AMERICAN EXPRESS®

Got a question about the Merchant Website?

The answer's probably in here.

Merchant Site Frequently Asked Questions.

Once I enrol online, when will I see my Account and finance details?

Once your enrolment is complete, your Account information will be available online within 24 hours. You will only see information based on the services you have enrolled in (payments, disputes or update Account online).

What are the requirements to enrol and run the Merchant site?

To access the Merchant Website you will need a stable internet connection and access to the latest versions of any of the following browsers: Internet Explorer, Chrome, Firefox or Safari.

Will I still receive paper statements and disputes letters after I enrol online?

No. Once you enrol for payments or disputes online, statements and disputes notifications will be sent by email.

Can I have multiple people in my business manage my Account online?

Yes you can. You can have as many unique User IDs as you like registered on your Merchant Account number. All user IDs must be linked to a unique email address. Each new user will need to complete the online registration to create a User ID and password. Each user will select if they wish to gain access to payments, disputes or update your Merchant Account. This means you can tailor the level of access that your authorised employees will have to your Account.

What Merchant Accounts are eligible to be managed online?

All American Express accepting Merchants can create an online Account using the unique Merchant Account number. The level of information you can view online, depends on where the Account number sits in the business hierarchy set up. For example, using a head office Account number that has 10 Accounts under it will allow the user to view information for all the Accounts below it. Enrolling at any of the lower 10 Accounts is possible but you will not see information from other Accounts above it.

Some large Accounts are not eligible for self-enrolment online, in which case you will receive a message to call customer service who can help you set up the Account correctly to meet your business needs.

How do I know who has access to the Merchant website within my company?

Please call Merchant customer services who will be able to provide you a list of active users on your Account.

Why do I need to select a security question and answer?

This is a necessary step to add privacy and security to your Account. When registering, make sure you note down the question and the answer in a secure place as you will need this information if you ever need to reset your password.

Can I update my bank Account details online?

Yes, you can do this by submitting an email/Service Request using the 'Email/Service Request' buttons on the Account Dashboard page.

How long is my online Account valid for?

User IDs are active, unless there has been no logins within 12 months, then the user ID will be deleted.

Can I have different emails for different types of updates?

Yes, you can allocate a separate email for disputes notifications vs. all other Account updates. You can update this in your online profile..

What type of requests can I send via Email/Service Request?

Through the Email us option you can send the following requests:

- Statement requests
- Add or change controller details
- Bank changes
- Add or change business phone, address or fax details
- Branch additions (available for select Merchants)

- Add or change authorised signer details
- Update beneficial owner details
- Online Account questions
- Questions about payments or disputes

What type of things can I update in my profile section?

Your online profile lets you update a wide range of information including:

- Email address
- Your marketing, servicing and survey preferences: i.e., whether you would like to receive communication by email, SMS or phone
- Your password
- Payments and disputes notifications: i.e., get an email when your E-Statement is ready, when you have a paid/pending settlement or when you have a new dispute
- You can update some business details such as phone number and correspondence address. However for privacy reasons you cannot directly update the legal or physical address online (this requires additional documentation that can be submitted through Secure Message Centre or Service Request).

### How do I get support to help me complete tasks online?

There are a range of support tools available live on site. In some markets you can live chat to a customer service rep or use our interactive online assistant that walks you through tasks online. And of course you can call our Merchant customer service team. For client managed Merchant Accounts in the UK, Australia, Canada and the US there is also an option to have a one on one training sessions with the online technical help desk.

How do I submit feedback about the site?

When on the Account Dashboard you will find a green feedback button located on the right had side of the page near the scroll bar. Click here to submit feedback. In the US, UK and Australia there is also a survey that can appear when you log out of the site. Please use either of these tools to leave your feedback about the site.

What do I do if I forget my password or user ID?

