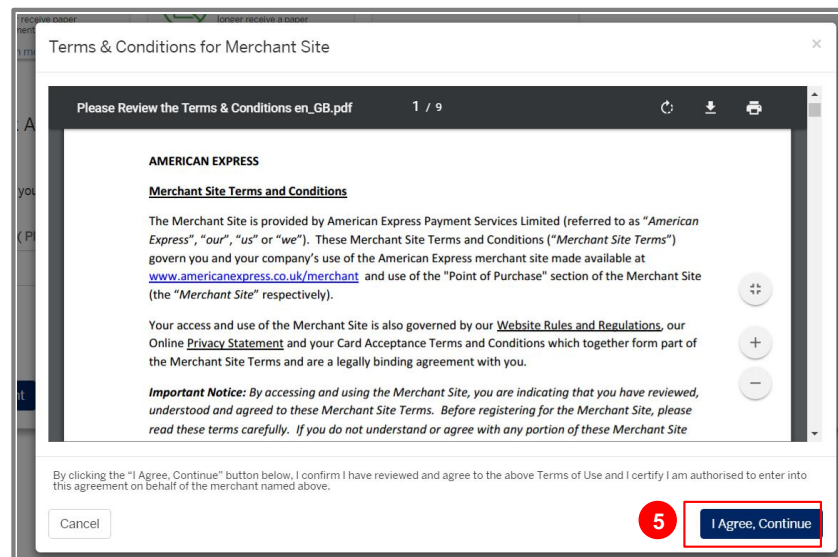
Bank Account Number 

Create Account 4

## Step 3 – Manage finances (continued )

5. Read the Terms and Conditions 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.





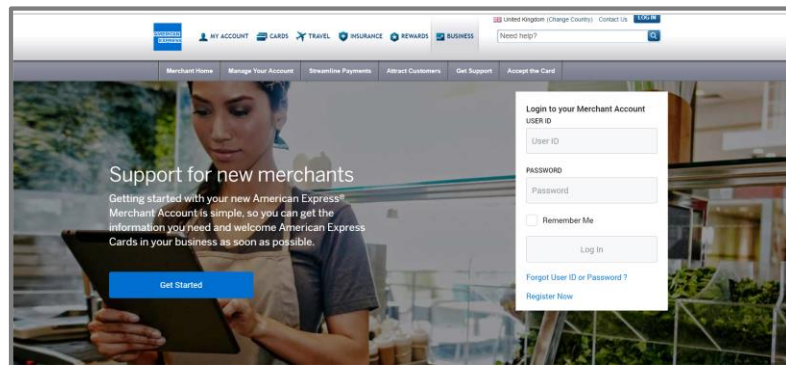
## Log in to your Online Merchant Account

Logging in to your Online Merchant Account is easy. Simply enter the user ID and password you created from [americanexpress.com.au/merchant](https://americanexpress.com.au/merchant).

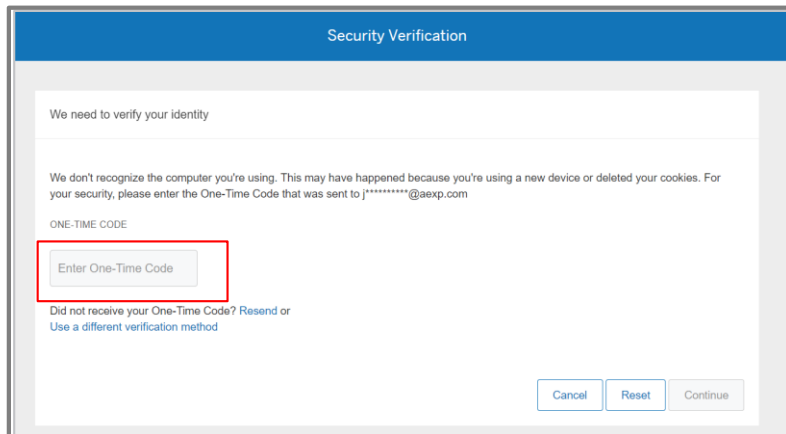
If you are a new Merchant and opted to receive E-statements, you have received 2 emails from us that share your user ID and temporary password. If the temporary password has already expired, or you are unable to locate the emails, please call us at **1300 363 614**.

❗ If you have forgotten your user ID or password, click the 'Forgot User ID or Password' link under the 'Log in' box. You will be asked to confirm your user ID in order to reset password. To retrieve your user ID, you will need to confirm the email address that you provided to us when you registered for the Account.

