

Your guide to setting up your  
Merchant account online

[AMERICANEXPRESS.CO.NZ/MERCHANT](https://AMERICANEXPRESS.CO.NZ/MERCHANT)

AMERICAN  
EXPRESS



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## 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's quick and easy to get started.

Simply follow this step-by-step guide to:

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## Activate and manage your online account

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

First, click 'Register now' on the Merchant home page at [americanexpress.co.nz/merchant](https://americanexpress.co.nz/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](#))



### Online Merchant Account Registration

#### 1 Verify Merchant Account


Please enter your Merchant Account Number or Access Code and the business Zip Code

|                         |                              |
|-------------------------|------------------------------|
| Merchant Account Number | Zip Code of Physical Address |
| <input type="text"/>    | <input type="text"/>         |

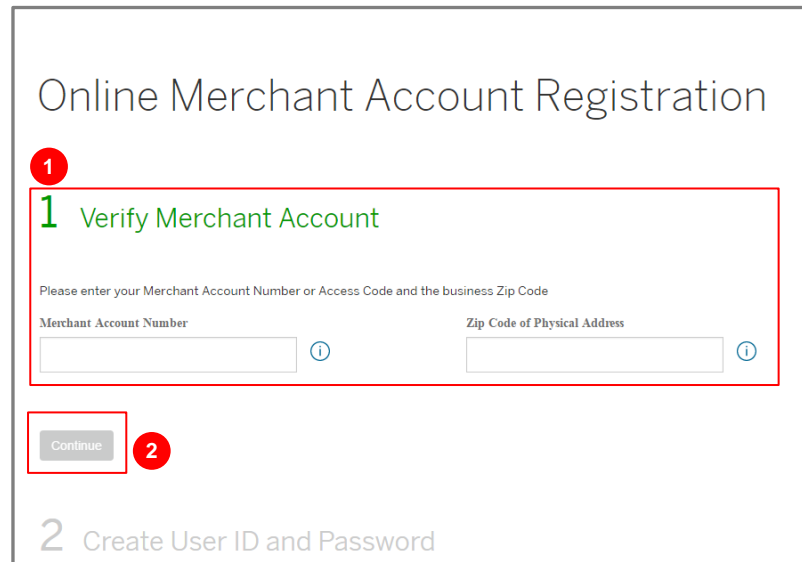
#### 2 Create User ID and Password

## 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 and the zip code/postcode 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 right top 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

1 Verify Merchant Account

Please enter your Merchant Account Number or Access Code and the business Zip Code

Merchant Account Number 

Zip Code of Physical Address 

Continue 

2 Create User ID and Password





 Company Number 867929 Page 1 of 4  
NZ Business Number 9429038035159

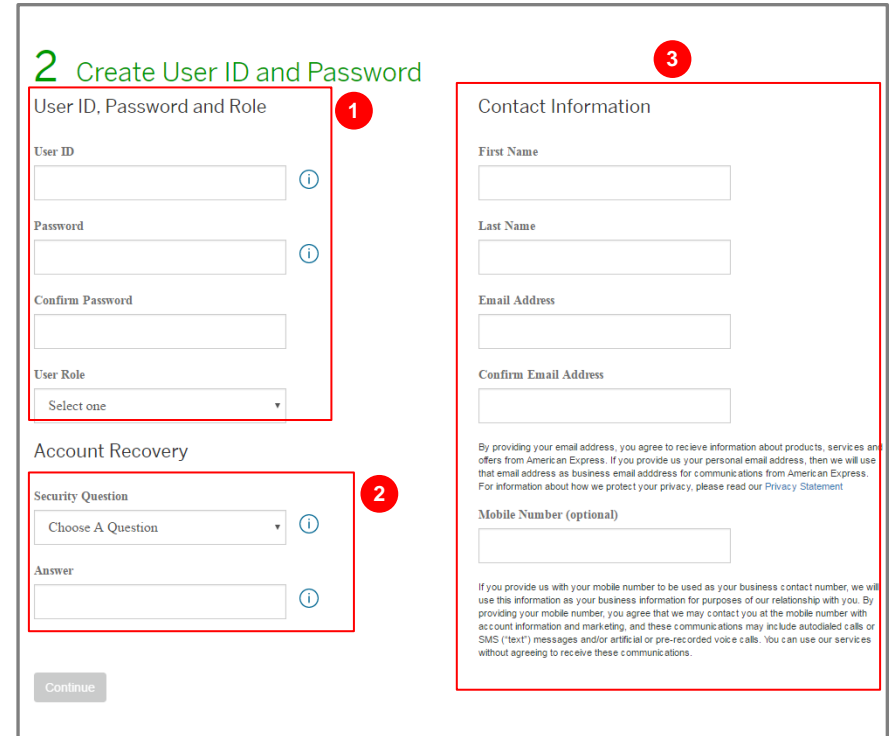
Statement Date 28/08/15 **Merchant Number** 984 XXX XXX X

