

MERCHANT PAYMENTS AND RECONCILIATION



DON'T *do business* WITHOUT IT™

Frequently Asked Questions

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Frequently Asked Questions

Q1: What's the easiest way for me to manage my account?

- Sign up to our Online Merchants Services (OMS) which is the American Express Merchant website to manage your account quickly and securely online. Visit www.americanexpress.com.hk/omshome
- OMS allows you to see your payments on line, to download your monthly statement free of charge and maintain your email address and contact details.

Q2: How much will I get paid?

- American Express will pay you the net value of each transaction.
- The net value is the gross value minus any deductions such as the Merchant Fee (as per your contract).
- By paying you in this way we won't need to make any deductions at the end of each month.
- If you carried an outstanding debt forward from a previous period, American Express will offset this prior to settlement.

Q3: When will I receive payment?

Once you've submitted your transaction, the number of working days before you receive payment will depend on your individual payment plan. Please refer to your terms and conditions for details.

To avoid any delay in receiving your payment, please refer to the following guidelines:

- Transactions submitted after 11.50pm will not be processed until the following working day.
- Transactions submitted on non-working days such as Bank Holidays or Weekends will not be processed until the following working day.

Please remember to call us if you wish to change your bank account details.

- If your P.O.S terminal requires manual reconciliation, please ensure this is completed correctly otherwise payment may be subject to delay.

If you use a 3rd party submission agent and have experienced an unexpected delay in receiving your payment, please check with your agent prior to contacting American Express. Any delay associated with your agent may impact when you receive your payment.

Q4: Why is my account in debit?

There are three possible reasons why your account with us may show a debit:

- If you have issued a refund to an American Express Cardmember.
- If a dispute is upheld against you and the Cardmember is refunded. All such transactions will appear on your statement with a unique reference number. Should you wish to discuss any dispute please call us on 2277 2277 with your statement to hand.
- If the value of any deductions or refunds are greater than the value of sales in your submission of American Express transactions

Q5: What should I do if my account is in debit?

- If you submit transactions of sufficient value to American Express, no action is necessary. The outstanding amount will simply be deducted from the next payment we make to you.
- Alternatively, if you want to clear your account by making a payment to American Express, please use one of the following methods:

Electronic Funds Transfer

Please contact our Merchant Services Hotline on 2277 2277 and we will be happy to provide you with the details to enable you to make the electronic transfer of funds owing.

Cheque

Please make it payable to: American Express International, Inc.

Then send it to:

American Express International, Inc.
Merchant Control Unit
18/F, 12 Taikoo Wan Road,
Taikoo Shing,
Hong Kong

Please ensure that your American Express 10 digit merchant number is written on the back of the cheque in order for us to identify your merchant account.

Transfer

The outstanding amount to one of your American Express Merchant Accounts that have submissions to offset the outstanding amount. To apply for this arrangement, you will need to write in with your consent and fax it to us: 2277 1168

Contact Us

Save yourself time by keeping the following number to hand.

American Express Merchant Services Hotline: 2277 2277

How to Read Your Statement

- 1. **Payee Number:** This is your American Express Merchant number along with the name of your business
- 2. **Credit Amount:** Amount of credits (e.g. goods returned or cancelled services) that are being deducted during the statement period
- 3. **Grand Total:** Total transactions submitted minus any refunds, fees and charges. This is the total amount paid to you

GLOBAL MERCHANT SERVICES

Merchant Statement 商戶結賬單

HONG KONG MERCHANT
UNIT LG 1-04
NEW BUILDING
1 THE ROAD
TSHI SHA TSUI KLN

www.americanexpress.com.hk/merchant

American Express International Inc.,
18/F, Cityplaza 4,
12 TaiKoo Wan Road, TaiKoo Shing,
Hong Kong

Merchant Services Hotline: 2277 2277

香港太古城太古灣道12號太古城中心四期18樓

商戶服務熱線: 2277 2277

Merchant Number 商戶號碼	Statement Date 截數日期
981 000 XXX X	12/02/15

Statement Information 結賬單資料

Statement Period 有關賬項期間:
07/02/15 - 13/02/15
Statement No. 結賬單號碼: 358

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Thank you for welcoming American Express® Cards at your business. We have processed payment of the transactions below directly to your designated bank account and we have already deducted our fees from our payments to you.

This is not a notice to pay.

