

Your guide to setting up your
Merchant Account online

AMERICANEXPRESS.COM.HK/MERCHANT



How to start managing your Merchant Account online

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

It is quick and easy to get started.

Simply follow this step-by-step guide to:

Activate and manage your Account online	3
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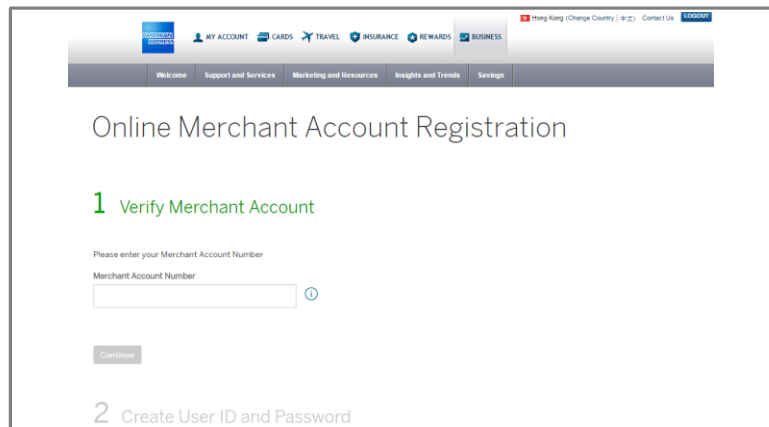
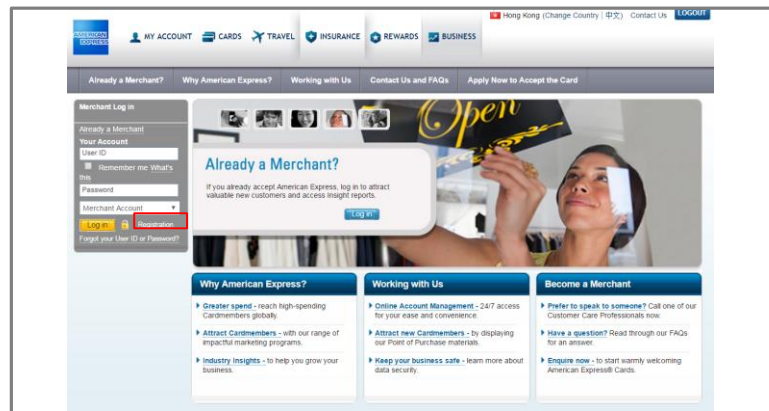
Activate and manage your Account online

The first stage is to set up your Merchant Account online so that you can view Account statements, respond to disputes, and update Account information.

First, click 'Register now' on the Merchant home page at americanexpress.com.hk/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](#))

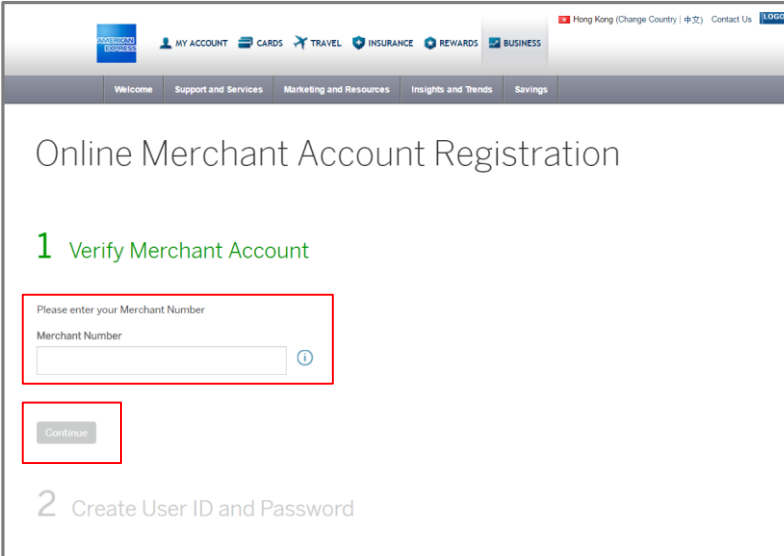


Step 1 – Verify Merchant Account

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 that is linked to this particular Merchant Account number.
 **TIP:** The blue circle shows where you can find your Merchant Account number on your paper statement. It is at the top right section next to 'Statement Date'.
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 Number

Merchant Number

Continue

2 Create User ID and Password



 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

Step 2 – Create user ID and password

The second step is to set up an online user Account. Follow the on-screen prompts.

