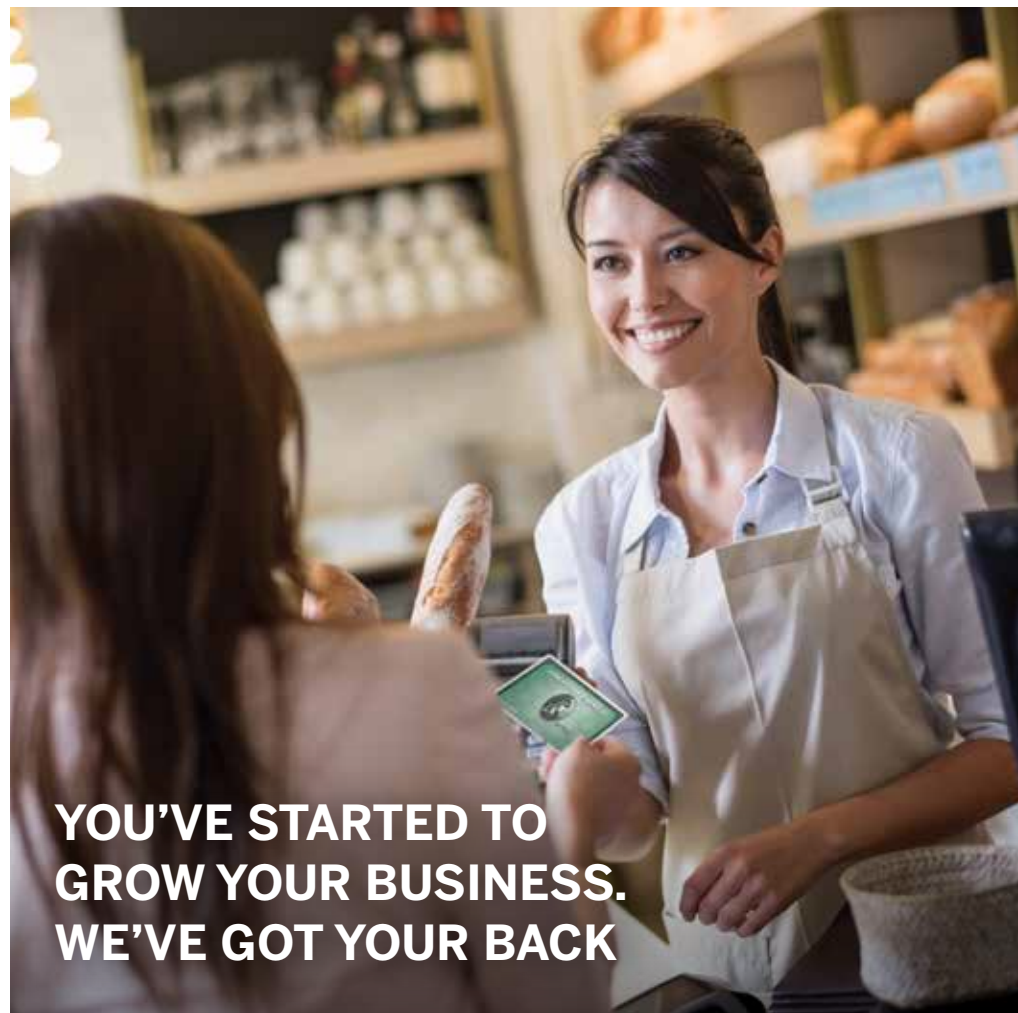




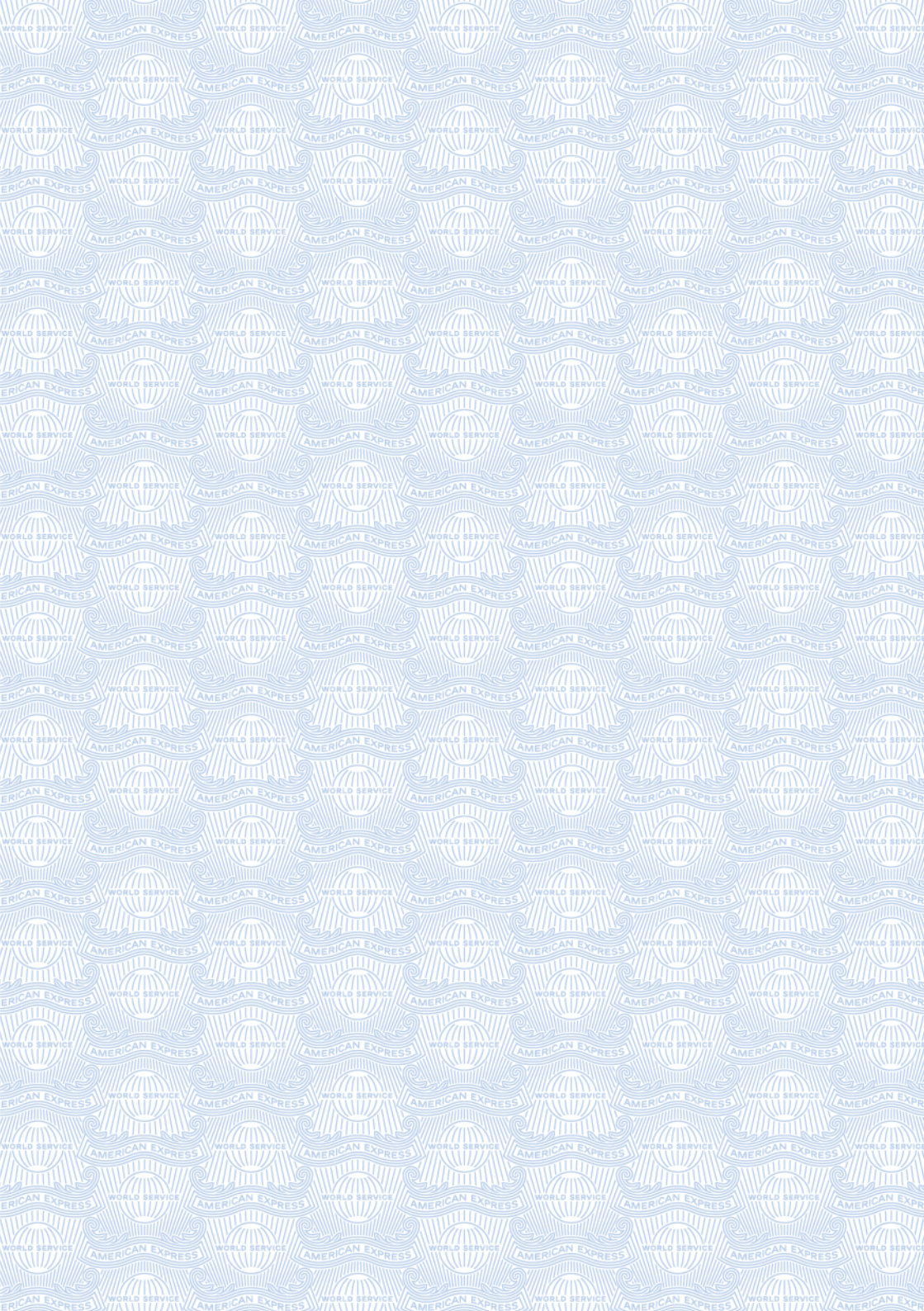
Global Merchant & Network Services



**YOU'VE STARTED TO
GROW YOUR BUSINESS.
WE'VE GOT YOUR BACK**

American Express International, Inc. (Incorporated with Limited Liability in U.S.A.)
18/F, Cityplaza 4, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

DON'T *do business* WITHOUT ITSM



In this guide, you'll find key instructions on how to handle American Express Card transactions.

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Get Started

We know you work hard to get more customers and better manage the cash flow for your business. You now have American Express at your back to provide you with great solutions and help your business grow.

► Let your customers know you take American Express

We've enclosed a selection of signs to help our Cardmembers identify businesses that accept American Express.

- Display stickers in your window and other Point-of-Purchase (POP) materials in your business;
- Order complimentary POP materials, or download our logos for use on your website, catalogues and invoices through our Online POP Shop at www.amexpop.com/hk.

► Register for Merchant Account online

Save time and manage your account online with our easy-to-use tools. You can do the following through your online account:

- Track your transactions and incoming payments
- Monitor and respond to disputes
- Update your contact and account details
- Order complimentary POP materials

Visit americanexpress.com.hk/merchant to register now.

If you have any queries about Point-of-Sale (POS) terminal set up, please contact your terminal provider.

Process Transactions

What to look for with American Express® Card?