❗ We are taking extra steps to increase the security of your Account. If you are logging in using a new device or browser, you may be asked to further verify your Account through ID questions or a one-time code.



The screenshot shows the American Express Merchant Account login page. At the top, there's 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 Account the Card. The main content area features a large image of a woman using a tablet, with the text 'Support for new merchants' and a 'Get Started' button. On the right side, there's a 'Login to your Merchant Account' box with fields for User ID and Password, a 'Remember Me' checkbox, a 'Log In' button, and links for 'Forgot User ID or Password?' and 'Register Now'.



The screenshot shows the American Express Security Verification page. The header is 'Security Verification'. The main content area has a message: 'We need to verify your identity'. Below this, it says: 'We don't recognize the computer you're using. This may have happened because you're using a new device or deleted your cookies. For your security, please enter the One-Time Code that was sent to j\*\*\*\*\*@aexp.com'. There's a section for 'ONE-TIME CODE' with a button labeled 'Enter One-Time Code' highlighted by a red box. Below this, it says: 'Did not receive your One-Time Code? Resend or Use a different verification method'. At the bottom right, there are three buttons: 'Cancel', 'Reset', and 'Continue'.

## Understand your Account dashboard

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

1. You will see new notifications about your Merchant Account. Click the arrow icon to see your latest alerts.
2. Navigation menu is located at the top and also at the top left corner of the page, just under your business name.
3. This section shows the summary of payments such as the latest payments made, upcoming payments. It also has direct links to take you to e-statements, and to view all payments details.
4. Here you can see a top-level view of your disputes and chargebacks. If you would like to view all your enquiries in more detail or respond to any disputes, please select 'See all disputes' or click on the specific disputes case in the section.
5. 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.

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

The screenshot displays the Account dashboard interface with the following components and callouts:

- Callout 1:** Notification banner at the top right stating "You have 1 new notification" with a dropdown arrow.
- Callout 2:** Navigation menu on the top left, including links for Dashboard, Payments, Disputes, Attract Customers, and Resources.
- Callout 3:** Payments section showing a summary of AUD \$52,024.13 settled in the last 7 days, with buttons for "E-statement" and "See All Payments".
- Callout 4:** Disputes section showing a table of disputes with columns for Take Action, Reply by, Submitting merchant, Case number, and Amount. A "See All Disputes" button is present.
- Callout 5:** Complimentary Merchandise & Signage section featuring products like a sign and a card, with a "Browse selection" button.

Take Action	Reply by	Submitting merchant	Case number	Amount
13 Cases	24/09/18	979-81 15 1	D-7142071	AUD \$79.95
	26/09/18	979-11 53	D-7236728	AUD \$199.95
	27/09/18	979811153	D-7076684	AUD \$79.95
	27/09/18	979811153	D-7237705	AUD \$79.95
	30/09/18	9799822028	D-7234865	AUD \$132.95

## Update your profile and settings

You can easily update most of your user profile and preference settings.


Click on 'Profile & settings' within the left side menu and select what you wish to update. The menu is also available from the Profile icon on the right side of the top navigation menu.