**Here to Help**  
Call us on **0800 800 855** or visit  
[americanexpress.co.nz/merchant](http://americanexpress.co.nz/merchant)

## 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

**1**

User ID, Password and Role

User ID  ⓘ

Password  ⓘ

Confirm Password

User Role  
Select one ▼

**2**

Account Recovery

Security Question  
Choose A Question ▼ ⓘ

Answer  ⓘ

**3**

Contact Information

First Name

Last Name

Email Address

Confirm Email Address

By providing your email address, you agree to receive information about products, services and offers from American Express. If you provide us your personal email address, then we will use that email address as business email address for communications from American Express. For information about how we protect your privacy, please read our [Privacy Statement](#)

Mobile Number (optional)

If you provide us with your mobile number to be used as your business contact number, we will use this information as your business information for purposes of our relationship with you. By providing your mobile number, you agree that we may contact you at the mobile number with account information and marketing, and these communications may include autodialed calls or SMS ("text") messages and/or artificial or pre-recorded voice calls. You can use our services without agreeing to receive these communications.

## 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:

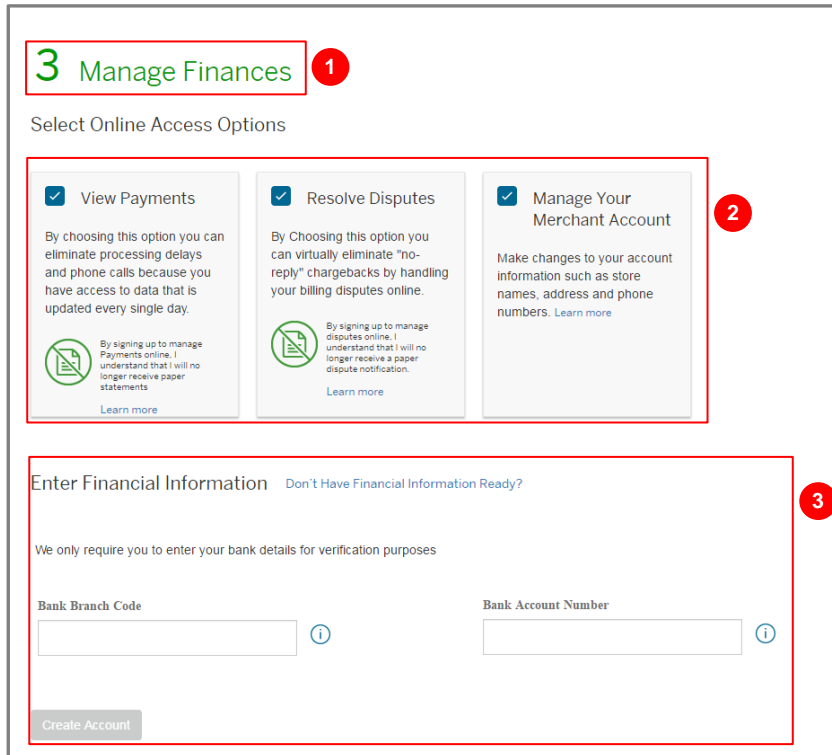
**View Payments:** see and download transactions, receive e-statements, and track when you will be paid for submissions.

