View Payments

User Guide

Online Merchant Services

American Express International (NZ), Inc Incorporated in Delaware USA.
Principal Place of Business in New Zealand, 600 Great South Road, Ellerslie, Auckland 1051

Contents

Getting Started

To get the most out of Online Merchant Services (OMS) – and enjoy safe, secure, around the clock access to your account information 365 days a year – take a look at this guide.

Advantages

OMS has many advantages over traditional paper statements. You can:

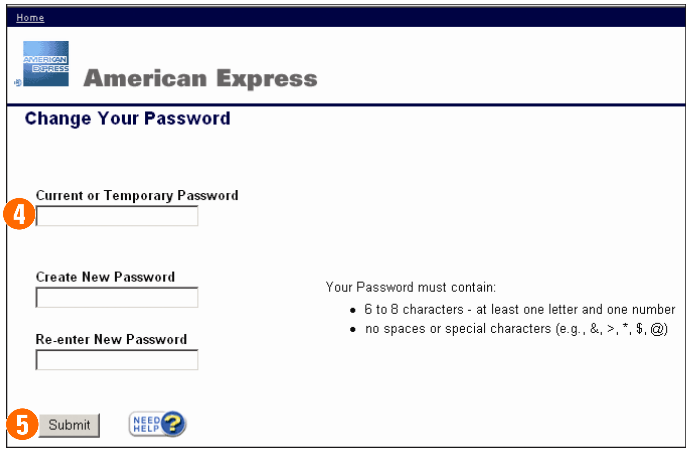
- Access updated account information whenever you want, instead of just seeing it when it is sent to you.
- Estimate when and how much you will be paid using View Pending Submissions and View Payments between statements.
- See more detail on individual transactions than you can from paper statements.
- Verify that your submission was received.
- View and print tax invoices online.
- View and print a paper record of your statements for the past 13 months.
- Streamline your search results by specific criteria such as payments, submissions, adjustments, among others, or by date range.
- Export and download financial information directly to your PC, and use popular spreadsheet applications to analyse your data.

To get to know Online Merchant Services – and how you can benefit from secure, round the clock access to your account information – make this user guide your first point of reference.

First time log in

Once enrolled in Payments, you can access your online account 24 hours a day.

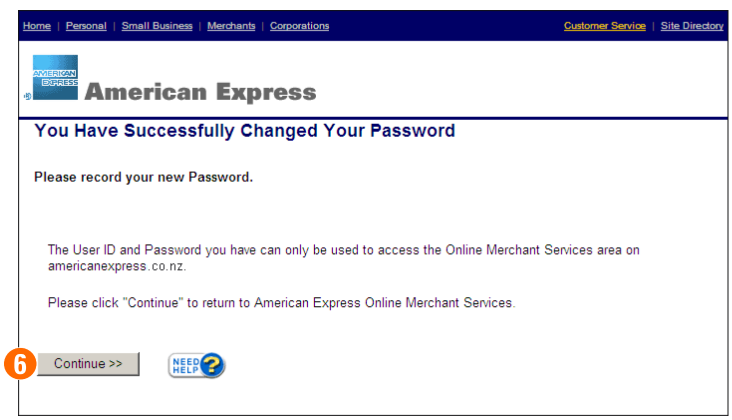
1. Go to www.americanexpress.co.nz/omshome.
2. Enter your **User ID** and **Password**.
3. Click **Go**.



4 The first time you log in to OMS you will be required to choose a new password.

- Enter your temporary password. Press **TAB**.
- Enter a new password. Your password must contain 6 – 8 characters, at least one letter and one number, and no special characters as noted on the screen. Press **TAB**.
- Enter your new password again.