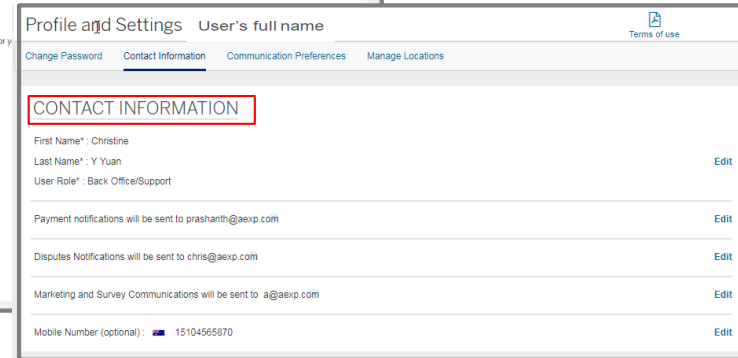
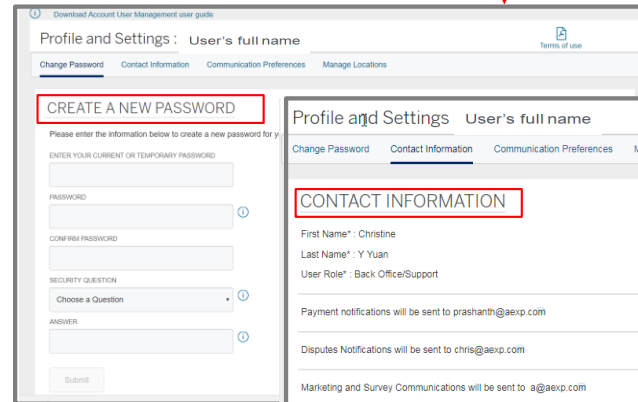
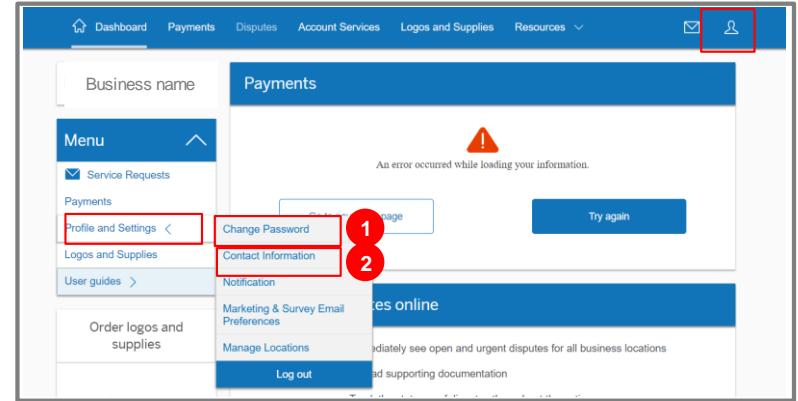
### Change Password

1. Click on 'Change password'. Enter the current and new password, answer the security question and click 'Submit'.

### Contact Information

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

-  Make sure your contact details are always kept up to date so will receive important information about your Account(s).




## Update your profile and settings ( *continued* )

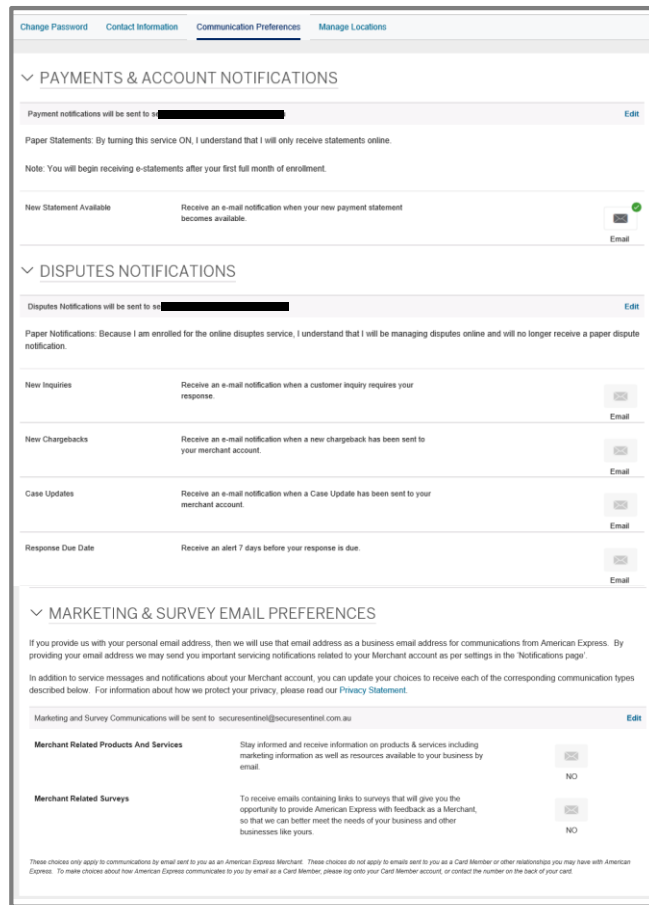
### Notifications

3. You can also update your 'Communication preferences', choosing what type of payments & Account and also disputes notification emails you would like to receive from American Express.

Here you can also confirm or update your preferences regarding what type of communications you may like to receive from us.

 **TIP:** You can select from the range of Payments and 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.

3



Change Password Contact Information **Communication Preferences** Manage Locations

### ✓ PAYMENTS & ACCOUNT NOTIFICATIONS

Payment notifications will be sent to XXXXXXXXXX [Edit](#)

Paper Statements: By turning this service ON, I understand that I will only receive statements online.  
Note: You will begin receiving e-statements after your first full month of enrollment.