**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 10](#))).


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** 1

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.  
 By signing up to manage Payments online, I understand that I will no longer receive paper statements.  
[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 2  
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?](#) 3

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.

View Payments  
Enable access to data updated daily. This may eliminate processing delays and phone calls.  
[Learn more](#)

Resolve Disputes  
Enable handling of your billing disputes online. This may virtually eliminate "no-reply" chargebacks.  
[Learn more](#)

Manage Your Merchant Account  
Select to make changes to your account information such as store names, address and phone numbers. [Learn more](#)

By signing up to manage Payments online, I understand that I will no longer receive paper statements.

By signing up to manage Disputes online, I understand that I will no longer receive a paper dispute notification.

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

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

ABA Routing Number  ⓘ

DDA Account Number  ⓘ

[Create Account](#)

Online Disputes  
Manage your disputes online with both full marketing and link to Disputes marketing new account page.  
[Learn more](#)

Resolve Disputes  
Manage your payments online with both full marketing and link to Payments marketing new account page.  
[Learn more](#)

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

By signing up to manage Payments online, I understand that I will no longer receive a paper dispute notification.

By signing up to manage Disputes online, I understand that I will no longer receive a paper dispute notification.

4

**Continue Creating an Account  
Add Finances Later**

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

[Create Account](#) 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.

The screenshot shows a multi-step process for creating a merchant account. Step 1, 'Verify Merchant Information', is partially visible with fields for Merchant Account Number and Zip Code. Step 2, 'Create User', is the current step, showing fields for Full Name, User ID, Email Address, and Mobile Number. A 'Continue Creating Account' button is visible. A modal dialog box titled 'Terms of Use for Merchant Site' is open, displaying the following text:

**Terms and Conditions**

Please review the following Terms and Conditions for using Online Merchant Services.

The following terms and conditions ("Supplement") supplement your Agreement for American Express® Card Acceptance ("Card Acceptance Agreement"). Please read them carefully before using American Express Online Merchant Services ("Service").

BY USING THE SERVICE OR BY INDICATING BELOW THAT YOU AGREE TO BE BOUND BY THIS SUPPLEMENT, YOU WILL ENTER INTO A LEGALLY BINDING AGREEMENT EFFECTIVE ON THE DATE THEREOF WITH AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. IF YOU ARE LOCATED IN THE UNITED STATES, OR WITH AMEX BANK OF CANADA, IF YOU ARE LOCATED IN CANADA. IF YOU DO NOT AGREE WITH THIS SUPPLEMENT, GO TO [www.americanexpress.com/merchant](http://www.americanexpress.com/merchant). IF YOU ARE LOCATED IN THE UNITED STATES, OR TO [www.americanexpress.com/canada](http://www.americanexpress.com/canada). IF YOU ARE LOCATED IN CANADA, TO RETURN TO THE AMERICAN EXPRESS MERCHANT SERVICES HOMEPAGE, American Express Travel Related Services Company, Inc. and Amex Bank of Canada (collectively, "AXP") will not provide you the Service unless you agree as follows:

**A. General Description of the Service / Internet Access Required**

AXP provides the Service through a web-based interface, and provides you with access to information regarding your American Express merchant account ("Account"). The Service will enable you to review and manage Account information including, but not limited to, financial reconciliation information related to Charges you have submitted, Cardmember billing inquiries/retrieval requests or disputes/chargebacks related to your Account, and administrative information pertaining to your Account (the "Information"). Not all features of the Service are available to all merchants. The Information is solely for your own use and not for further resale or redistribution. AXP reserves any other use of the Information.

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.

The dialog box has a 'Cancel' button and an 'I Agree, Continue' button. A red circle with the number '6' is overlaid on the 'I Agree, Continue' button.



## Understand your account summary

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

1. At the top of this screen, you will see new notifications about your Merchant account. , Click + to see your latest alerts.
2. You will be able to see a summary of your recent payments from American Express to your account. This will only appear if you have selected to 'View Payments' as part of your online activation.
3. Send us requests via secure email to update your account, such as bank account changes, authorised signer changes, statement requests, and new location set ups.
4. You can take variety of actions such as updating your profile, viewing E-statements, and responding to enquiries from the account summary by using the links here. Click 'see all' to view more options.