It's important that you check the validity of the Card and make sure it hasn't been visually altered or tampered with.



1. Chip may be present on Cardface.
2. All American Express account numbers are embossed (15 digits) and start with "37" or "34". Ensure the Card number matches the number displayed on the American Express POS terminal.
3. Ensure the 4-digit Card Identification Number (CID) is hot-stamped and cannot be scratched off.
4. Ensure expiry date is embossed and Card is valid.
5. Check "Member Since" date is embossed and compare age of the presenter.
6. Check printed number matches the embossed front number.
7. Compare the signature with the receipt. Ensure that the signature panel is not tampered with and the embossed filigree is intact.

If you suspect fraud, call American Express Authorizations at 2277 1234 and quote "Code 10".

Handle Transactions

Once your terminal is set up, let's look at the different kinds of transactions you will encounter. The quickest way to accept our Cards is electronically. Our electronic authorization and submission process helps to speed up our payments to you. If your terminal is not set up to accept American Express Cards, please contact your service provider or bank to request American Express enablement. Or call our Merchant Services Hotline at 2277 2277 (Monday – Friday, 9am to 6.30pm, except public holidays).

1. Process charges electronically

American Express has both traditional magnetic strip and current chip Cards (either PIN or Signature is required) in circulation for American Express and other Card issuers around the world. So you're likely to see a mix of different American Express Cards, all of which you should welcome equally.

(a) Magnetic strip Cards – without a chip

With the electronic POS terminal, you can enjoy fast and efficient authorization of American Express Card transactions. Please take note of the following steps which will help ensure smooth processing and also better protect you and your customers from potential fraud.

Step 1 : Swipe the Card through your POS terminal

If the Record of Charge ("receipt") is printed out immediately, your transaction has been approved, and you can proceed to Step 4 directly. If no receipt is printed out immediately, please go to Step 2.

Step 2 : Obtain Authorization Approval Code from American Express

Your POS terminal should display a message—such as "PLS LIFT HANDSET"/"PLS CALL BANK"/"CALL REFERRAL" – prompting you to call American Express:

- For POS terminals with handset, use the phone provided to connect to the American Express Authorization Center and request an Authorization Approval Code to proceed with the transaction.
- For POS terminals without handset, please call American Express Authorization Center at 2277 1234 for an Authorization Approval Code to proceed with the transaction.

Step 3 : Key the Authorization Approval Code provided by Authorization Center into your POS terminal and print out the receipt

Step 4 : Obtain the Cardmember's signature on the receipt

Compare the signature with the one on the back of the Card.
(Not applicable to FastPay transactions)

Step 5 : Complete the transaction

Return the Card and a copy of the receipt to the Cardmember. Keep the original receipt for your records—it will help you to provide proof of the Card's use, in case of a dispute.

If the transaction is declined, or if the signature on the receipt does not match the one on the back of the Card, refuse the transaction. For more information please call our Merchant Services Hotline at 2277 2277 (Monday - Friday, 9am to 6.30pm, except public holidays).

IMPORTANT REMINDERS:

- Please note that some POS terminals may display the word "REFERRAL" (with or without a set of numbers next to it). These numbers are NOT a valid Authorization Approval Code and should NOT be keyed into the terminal. When the word REFERRAL is displayed, you should call American Express and request a valid Authorization Approval Code to process the transaction.
- Unless the POS terminal specifically displays "ENTER PIN", do not let the Cardmember handle the terminal.
- There is a wide range of terminal models. Please contact your terminal provider if you are unsure of the message displayed on your POS terminal.
- American Express will not be responsible for transactions not carried out in accordance with the American Express Terms and Conditions.

(b) Cards with a chip

Step 1: Place the Card in the ‘Chip’ reader of your POS terminal.

If your terminal doesn't have a chip reader, follow the instructions for magnetic strip Cards (please refer to pages 4 & 5).

Step 2: Follow the prompt on the terminal display to process the transaction.

Step 3: If the transaction is approved, ask the Cardmember to sign or enter their PIN. (Not applicable to FastPay transactions)

- If the POS terminal prompts to "ENTER PIN", please ask Cardmember to key in their PIN to complete the transaction. Please only let the Cardmember handle the POS terminal when it displays "ENTER PIN".
- If the POS terminal does not prompt to "ENTER PIN" and, instead, prints out the receipt, please obtain the Cardmember's signature on the receipt. You must compare the signature with the one on the back of the Card.