You can easily retrieve your user ID or reset your password online. Head to the Merchant site home page and click on the 'Forgot user ID or password' link. You will need the email address you used to enrol and your Merchant number for the reset.
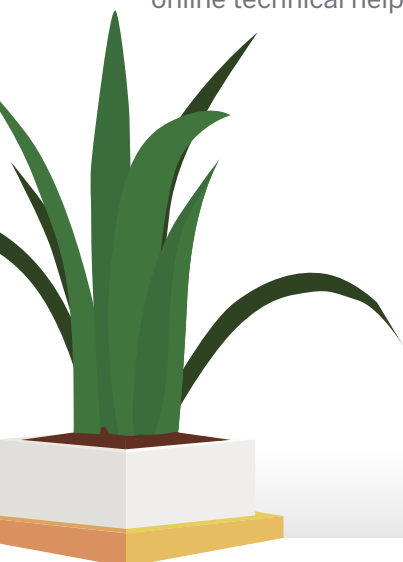
How do I know when my E-statement is ready, and how do I access it?

You have the option to receive an email reminder when your E-statement is ready, you can switch this on any time from your profile area. Once you receive the email, you can log into the site and click the large E-Statement button on the top right to access the current or previous months statements. E-Statements are usually available on the 3-4th of each month.

How often is the payments data refreshed?

The financials online are refreshed every day to give you the most up to date information. We update the financials as soon as American Express receives the information, however please note that there might be outside impacts that can delay the data including bank transfer times.

Is there an easy way to find out about pending and paid settlements/deposits to my Account?

All pending and paid settlements/ deposits can be viewed within payments by clicking on the 'settlements/ deposits' box.

How do I download payments information?

The great news is that all the information you see on the screen is available for download. You can even customise your Account and the setting will be reflected in the download. Format the payments page to your liking (i.e., set the date range, locations, select the report view and customise the column set up) and then click the downward arrow icon on the top right to download into excel or PDF (limit of 8 columns).

Can I download full transaction details?

Yes you can. This can be done for one location at a time, select the report icon (icon image) in the top right. Here you will see the option to download submissions, click 'include transactions' to download the full transaction details for one location at a time.

How can I see the fees I am paying to American Express?

For Merchants on a net pay set up, fees are taken just before settlement/depositing to your Account. The best area to view fees is in the settlements report. Here you will find 3 columns: Merchant fees and incentives and adjustments. See below a brief description of each.

• Merchant fees: a percentage of each transaction is paid to American Express in exchange for processing. The Merchant fees is the total dollar amount of the discount rate % applied to transactions, submissions or settlements.

• Adjustments: financial debits and/or credits to your bank Account due to invalid charges, customer disputes and promotional rebates.

If you are on a gross pay set up fees will be taken as a direct debit each month. In this case, the discount amount, fees and incentives and adjustments will appear as 0 on each settlement in the current month, and a direct debit line item will appear as a separate settlement once the gross pay amount has been deducted.

Is there a way to see disputed charges within payments?

Disputed cases can appear in payments if they have resulted in a chargeback. They will be shown in the adjustments and chargebacks report and will have a red exclamation mark against them. Clicking the exclamation mark will reveal the reason for the dispute.

However open disputed transactions that are yet to be resolved will not appear in the payments section of the site. You will need to manage these within the disputes section of the site.

How far back can I see payments information online?

You can see payments information for up to 16 months, but can only view up to 35 days financial data at any one time.

Can I customise payments to see the financial information that is most important to me?

Yes you can, there is a + icon on the top left of the table. Click this to reveal the different types of data available. Tick or untick the information you wish to view or drag and drop the data to change the order of the table.

What do I do if I have a question or want to understand more about my financials?

You can utilise any of our support tools such as Chat, Service Request or Secure Message Centre. Alternatively you can call Merchant customer services.

How do I manage disputes Account multiple locations?

There are 2 options when it comes to managing disputes across multiple locations: Central and local. A central set up means that both the corporate headquarters and individual locations/Merchant Accounts can view and respond to disputes. Alternatively in a local set up the headquarters can see the disputes but cannot respond. The individual location/Merchant Account must respond the dispute.

How do I fully contest to a dispute?

To contest a dispute you need to select either respond or respond offline. From here complete all fields of the response form and enter 0 into the amount section to denote that you wish to offer no refund amount to the Card member. If contesting a dispute we highly recommend that you take note of the list of acceptable supporting documents and upload as many as possible to support your case.

How do I know when I have a new dispute?

The best way to keep on top of your disputes is to make sure your email address is up to date and to turn on the disputes notifications that are available in the profile area. There are 4 different disputes notifications each of which are sent daily and include a list of all the new disputes in each category:

• New inquiry: letting you know as soon as a new transaction inquiry has been made on your Account

• New chargeback: a list of the new chargebacks raised

• Case update: the cases where there has been an update such as: case closed or more information required

• Urgent cases: this serves as a reminder to respond to all the cases that have 7 days or less remaining on the 'reply-by' time frame.