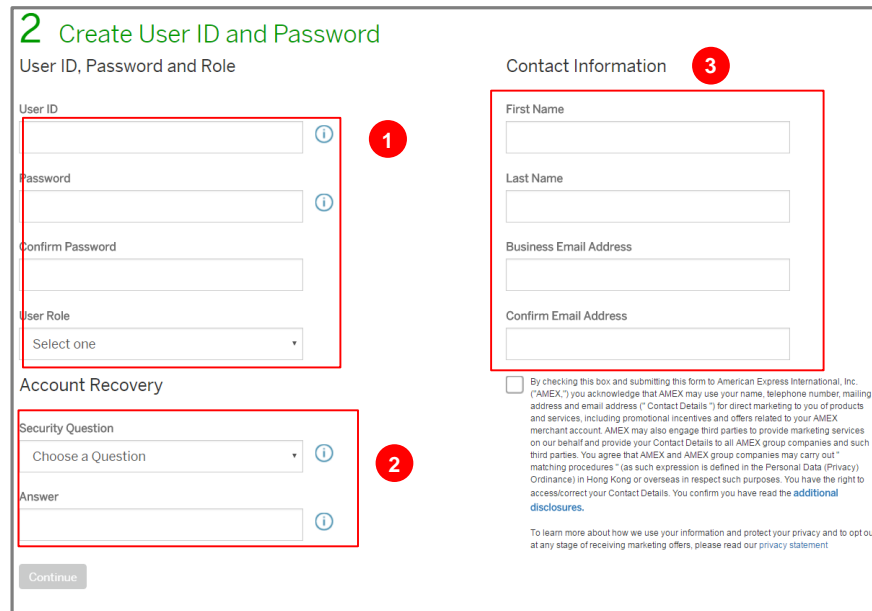
1. Begin by creating your user ID and password, and by providing your business role. If you need help in creating your user ID or password, click on the 'i' icon to see the guidelines.

 **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 Merchant Account online. 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.


 **TIP:** Make a secure note of your user ID to help you remember it for future log-ins.



2 Create User ID and Password

User ID, Password and Role


User ID  **1**

Password 


Confirm Password

User Role
Select one

Account Recovery

Security Question  **2**

Choose a Question

Answer 

Continue

Contact Information **3**

First Name

Last Name

Business Email Address

Confirm Email Address

☐ By checking this box and submitting this form to American Express International, Inc. ("AMEX"), you acknowledge that AMEX may use your name, telephone number, mailing address and email address ("Contact Details") for direct marketing to you of products and services, including promotional incentives and offers related to your AMEX merchant account. AMEX may also engage third parties to provide marketing services on our behalf and provide your Contact Details to all AMEX group companies and such third parties. You agree that AMEX and AMEX group companies may carry out "matching procedures" (as such expression is defined in the Personal Data (Privacy) Ordinance) in Hong Kong or overseas in respect such purposes. You have the right to access/correct your Contact Details. You confirm you have read the [additional disclosures](#).

To learn more about how we use your information and protect your privacy and to opt out at any stage of receiving marketing offers, please read our [privacy statement](#).

Step 3 – Manage finances

1. If you entered an eligible American Express Merchant number during step 1 of the registration, you will see 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:

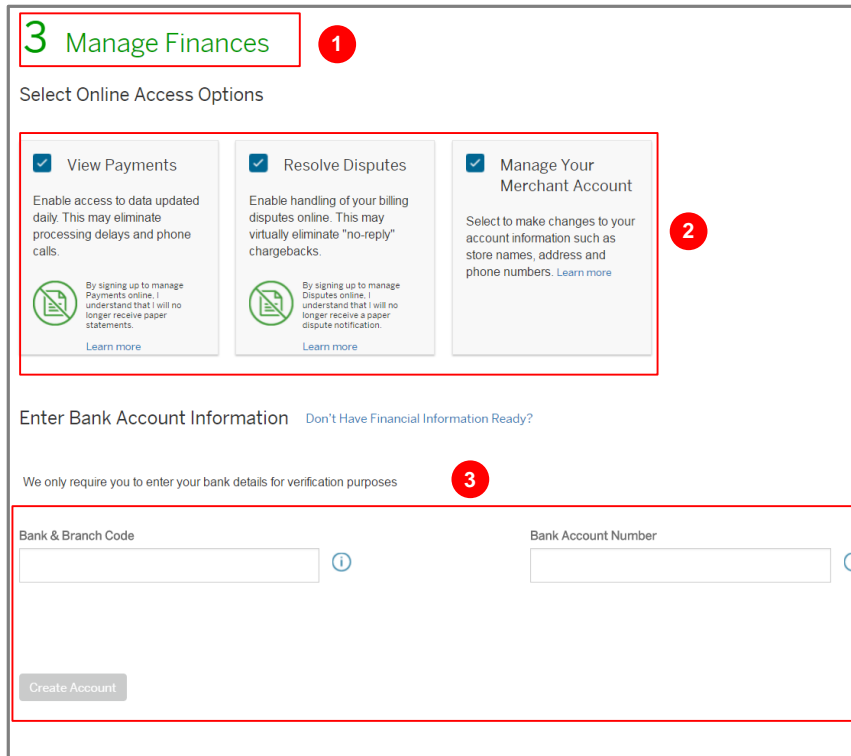
View Payments: see and download transactions, receive e-statements, and track when you will be paid for submissions.

Resolve Disputes: don't wait for the mail – view and respond to all your disputes and chargebacks in one place online.

Manage your Merchant Account: edit details on your profile. (see more in the 'Update profile' section of this guide (see [page 11](#)).


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 banking numbers that are linked to your 'Payee Account'.



3 Manage Finances

Select Online Access Options


☒ 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 & Branch Code 

Bank Account Number 

Create Account

Step 3 – Manage finances (continued)

4. If you don't have the bank Account numbers 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 'Create Account'.

Pausing the process at this stage will allow you to order signage, online logos, and other materials for your business. However, it will not allow you to manage your finances online.

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

3 Manage Finances

Select Online Access Options

- ☒ **View Payments**
By choosing this option you can eliminate processing delays and phone calls because you have access to data that is updated every single day.

[Learn more](#)
- ☒ **Resolve Disputes**
By choosing this option you can virtually eliminate "no-reply" chargebacks by handling your billing disputes online.

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**
Make changes to your account information such as store names, address and phone numbers. [Learn more](#)

Enter Financial Information [Don't Have Financial Information Ready?](#) **4**

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

Bank ID/ESB Number Bank Account Number

[Create Account](#)

Online Disputes
Manage your disputes online with your merchant card. Link to Payments marketing new secure page.

By signing up to manage disputes online, I understand that I will no longer receive a paper dispute notification.
[Learn more](#)

Resolve Disputes
Manage your payments online with your merchant card. Link to Payments marketing new secure page.

By signing up to manage disputes online, I understand that I will no longer receive a paper dispute notification.
[Learn more](#)

Manage Account
Make Changes to your account such as store names, address, and phone numbers. [Learn more](#)

Add Finances Later

You can still create your account, and enter your financial information upon login. You will NOT have access to American Express online financial services until you've entered your financial information in your account profile settings.

[Create Account](#) **5** [I have my Financial Information Ready](#)

Step 3 – Manage finances (continued)

6. Read the terms of use 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.

Terms & Conditions for Merchant Site

AMERICAN EXPRESS

Last Modified: May 2014

Merchant Site Terms and Conditions

The Merchant Site is provided by American Express International Inc. (referred to as "American Express", "our", "us" or "we"). These Merchant Site Terms and Conditions ("Merchant Site Terms") govern you and your company's use of www.AmericanExpress.com.hk/merchant (the "Merchant Site" respectively).

Your access and use of the Merchant Site is also governed by our [Website Rules and Regulations](#), our Online [Privacy Statement](#) and your Card Acceptance Terms and Conditions which together form part of the Merchant Site Terms and are a legally binding agreement with you.

Important Notice: By accessing and using the Merchant Site, you are indicating that you have reviewed, understood and agreed to these Merchant Site Terms. Before registering for the Merchant Site, please read these terms carefully. If you do not understand or agree with any portion of these Merchant Site Terms, then YOU MUST stop using the Merchant Site.

By clicking the "I Agree, Continue" button below, I confirm I have reviewed and agree to the above Terms of Use and I certify I am authorized to enter into this agreement on behalf of the merchant named above.