New Statement Available	Receive an e-mail notification when your new payment statement becomes available.	<input checked="" type="checkbox"/> <a href="#">Email</a>
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### ✓ DISPUTES NOTIFICATIONS

Disputes Notifications will be sent to XXXXXXXXXX [Edit](#)

Paper Notifications: Because I am enrolled for the online disputes service, I understand that I will be managing disputes online and will no longer receive a paper dispute notification.

New Inquiries	Receive an e-mail notification when a customer inquiry requires your response.	<input checked="" type="checkbox"/> <a href="#">Email</a>
New Chargebacks	Receive an e-mail notification when a new chargeback has been sent to your merchant account.	<input checked="" type="checkbox"/> <a href="#">Email</a>
Case Updates	Receive an e-mail notification when a Case Update has been sent to your merchant account.	<input checked="" type="checkbox"/> <a href="#">Email</a>
Response Due Date	Receive an alert 7 days before your response is due.	<input checked="" type="checkbox"/> <a href="#">Email</a>

### ✓ MARKETING & SURVEY EMAIL PREFERENCES

If you provide us with your personal email address, then we will use that email address as a business email address for communications from American Express. By providing your email address we may send you important servicing notifications related to your Merchant account as per settings in the 'Notifications' page.

In addition to service messages and notifications about your Merchant account, you can update your choices to receive each of the corresponding communication types described below. For information about how we protect your privacy, please read our [Privacy Statement](#).

Marketing and Survey Communications will be sent to [securesentinel@securesentinel.com.au](mailto:securesentinel@securesentinel.com.au) [Edit](#)

<b>Merchant Related Products And Services</b>	Stay informed and receive information on products & services including marketing information as well as resources available to your business by email.	<input checked="" type="checkbox"/> <a href="#">NO</a>
<b>Merchant Related Surveys</b>	To receive emails containing links to surveys that will give you the opportunity to provide American Express with feedback as a Merchant, so that we can better meet the needs of your business and other businesses like yours.	<input checked="" type="checkbox"/> <a href="#">NO</a>

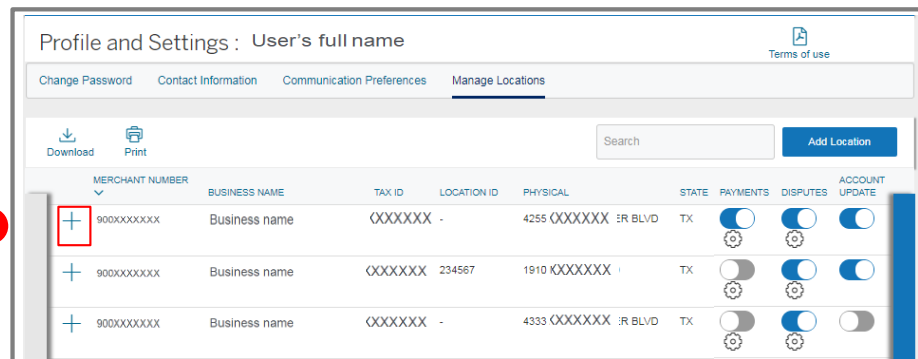
These choices only apply to communications by email sent to you as an American Express Merchant. These choices do not apply to emails sent to you as a Card Member or other relationships you may have with American Express. To make choices about how American Express communicates to you by email as a Card Member, please log into your Card Member account, or contact the number on the back of your card.

## Update your profile and settings ( *continued* )

### Manage locations

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.

4. 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.



Profile and Settings : User's full name

Change Password Contact Information Communication Preferences **Manage Locations**