The screenshot shows the American Express Merchant account summary dashboard. At the top, there is a navigation bar with tabs: Merchant Home, Manage Your Account, Streamline Payments, Attract Customers, Support, and Accept the Card. Below the navigation bar, a notification banner states: "You have 0 new notifications". A message below the notification reads: "Please be advised that the amount of your Merchant Fee collected by us from your bank account may be split across February 5th and February 8th." with a date of 2016-02-05.

Callout 1 points to the notification banner. Callout 2 points to the "Recent Payments" section, which shows a total of NZ\$8,831.40 for the month of February 2016. Callout 3 points to the "Update my mail address" link. Callout 4 points to the "Respond to enquiries" link.

The dashboard also features a "New Inquiries" section with 4 inquiries, a "Put Push" button, and a "See all Payments" button. Below this, there is a "Payment Details" section for a payment made on 04-05-14, showing a deposited amount of NZ\$(587.83), a submitted amount of NZ\$6,777.73, and a total deposited amount of NZ\$8,831.40. The dashboard also includes a "Disputes" section with 2 Take Action and 329 Closed items, and an "Adjustments" section with 11/05/2016 and 0-2226975 items.

## Understand your account summary (continued)

- This section shows your three most recent payments from American Express with a breakdown of the fees and incentives taken before settlement. If you want to view all your payments information, click 'See all' in the left panel or follow the blue links to various areas of the payments tool. Clicking on these blue links will give you access to more detailed information about your submissions, payments, and transactions.
- 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' or any of the other options from the blue links on the left.

Note: The account summary view will vary for each Merchant, depending on your level of activation and the options you choose. The account summary 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 displays a merchant account dashboard with a navigation bar at the top containing: Merchant Home, Manage Your Account, Streamline Payments, Attract Customers, Support, and Accept the Card. A notification banner states: "You have 0 new notifications". A warning message reads: "Please be advised that the amount of your Merchant Fee collected by us from your bank account may be split across February 5th and February 8th." (dated 2016-02-05).

The main content area is divided into several sections:

- Recent Payments:** Shows a total of NZ\$8,831.40 deposited on 10-05-14. Total payments for the month are NZ\$8,613.37. A line graph shows payment trends for "This Month" and "Last Month".
- New Inquiries:** Shows 4 new inquiries with a "Manage Inquiries" button.
- Payments Section (highlighted with a red box and a red circle containing the number 5):** Displays "Payment Details" for a payment deposited on 10-05-14. It shows three payments: NZ\$(587.83), NZ\$6,777.73, and NZ\$8,831.40. Below this are three donut charts and a table of payment details.
- Disputes Section (highlighted with a red box and a red circle containing the number 6):** Shows "6 Inquiry Notices" and "7 Chargebacks". A table lists specific disputes and chargebacks with their respective amounts.

| Submitted amount  | AIB          | Submitted amount  | AIB          | Submitted amount  | AIB          |
|-------------------|--------------|-------------------|--------------|-------------------|--------------|
| Fees & Incentives | -15.28       | Fees & Incentives | 8.82         | Fees & Incentives | -44.50       |
| Deposited amount  | AIB (587.83) | Deposited amount  | AIB 6,777.73 | Deposited amount  | AIB 8,831.40 |

| Response    | Date received | Dispute amount              | Refunds were issued to the Cardmember for the following transactions |
|-------------|---------------|-----------------------------|--|
| New         | 21-03-13      | AUSTESTMATES66 \$500,000.00 | AUS6300030 \$1,659,999.00  |
| Urgent      | 21-03-14      | AUSTESTMATES64 \$123,456.00 | AUS6300030 \$1,659,999.00  |
| Chargebacks | 21-04-14      | AUSTESTMATES73 \$500,000.00 | AUS6300031 \$1,659,999.00  |

## Update your profile and settings

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

As a start you can click on 'update email address to take you to your profile area and update the email for your account. You can also click on 'See all' to update your other profile categories such as: contact information, notifications and manage locations.