Step 4 : Return the Card and provide the Cardmember with a copy of their transaction receipt.

If the chip transaction is declined, please follow the procedure for magnetic strip Cards (please refer to pages 4 & 5).

If you receive a "REFERRAL" or "Call Issuer" message, please call the American Express Authorization Hotline at 2277 1234.

IMPORTANT REMINDERS:

- Please note that some POS terminals may display the word "REFERRAL" (with or without a set of numbers next to it). These numbers are NOT a valid Authorization Approval Code and should NOT be keyed into the terminal. When the word REFERRAL is displayed, you should call American Express and request a valid Authorization Approval Code to process the transaction.
- There is a wide range of terminal models. Please contact your terminal provider if you are unsure of the message displayed on your POS terminal.
- American Express will not be responsible for transactions not carried out in accordance with the American Express Terms and Conditions.


(c) Contactless (If Applicable)

Step 1: Enter the transaction amount into the terminal.

Step 2: The transaction amount is displayed on the Contactless Reader. The reader light blinks or sounds an audio alert.

Step 3: Ask the Cardmember to verify the amount on the Reader.

- Step 4:** (i) **For Contactless Card**, ask the Cardmember to tap the Card on the Reader. Once the Reader light blinks or sounds an audio alert, the Cardmember can remove the Card and wait for the transaction to be approved. Please follow the prompts on the receipt for signature, and give a copy of the receipt to the Cardmember.
- (ii) **For Mobile device**, ask the Cardmember open the relevant application and perform the Touch ID authentication (or enter device's Passcode) on the phone. Hold the device near the Reader. Once the Reader light blinks or sounds an audio alert, the Cardmember can remove the phone and wait for the transaction to be approved. Give a copy of the receipt to the Cardmember, and no signature is required.

American Express Contactless Cards bear the following Contactless symbol  (usually on the back of Card). This symbol identifies that the Card has Contactless payment capability.

If the Contactless transaction is declined, please follow the Card transaction with a chip payment procedure (please refer to page 6).

If you receive a "REFERRAL" or "Call Issuer" message, please call the American Express Authorization Hotline at 2277 1234.

IMPORTANT REMINDERS:

- Please note that some POS terminals may display the word "REFERRAL" (with or without a set of numbers next to it). These numbers are NOT a valid Authorization Approval Code and should NOT be keyed into the terminal. When the word REFERRAL is displayed, you should call American Express and request a valid Authorization Approval Code to process the transaction.
- There is a wide range of terminal models. Please contact your terminal provider if you are unsure of the message displayed on your POS terminal.
- American Express will not be responsible for transactions not carried out in accordance with the American Express Terms and Conditions.

Having trouble with your POS terminal? You may still accept American Express Cards manually if your POS terminal is unavailable. Simply follow the instructions in the next section.

2. Process charges manually

When your POS terminal cannot be used, you can still accept American Express charges by processing them manually. For each transaction, be sure to complete the following steps:

- Complete a Record of Charge (ROC) form, and include all the information required for an in-person charge.
- Obtain the Cardmember's signature on the ROC form.
- Call American Express Authorizations Center at 2277 1000 for an Authorization Approval Code to proceed with the transaction.
- Complete the Summary of Charges (SOC) and submit the forms (ROC and SOC) to American Express International, Inc., P.O. BOX 11414, General Post Office, Hong Kong.

American Express will not be responsible for transactions not carried out in accordance with the American Express Terms and Conditions.

Record of Charge

15-digit American Express Card number, which starts with "37" or "34"
Cardmember Name and expiration date on the Card

10-digit Merchant number, which starts with "981" (for Hong Kong) and Trading Name

Cardmember's signature. Please ensure that it matches with the signature at the back of the Card

Transaction Date

Expiration Date

Approval Code

Cardmember Name

Merchant Number

Cardmember Signature

Amount

2-digit Authorization Approval Code from American Express

The amount that the Cardmember is paying

Summary of Charges

10-digit Merchant number, which starts with "981" (for Hong Kong)

Trading name

Total Submission Amount

Merchant Number

Trading Name

Submission Date

Total Submission Amount

Total Submission (Record of Charge)

3. Submit credit form

Credit form preparation and submission

For each refund, be sure to complete the following steps:

- Complete a Credit Record of Charge (Credit ROC) and include all the information required.
- Complete the Credit Summary of Charges (Credit SOC).
- Send the forms (Credit ROC and Credit SOC) to American Express International, Inc., P.O. Box 11414, General Post Office, Hong Kong, in order to have them processed.