5 Click **Submit**.

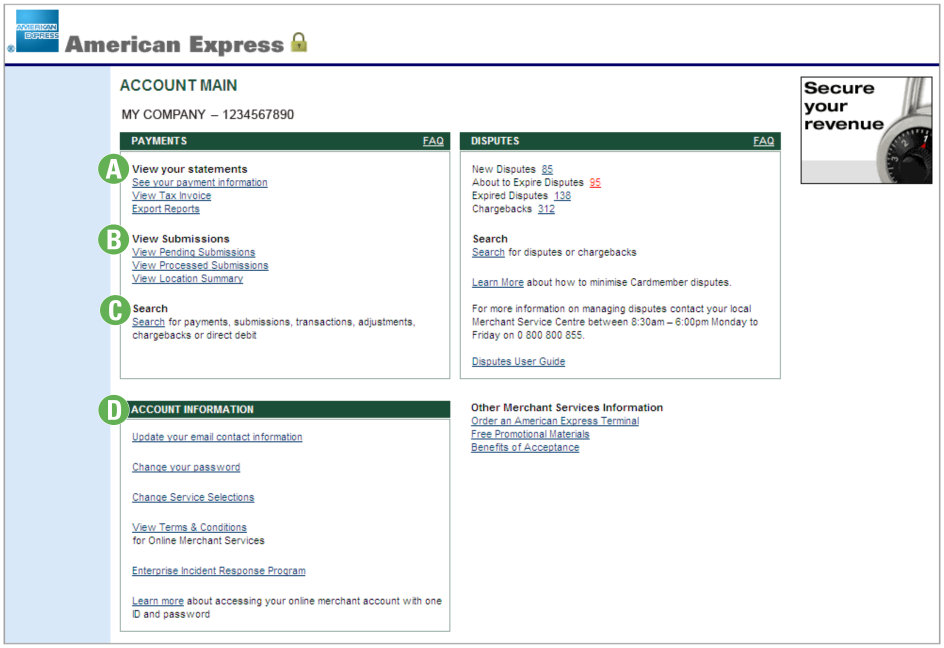


6 Click **Continue** to return to the OMS home page.

For security purposes, always log out when you have completed viewing the site. To exit, click the **Log Out** link located at the top-right corner of each page. Automatic log out occurs after 20 minutes if there is no user activity on the site.

Account main

The first page to appear in OMS is the Account Main, also known as the home page. It is the launching pad to the OMS services enrolled under your User ID. You can start viewing your financial statements, searching payments, submissions and adjustments, etc., and updating your account information directly from this page.



By reading this guide, you will learn that you can do more than just view your electronic statements. Although your home page may differ slightly from the example shown above, this guide covers all the features that may be available to you from the Payments and Account Information portion of the screen.

Note: Payment information is only available for accounts that receive payments (settlements) from American Express. For those accounts that submit transactions to American Express, and are not set up as payees, you can only view the submission information.

A View your statements

- See your payment information – Reconcile your financials against your bank statement. Drill down to the individual transactions, and pricing summary associated with each payment deposited. (See page 5.)
- View Tax Invoice – View and print a tax invoice for your internal records. (See page 9.)
- Export Reports – If you prefer to analyse your payment information using a spreadsheet or financial management application, export the data to your PC. (See page 11.)

B View Submissions

- View Pending Submissions – View the status of pending submissions to assist with reconciling against future payments. (See page 15.)
- View Processed Submissions – Track submissions that have contributed to a past or current payment. (See page 17.)
- View Location Summary – View submissions for the individual locations associated with a centrally paid location enrolled in OMS. (See page 19.)

C Search

- Use this feature to streamline your search results by choosing from specific criteria selections. (See page 21.)

D Account Information

- Update your email contact information – Keep your email addresses current. (See page 24.)
- Change your password – If compromised, you may change your password immediately. (See page 25.)
- Change Service Selections – Enrol or un-enrol in the various OMS services. (See page 26.)
- View Terms & Conditions – Familiarise yourself with the terms and conditions before using any of the OMS services. (See page 27.)
- Enterprise Incident Response Program – Find out who to contact if you know or suspect a data comprise has occurred. (See page 23.)
- Learn more – Find out where to get online assistance with using OMS Payments. (See page 28.)