### Change password

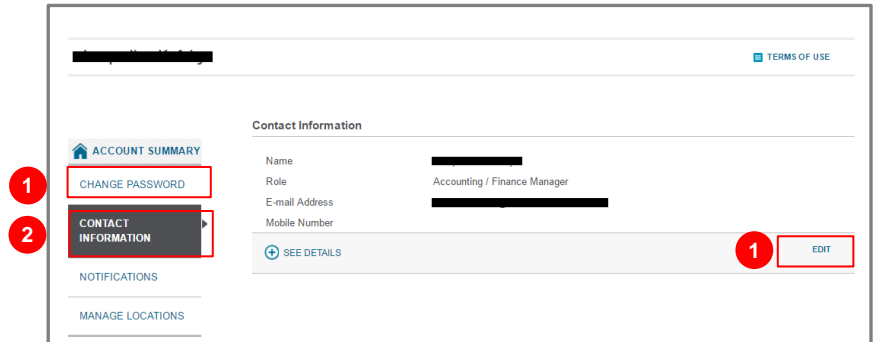
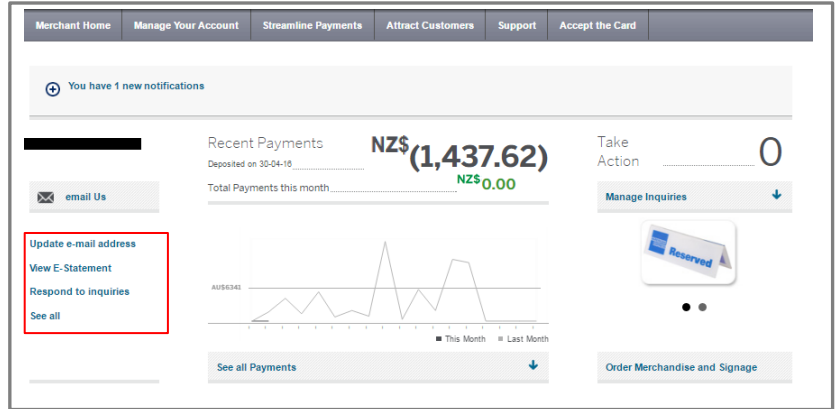
1. Click on 'Change password', then 'Edit', and follow the prompts to change your password.

### Contact information

2. Here 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 provided in your 'Contact information'. However, you can also add a specific email address just for disputes – which you can add or edit here provided you completed the 'Manage finances' stage of 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.

The screenshot shows the merchant account settings interface. At the top, there's a navigation bar with options like 'MY ACCOUNT', 'CARDS', 'TRAVEL', 'INSURANCE', 'REWARDS', and 'BUSINESS'. Below that, a secondary navigation bar includes 'Merchant Home', 'Manage Your Account', 'Streamline Payments', 'Attract Customers', 'Get Support', and 'Accept the Card'. The main content area has a sidebar on the left with tabs for 'ACCOUNT SUMMARY', 'CHANGE PASSWORD', 'CONTACT INFORMATION', 'NOTIFICATIONS' (highlighted with a red box and a red circle with the number 3), and 'MANAGE LOCATIONS'. The 'NOTIFICATIONS' section is titled 'DISPUTE NOTIFICATIONS' and includes a confirmation message: 'By turning this service ON, I understand that I will be managing disputes online and will no longer receive paper dispute notifications.' Below this, there are three notification categories, each with a toggle switch set to 'ON' and a 'SEE DETAILS' link: 'New Enquiries', 'Case Updates', and 'Response Due Date'. At the bottom right, there is a 'Save' button and a note: 'Please click Save to update your communication preferences.'

## 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 that one in the 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.

PRINT DOWNLOAD

TERMS OF USE

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATION

MANAGE LOCATIONS

MANAGE YOUR BUSINESS LOCATIONS

Search locations by...

| BUSINESS NAME | MERCHANT # | TAX ID     | PHYSICAL ADDRESS |
|---------------|------------|------------|------------------|
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |
| +             | XXXXXXXXXX | XXXXXXXXXX | XXXXXXXXXX       |