We also suggest that you log into your Account regularly to keep track of your disputes and avoid no-reply chargebacks.

Can I respond to multiple disputes at one time?

Yes you can! The disputes summary page (or disputes main page) you will see all disputes within the table. Click on 'Take Action' to show all open disputes to be responded to. You will notice that each dispute in the table has a check box in the first column on the left hand side. Use this to check multiple disputes that you wish to respond to – you can check up to 20 at one time.

Then click how you wish to respond to the checked disputes – agree to full refund, respond or respond offline. You can then complete the response form (note the response amount, reason and comments will be the same for all selected cases). When you click attached files, you will see a list of all the checked cases and you can upload supporting documents for each individually.

How do I know what supporting documents to upload?

A list of acceptable supporting documents is available for most dispute cases. To see this list, select the dispute(s) you wish to respond to and click 'respond' or 'respond offline.' You will now see the response form, on this form there are some top level details about supporting materials.

If more information is available for the case, you will see a 'learn more' link in blue. Click this to reveal a detailed list of accepted supporting documents. Click X to exit out of the list and return to the response form for completion. It is recommended that you upload as many supporting documents as possible to enhance your response.

Can I choose to see the Card number masked or un-masked?

Yes, within disputes the Card number can either be masked with XXXX or you can view the full Card number to help you reconcile and find the transaction on your side. For security reasons, to update your masking preferences you will need to call Merchant customer services.

How far back can I see disputes information online?

You can view disputes information for the past 24 months.

What is respond offline and why would I use that?

Responding offline is available for any instances where you cannot reply online, which could include:

• The documents are too large in size to be uploaded and sent online

• You only have physical supporting documentation not digital files

Once you respond to a dispute online, you will no longer receive disputes updates online i.e., the status of the dispute will not move to closed. We do still recommend that you choose the respond offline option if you have to mail or fax or documents, as that way the dispute moved to the 'responded' status and does not remain in your work list under 'take action'

Why there are 3 options under 'Take Action' and what do they mean?

• Please respond: all open cases that require a response within the 'reply-by' time frame

• ! Please respond: open cases that are now reaching urgent status with 7 days or less to reply

• Please respond offline: is reserved for complex cases that require extra support. It is recommended you contact Merchant Customer services to help respond to these cases.

Within the responded status there are 3 options: responded online, responded offline and responded. What does each mean?

• Responded online: the case has been responded to online by a user on the Account (you can check the initials of the respondent by opening the case and scrolling down to the case history)

• Responded offline: the case has been responded to offline by mail or fax

• Response received: the request for a chargeback reversal has been received and will be reviewed within 2-3 weeks.

Within the closed status there are 4 options: closed in your favour, closed Card Member refunded, expired and closed. What does each mean?

- Closed in your favour: means you successfully contested the dispute with the correct supporting documents to show that is was a valid transaction. This means you retain the funds and will not get charged back.

- Closed Card Member refunded: means the disputes stands and the Card member was refunded the cost of the transaction.

- Expired: when cases remain in the online system for 75 days without a response they will move to an expired status to ensure they do not remain on the 'take action' task list.

- Closed: when cases remain in the system with no activity (may have been 'responded to' but not closed) for 75 days they will be moved to the 'closed' status.

What happens to my response once it is submitted online?

Once you submit online the information is sent to our American Express dispute team who assess all of the information and supporting documents to make a decision on the case. You will be notified by email once a decision is made (if you have 'case updates' notifications turned on) and the case can then move to a different status.

Can I customise the disputes table to see the information that is most important to me?

Yes you can, there is a + icon on the top left of the table. Click this to reveal the different types of data available. Tick or untick the information you wish to view or drag and drop the data to change the order of the table.

What happens if I do not respond within the allocated time frame?

You will then be charged back for the transaction. We will take the disputed amount from your settlements and will refund the Card member. This is called a no-reply chargeback.

Didn't find the answer you needed?

Call our friendly Merchant Services Team on 1300 363 614
(Monday to Friday 8am to 6pm AEST/AEDT)