

FREQUENTLY ASKED QUESTIONS

at Merchant Locations



1. [How can I update my American Express® merchant details or request new stores to be added to my existing contract?](#)

- Just inform your BCI account manager or your branch.

2. [What do I do if I suspect that a Card is stolen or fraudulent?](#)

- Do not confront the Cardmember; call the BCI Merchant Helpdesk for better guidance. Be prepared to give your merchant number and the card account number.

3. [My competitors don't take it. Why should I?](#)

- American Express Cardmembers are more likely to spend more in your store and more often. By accepting American Express, this gives you a great opportunity to attract these types of Cardmembers.

American Express Cardmembers are also loyal to merchants who accept the card.

4. I have other business locations where I would like to accept American Express Cards at. What do I need to do?

- Call the BCI Merchant Helpdesk +258 843898112 or + 258 823064501.

5. What is chip technology?

- Instead of being swiped using a magnetic stripe to communicate its payment information, the chip card is inserted into a terminal and remains there throughout the transaction. The chip stores the issuer's authorization rules electronically and checks the cardmember PIN as a means of verification. Chip cards allow for the option of contactless transactions and are more difficult to counterfeit than magnetic stripe cards.

6. What is a dispute?

- A dispute happens when a Cardmember notifies American Express about a charge on their statement which they don't recognise and requests further information.

7. What is a chargeback?

- A chargeback happens where, after investigation of a dispute, we debit your account by the amount of the disputed transaction and credit the Cardmember.

8. My device is displaying a fault message. Who do I call?

- Call the BCI Merchant Helpdesk +258 843898112 or + 258 823064501 to receive all necessary support.

9. My device is set up for chip and PIN. Can I still accept signature Cards?

- If a customer presents a card without a chip, or with a chip but no PIN, process it as normal and request a signature and I.D.

10. How do I proceed to carry out a "card not present transaction" (only allowed to activities linked to Hospitality, Rent-a-car, Travel Agencies and Airlines)?

- After receiving the documentation regarding the reservation (form with card details, authorizing the debit of a certain amount) you must enter the card number in the POS and follow the steps indicated by the POS to carry out the pre-authorization. Upon check in, you should request the Cardmember to use (preferably) the physical card for debit processing.



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