Bank Account Number

Understand your Account dashboard

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

1. Our website is English and Chinese bi-lingual. Click on the language button, you can switch between the 2 languages quickly.
2. Under the language button, you will see new notifications about your Merchant Account. Click the arrow icon to see your latest alerts.
3. Menu is located at the top left corner of the page, just under your business name. Click the arrow icon to see the full menu to choose from.
4. This section shows the summary of payments such as the latest payments made, upcoming payments. It also has direct link to take you to e-statements, and to view all payments details.
5. 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.
6. 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 will vary for each Merchant, depending on your level of activation and the options you choose. The Account dashboard shown here displays information for a Merchant 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 shows the Merchant Account dashboard with the following components and callouts:

- 1:** Language selection buttons for English and 中文.
- 2:** Notification bell icon showing 1 new notification out of 10 total notifications.
- 3:** Menu button with an upward arrow icon.
- 4:** Payments section showing a balance of \$203,509,232.23, with tabs for Posted and Pending, and a link to E-Statement.
- 5:** Disputes section showing a table of closed disputes with columns for Closed Date, Submitting Merchant, Case Number, and Amount. A 'See All Disputes' link is also present.
- 6:** Complimentary Signs and Supplies section showing featured products and a 'Browse Selection' button.

Take Action	Closed Date	Submitting Merchant	Case Number	Amount
Closed 44 Cases	10/26/2016	5026549832	343ACWO →	-\$123.45
	10/24/2016	5026549832	14DWZ5 →	\$65.00
	10/22/2016	5026549832	0H56070 →	\$125.20
	10/21/2016	5026549832	373AATJ →	-\$75.43
	10/20/2016	5026549832	367ADLT →	\$223.23

Update your profile and settings

You can easily update most of your Account profile and notification settings online.

Click on 'Profile & settings' within the menu and select what you wish to update.


Change Password

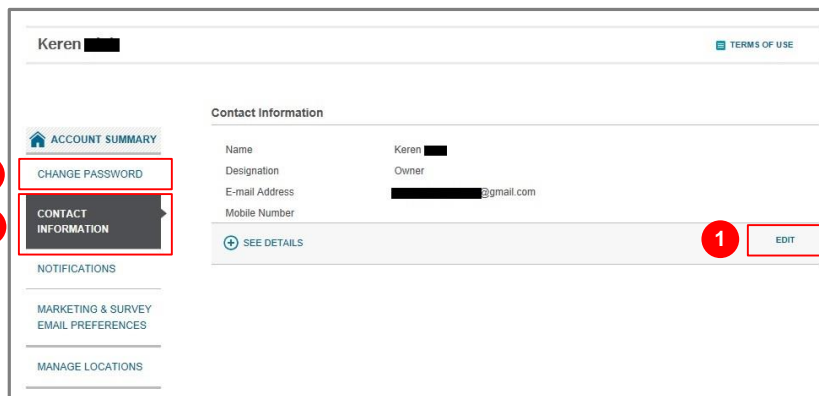
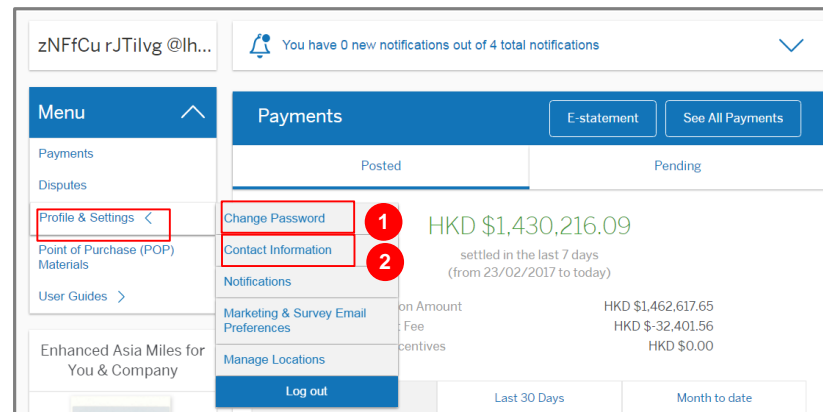
1. Click on 'Change password' followed by 'Edit' to change your password.

Contact Information

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

Note: For privacy and security reasons, you are only able to update the contact information which you have used to create your profile. If you would like to change any of your legal or business information, please contact our Merchant customer service team.



-  **TIP:** If at any point you would like to opt in to receive Merchant special offers via email, you can do so here.