View Your Statements

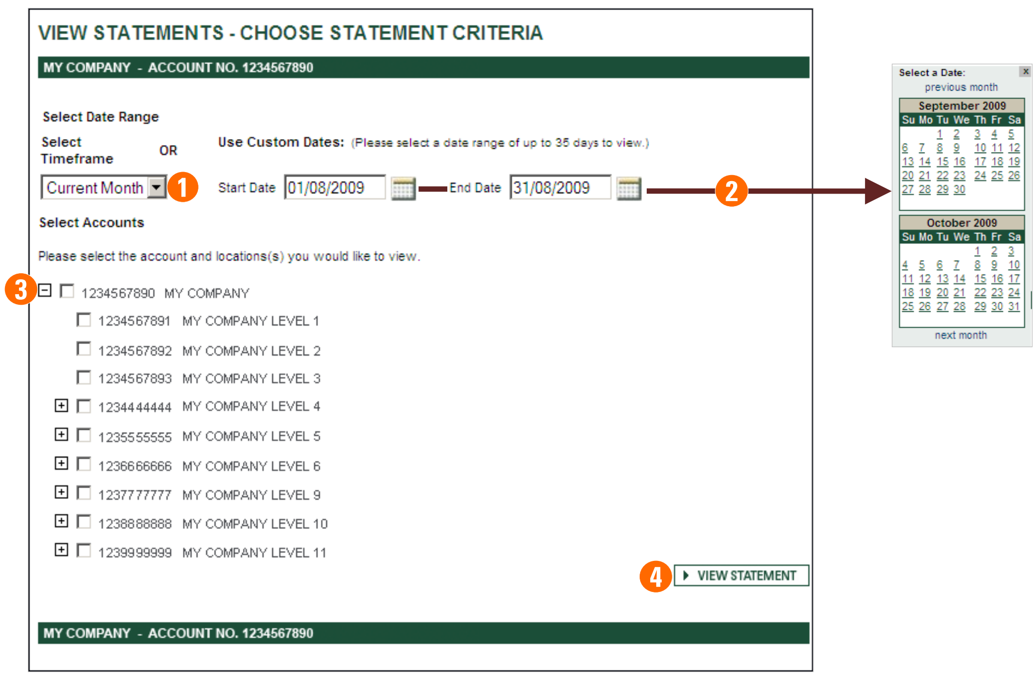
Payment Information

Viewing your payment information online makes it easier to reconcile your financials by providing the flexibility to choose the time period that matches your bank statement. If you receive payments for any affiliated locations, then they will also be included in the statement. You can drill down and list the individual transactions for each batch submitted, and view a summary of pricing associated with each payment deposited in your bank account by American Express.

Note: Payment Information is only available to payee accounts enrolled in OMS.

From the home page, click **See your payment information** in the Payments box.

If you have multiple payee locations enrolled, a criteria selection page appears. From here, you can streamline your results by choosing a date range for one or more locations.

