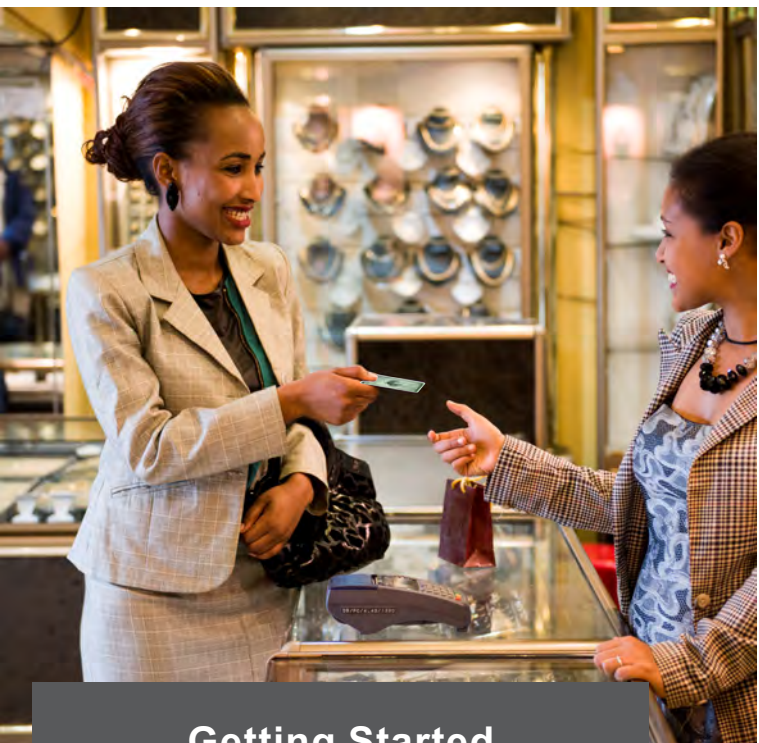


AMERICAN EXPRESS  
GLOBAL MERCHANT SERVICES

DASHEN BANK S.CO.  
e-BANKING SERVICES DEPT.



## Getting Started

**ACCEPTING AMERICAN EXPRESS®  
AND MANAGING YOUR ACCOUNT**



**Merchant  
Services**

## WELCOME ABOARD

We want to make sure that doing business with us is easy and rewarding for you. So everything you need to know to start accepting American Express Cards and manage your account is explained in the next few pages.

### Getting Started

Preparing your business to accept American Express Cards is really straightforward. Just follow these simple steps:

#### Step 1. Your point of sale terminal

If you've had a new terminal installed or using existing terminal, you will be directly entitled to accept American Express cards. But first you should make sure that you signed the Bank's standard contract or addendum in which you are authorized to accept American Express cards.

In case the above preconditions are not met or you face difficulty in accepting American Express cards, please call our support team at +251-11-4672055 / +251-11-4661643 available 24/7.

#### Step 2. The American Express logo

Let Cardmembers know you welcome American Express by displaying our logo in your window. We've included a selection of stickers in this brochure.

Please also remember to tell customer-facing staff that your business now welcomes American Express, and ensure they understand our Card Acceptance procedures (as described in your Card Acceptance Agreement)

Understanding and following the card acceptance procedures and providing proper attention during acceptance protects your organization from any possible chargebacks or disputes that may possibly arise.

### Servicing Your Business

The Discount Rate is the amount we charge for accepting the Card which is a percentage of the face amount of the transaction on the Card. This is applied to all payments or purchases made using an American Express Card.

Your Discount Rate can be found in the Addendum letter for existing merchants or in the merchant contract for new merchants.

### Getting in Touch

If you have any questions, visit us online at [americanexpress.com/ethiopia](https://americanexpress.com/ethiopia) or call our Help Desk Team on +251-11-4672055 / +251-11-4661643 who are available 24/7 including holidays. Please have your Merchant account details to hand and be prepared to answer some security questions to speak to one of our representatives.



### Preventing Fraud and Avoiding Disputes

We go to great lengths to protect your business against fraud; unfortunately these things do happen.

#### Unique Card Security Features

There are different types of American Express Cards. Each has the following security features:



- 1 Card account numbers begin with **34** or **37** and consist of 15 digits in a four-six-five formation. Digits are embossed.
- 2 Card Identifier Digits (CID) is a four-digit security code printed on the front of the Card, above the account number.

#### Card Present Transactions for Chip and PIN

Your terminal is certified for Chip and PIN authentication, which significantly minimizes the risk of fraud. If you do not follow the card acceptance procedures, you will be liable for all fraudulent Card transactions made with lost, stolen or counterfeit Cards. If you are suspicious of any transactions then always call the HelpDesk team. Never confront the customer directly.

#### Card Not Present Transactions

When the Cardmember and the Card are not present, such as phone and internet based transactions, please call the HelpDesk team on +251 11 4672055 or +251 11 4661643 for any help.

Address Verification Service (AVS) is a system used to check a customer's address and postcode with the Cardmember details we have on record.

### Disputed Transactions and Chargebacks

Sometimes Cardmembers can question transactions that appear on their statements. This can lead to disputed charges and chargebacks from your Merchant account. Make sure you follow our standard operational procedures and bear in mind that:

- You'll need to respond to our requests for information before a reply-by date (within 5 days after receiving our Request for Copy (RFC) letter)
- Ensure supporting documentation is complete, legible and clearly links the Cardmember to the transaction
- If we don't receive a reply from you by the specified date, the charge value will be debited from your Merchant account.



# Contact Information

## Your Merchant Retailer ID

When contacting us by phone or email, you will need your merchant ID for security purposes. You can enter it here for future reference:

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## Online

Please visit  
**[www.americanexpress.com/ethiopia](http://www.americanexpress.com/ethiopia)**  
for more information.



## By Phone

- HelpDesk Team:  
Available 24/7 on **+251 11 4672055 / +251 11 4661643**
- Merchant Services Officers:  
On **+251 11 4661380 ext 602/603/604**  
or **+251 11 4654791**



## By Email

[alem.k@dashenbanksc.com/](mailto:alem.k@dashenbanksc.com)  
[helen.t@dashenbanksc.com/](mailto:helen.t@dashenbanksc.com)  
[elfaged.a@dashenbanksc.com](mailto:elfaged.a@dashenbanksc.com)

Please have your Merchant details to hand and be prepared to answer some security questions to speak to one of our representatives.

## Your Terminal

This is a space to note down key information about your terminal for easy reference in case you have any problems accepting American Express:

Terminal ID (TID):

Provider:



[www.americanexpress.com/ethiopia](http://www.americanexpress.com/ethiopia)



**Merchant  
Services**

Dashen Bank S.Co, Debrezeit Road, Garad Building, P.O.Box 12752, Addis Ababa, Ethiopia

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