Credit Record of Charge

15-digit American Express Card number, which starts with "37" or "34"
Cardmember Name

10-digit Merchant number, which starts with "981" (for Hong Kong) and Trading Name

Cardmember's signature is not mandatory for refund purposes

Cardmember Name

Merchant Number

Refund Date

The amount that the Cardmember should be refunded

Credit Summary of Charges

10-digit Merchant number, which starts with "981" (for Hong Kong)

Trading name and trading address

Merchant's signature

Merchant Number

Trading Name

Refund Date

Total Refund Amount

Total Submission (Credit ROC)

Recognize Our Cards

PERSONAL CARDS



Centurion® Card



The Platinum Card®



American Express®
Platinum Credit Card



American Express®
Gold Card



American Express®
Card



American Express®
Gold Credit Card



American Express®
Gold Charter Card



American Express®
Charter Card



American Express®
Credit Card



Blue Cash™ Credit Card
from American Express

CO-BRANDED CARDS



American Express®
Peninsula Platinum Card



American Express®
Peninsula Gold Card



American Express®
Cathay Pacific Elite Credit Card



American Express®
Cathay Pacific Credit Card



American Express®
Cheung Kong Card



American Express®
I.T. Cashback Card

AFFINITY CARDS



Hong Kong Dental Association
American Express® Gold
Business Card



CPA Australia
American Express® Gold
Credit Card



The Hong Kong Institute Of
Surveyors American Express®
Gold Credit Card



Chartered Secretaries
American Express® Gold
Credit Card



Hong Kong Securities
and Investment Institute
American Express® Gold
Credit Card

CORPORATE CARDS



American Express®
Cathay Pacific® Elite
Corporate Card



American Express®
Cathay Pacific®
Corporate Card



American Express®
Gold Corporate Card



American Express®
Corporate Card

Recognize Our Cards

BUSINESS CARDS



American Express®
Gold Business Card



American Express®
Business Card

PARTNER BANK-ISSUED CARDS



AEON
American Express®
Credit Card



AEON Privilege
American Express®
Credit Card



The DBS Black
American Express® Card



Citibank Cash Back
American Express® Card



Standard Chartered
American Express® Card



Standard Chartered
WorldMiles
American Express® Card

How We Pay You

We've streamlined our processes to make sure that you receive your payments quickly and efficiently. Here's how we'll pay you:

- We pay within the individual time frame, agreed in your payment plan, from receipt of charges.
- We pay net which means that we pay you the amount you submit, minus any charges.
- We settle all refunds and chargebacks before payment.

Contact Merchant Services Hotline at 2277 2277 with any questions.

Manage Fraud And Disputes

Prevent fraud

We go to great lengths to protect you from fraud with our technology and security systems.

If you are suspicious of anything, please call the American Express Authorizations Center at 2277 1234 and quote "Code 10". Never confront the Card presenter directly. Vigilance is key to preventing fraud.

Handle disputes

Sometimes Cardmembers may dispute transactions that appear on their statements. This can lead to disputed charges and chargebacks from your account.*

Please follow the disputes procedure below:

1. Respond to our requests for information within the dates we provide you.
Please note: If we don't receive a reply by the dates we give you, the charge will be debited to your account.
2. Provide clear supporting documentation that links the Cardmember to the transaction.

*If the Cardmember provides sufficient evidence, we may make an immediate chargeback before informing you.

Contact Us



Cards Welcome

General information and Merchant Account online	americanexpress.com.hk/merchant
Point of Purchase materials	amexpop.com/hk
Merchant Services	2277 2277
Authorizations Center	2277 1000
POS Terminal Helpdesk	2277 2100

For more information, please check out the FAQ at americanexpress.com.hk/merchant or contact our Merchant Services Hotline on 2277 2277 between 9:00am and 6:30pm, Monday to Friday (except public holidays).

Display our logo

Show our Cardmembers that you welcome American Express by placing these stickers on your window or close to your Point-of-Sale (POS) terminal (per usage on page 3). To order our complimentary POP materials, please call 2277 2277 or visit amexpop.com/hk.