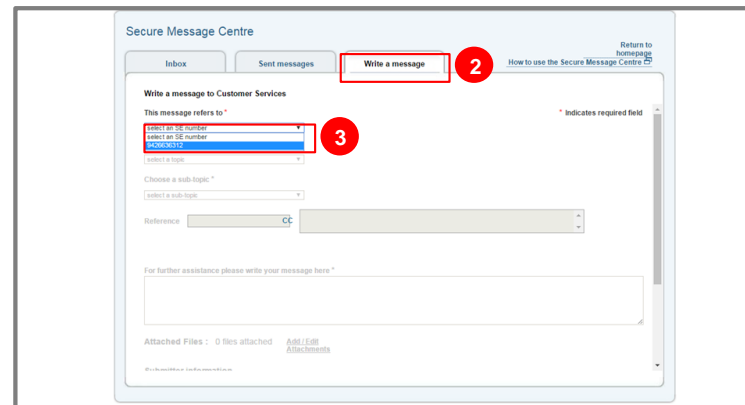
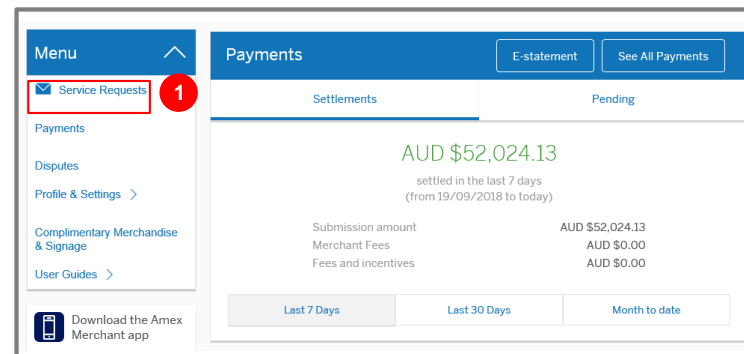
Download Print Search Add Location

MERCHANT NUMBER	BUSINESS NAME	TAX ID	LOCATION ID	PHYSICAL	STATE	PAYMENTS	DISPUTES	ACCOUNT UPDATE
+ 900XXXXXX	Business name	XXXXXX	-	4255 XXXXXX 3R BLVD	TX	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
+ 900XXXXXX	Business name	XXXXXX	234567	1910 XXXXXX	TX	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
+ 900XXXXXX	Business name	XXXXXX	-	4333 XXXXXX 3R BLVD	TX	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## Send a request or inquiry securely

You can send various types of requests and enquiries to us, such as updating your Account details, enquiring about payments or disputes, securely any time.

1. Click on 'Service requests' from the main menu on Account dashboard page.
2. You will land on Service Message Centre page. Click on 'Write a request' button.
3. Select the Merchant number from the drop down menu.



## Send a request or inquiry securely - *continued*

4. Choose a topic and sub-topic from each drop down menu.
5. You can add email address of the people in your organisation who you would like to copy.
6. Add additional details of your request or inquiry as necessary.
7. Attach files if required.

The screenshot shows the 'Secure Message Centre' interface with the 'Write a message' tab selected. The form is titled 'Write a message to Customer Services'. Below the title, it says 'This message refers to \*'. There is a dropdown menu for 'Choose a topic \*' with 'Online Merchant Services' selected, and a dropdown menu for 'Choose a sub-topic \*' with 'Password Resets' selected. Both selections are marked with a green checkmark. A red box highlights these two dropdown menus, and a red circle with the number '4' is placed next to it. Below the dropdowns is a 'Reference' field with a small icon. At the bottom, there is a text area with the placeholder 'The FAQ(s) shown here should answer your question:'.

The screenshot shows the same 'Secure Message Centre' interface, but now with more information. The 'Choose a topic \*' dropdown is set to 'Account Maintenance' and the 'Choose a sub-topic \*' dropdown is set to 'Contact Name Change', both with green checkmarks. A red box highlights these dropdowns, and a red circle with the number '5' is placed next to it. Below the dropdowns is a 'Reference' field. A large text area for writing the message is highlighted with a red box and a red circle with the number '6'. At the bottom, there is a section for 'Attached Files : 0 files attached' with a link to 'Add / Edit Attachments', highlighted with a red box and a red circle with the number '7'. A small note on the right side of the form says: 'Did you know that you can change your contact details directly on our Online Merchant Services site? Alternatively, please continue with the email and provide the new contact name, phone or fax number and email address. Please note this will replace the existing contact information.'

## Send a request or inquiry securely - *continued*

8. Preview your message to confirm all the details, and click Submit button.
9. Once your message is submitted, it will be stored under the 'Sent messages'.
10. Our service team will respond to you within 2 working days. You will receive a notification email to the email address you nominated. You will find our response under the 'Inbox' tab.

Secure Message Centre

Return to homepage

How to use the Secure Message Centre

10 Inbox 9 Sent messages Write a message

Preview your message

Please check your message and the information below before submitting to Customer Services.

To: American Express Customer Services  
Refers to: 900000XXXX  
Subject: Online Merchant Services - Password Resets  
Return email address: John.XXXX@gmail.com  
Submitter title: Mr  
Submitter name: John.XXXX  
Submitter phone number: 265321233  
Your topic: Online Merchant Services  
Your sub-topic: Password Resets  
Reference: fsdfs

CC:

Your message:  
Password reset

Your attachments:

Back Submit