感謝貴商戶接受美國運通卡，我們已將下列賬項存入您指定的銀行賬戶，並扣除相關費用。

此結賬單並非付款通知。

Important Notice: To advise a change of address (including email address) or phone number, please call us at 2277 2277.

重要通知：要變更您的地址（包括電郵地址）或電話號碼，請致電2277 2277。

Save time and manage your account easily and efficiently online at www.americanexpress.com.hk/omshome.

在網上輕鬆地管理您的商戶賬戶，請即登入 www.americanexpress.com.hk/omshome。

Statement Summary 結賬單摘要

1 Payee Number 收款商戶號碼: 981 000 XXX X HONG KONG MERCHANT
Bank Name 銀行名稱: HONG KONG BANK
Bank Address 銀行地址: BANK BRANCH
Settlement Account No. 結算銀行賬戶號碼: 1234-11 XXXXX1111

Total Summary 總摘要	Number of Transactions 交易次數	Total Transactions 交易總額	Merchant Fee 商戶佣金	Other Fee 其他費用	Total Refunds 退款總額	Amount Paid 結賬金額
Charge Submissions 入帳	2	10,400.00	197.60			HKD 10,202.40
Credit Amount 扣款金額	1				2,000.00	2,000.00
Grand Total 總計	3	10,400.00	197.60	0.00	2,000.00	8,202.40

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Continued 繼續

For more information, please contact our Merchant Services Hotline at 2277 2277 between 9:00am and 6:30pm, Monday to Friday (except public holidays).
American Express International, Inc. (Incorporated with Limited Liability in U.S.A.), 18/F, Cityplaza 4, 12 TaiKoo Wan Road, TaiKoo Shing, Hong Kong.

FOR ILLUSTRATION PURPOSES ONLY

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- 4. **Statement Details:** Payments made to you for the statement period will be detailed here by branch if you are a chain
- 5. **Summary Number:** The daily reference number for each batch of transactions submitted to us
- 6. **Total Transactions:** Total value of transactions you have processed
- 7. **Merchant Fee:** The amount charged for each submission based on your Merchant Fee rate
- 8. **Other Fee:** Any fees we charged you
- 9. **Total Refunds:** The sum of any refunds you have processed
- 10. **Amount Paid:** The amount we pay you after all deductions
- 11. **Payment Summary:** A summary of the payments received during your statement period
- 12. **Payment On:** The date on which your account will be credited

AMERICAN EXPRESS
GLOBAL MERCHANT SERVICES

Merchant Number
商戶號碼

981 000 XXX X

Statement Date
帳單日期

12/02/15

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Statement Details
結帳單詳情

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Summary Number 入數單號碼	Transaction Process Date 交易處理日期	Number of Transactions 交易次數	Total Transactions 交易總額	Merchant Fee 商戶佣金	Other Fee 其他費用	Total Refunds 退款總額	Amount Paid 結帳金額
981 000 XXX X HONG KONG MERCHANT TSIM SHA TSUI EAST							
943905	02/02/15	1				2,000.00-	2,000.00-
Total Payment On 總結帳存入於			0.00	0.00	0.00	2,000.00-	2,000.00-
981 000 XXX X HONG KONG MERCHANT TSIM SHA TSUI EAST							
1867	05/02/15	1	6,900.00	131.10-			6,768.90
Total Payment On 總結帳存入於			09/02/15	6,900.00	131.10-	0.00	6,768.90
981 000 XXX X HONG KONG MERCHANT TSIM SHA TSUI EAST							
1893	07/02/15	1	3,500.00	66.50-			3,433.50
Total Payment On 總結帳存入於			10/02/15	3,500.00	66.50-	0.00	3,433.50

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Payment Summary
結帳摘要

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Detail 詳情	Payment Date 結帳日期	Total Transactions 交易總額	Merchant Fee 商戶佣金	Other Fee 其他費用	Total Refunds 退款總額	Amount Paid 結帳金額
Payment On 結帳於						
	04/02/15				2,000.00-	2,000.00-
Payment On 結帳於						
	09/02/15	6,900.00	131.10-			6,768.90
Payment On 結帳於						
	10/02/15	3,500.00	66.50-			3,433.50
Grand Total 總計		10,400.00	197.60-	0.00	2,000.00-	8,202.40

FOR ILLUSTRATION PURPOSES ONLY

You can now manage your account online easily and efficiently. Please visit www.americanexpress.com.hk/oms to enroll now.

If you have any questions relating to your new statement, please call us at 2277 2277. Please have your Merchant number on hand.