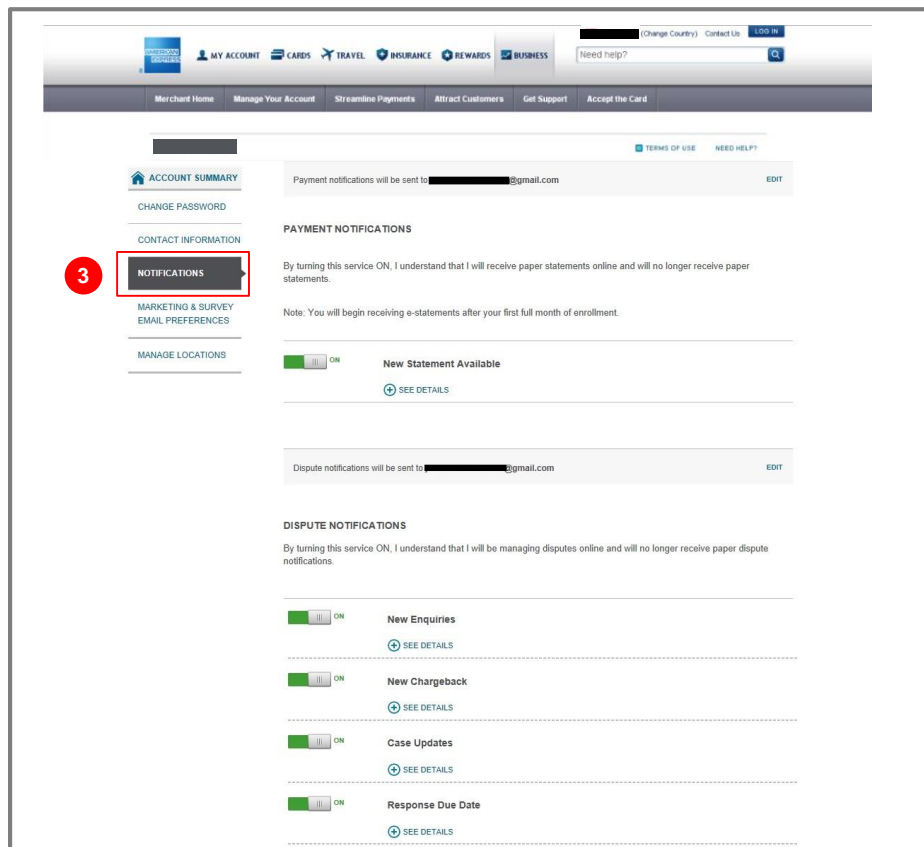


Update your profile and settings (*continued*)

Notifications

3. You can also update your 'Notifications', to choose what type of emails you receive about the various areas of your Account (payments, disputes, or Account updates).

-  TIP: All notifications will be sent to the email address you have provided in your 'Contact information'. You can also add a specific email address just for disputes – which you can add or edit here provided you have completed the 'Manage Finances' stage during activation.
-  TIP: You can select from the range of 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.



Update your profile and settings (*continued*)

Marketing & Survey Email Preferences

4. In addition to receive servicing emails from us about important product notifications, you can opt in to receive marketing emails. Marketing emails are turned off by default but you can turn them on just by clicking on the envelope icons. Survey emails are turned on by default but you can always turn it off if you don't wish to receive those emails from us. You can also change the email addresses for both types of emails by clicking 'Edit' link.

E2miapa Usertwentythreehkg 使用條款

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: MarketingEmail Edit

Merchant Related Products And Services

Stay informed and receive information on products & services including marketing information as well as resources available to your business by email. OFF

Merchant Related Surveys

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. ON

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 onto 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 the same hierarchy.
- 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.

Keren [REDACTED]

TERMS OF USE PRINT DOWNLOAD

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATIONS

MARKETING & SURVEY

EMAIL PREFERENCES

MANAGE LOCATIONS

MANAGE YOUR BUSINESS LOCATION

Search locations by... [v] [p]

BUSINESS NAME	MERCHANT#	Business Registration Number	PHYSICAL ADDRESS
[+]	JER [REDACTED]	9800 [REDACTED]	[REDACTED] SQUARE
[+]	JER [REDACTED]	9800 [REDACTED]	311 [REDACTED]
[+]	JER [REDACTED]	9800 [REDACTED]	60 [REDACTED] RD