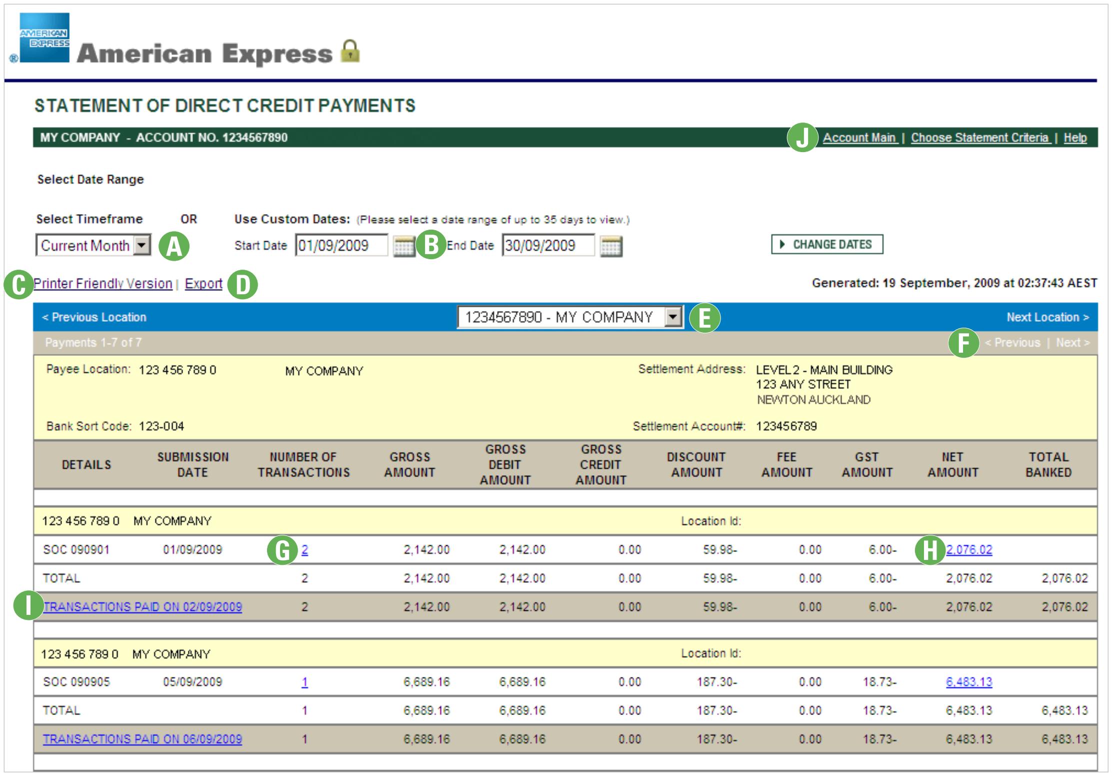


1 Select a predefined timeframe. You may choose Current Month, Current Week, Last Month, Last Week or Today.

2 Rather than choosing a predefined timeframe, you may select a custom date range. Choose to view your data in 35-day increments, as far back as 13 months. Use the calendar icons to select Start and End dates. From each of the calendars, choose **previous month** to move back a month, and **next month** to move forward a month.

3 Select the account and location(s) you would like to view. Click ⊞ to expand the list.

4 Click **View Statement**. The Statement of Direct Credit Payments appears.


American Express

STATEMENT OF DIRECT CREDIT PAYMENTS

MY COMPANY - ACCOUNT NO. 1234567890 | J | Account Main | Choose Statement Criteria | Help

Select Date Range

Select Timeframe OR Use Custom Dates: (Please select a date range of up to 35 days to view.)

Current Month A | Start Date 01/09/2009 B End Date 30/09/2009 | CHANGE DATES

C Printer Friendly Version | Export D | Generated: 19 September, 2009 at 02:37:43 AEST

< Previous Location | 1234567890 - MY COMPANY E | Next Location >

Payments 1-7 of 7 | F < Previous | Next >

Payee Location: 123 456 789 0 MY COMPANY | Settlement Address: LEVEL 2 - MAIN BUILDING, 123 ANY STREET, NEWTON AUCKLAND

Bank Sort Code: 123-004 | Settlement Account#: 123456789

DETAILS	SUBMISSION DATE	NUMBER OF TRANSACTIONS	GROSS AMOUNT	GROSS DEBIT AMOUNT	GROSS CREDIT AMOUNT	DISCOUNT AMOUNT	FEE AMOUNT	GST AMOUNT	NET AMOUNT	TOTAL BANKED
123 456 789 0 MY COMPANY						Location Id:				
SOC 090901	01/09/2009	G 2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	H 2,076.02	
TOTAL		2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02	2,076.02
I TRANSACTIONS PAID ON 02/09/2009		2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02	2,076.02
123 456 789 0 MY COMPANY						Location Id:				
SOC 090905	05/09/2009	1	6,689.16	6,689.16	0.00	187.30-	0.00	18.73-	6,483.13	
TOTAL		1	6,689.16	6,689.16	0.00	187.30-	0.00	18.73-	6,483.13	6,483.13
TRANSACTIONS PAID ON 06/09/2009		1	6,689.16	6,689.16	0.00	187.30-	0.00	18.73-	6,483.13	6,483.13

A Select Timeframe – Select a predefined timeframe. Choose Current Month, Current Week, Last Month, Last Week or Today.

B Use Custom Dates – Rather than choosing a predefined timeframe, you may select a custom date range. Once selected, click the **Change Dates** button.

C To print your statement, select the **Printer Friendly Version** link. The statement previews on the screen. (See page 14.)

D If you prefer to analyse your statement using Microsoft® Excel® or your own accounting software, select the **Export** link. (See page 11.)

E If managing multiple payee locations, click the selection arrow and choose the location that you want to view. The information on the page will update automatically.

F Most statements range over multiple pages. To view cases not currently in view, click **< Previous** or **Next >**.

G Number of Transactions – Displays the number of transactions within the submission. To list the individual transactions, click the link. (See page 7.)

H Net Amount – Displays the actual amount of the payment after all deductions and other adjustments have been processed. To view the Pricing Summary at the submission and payment level, click the link. (See page 7.)

I Displays the date the transactions were paid. Click the link to view a payment summary breakout by transaction type: Submissions, Chargebacks, Adjustments and Other Fees. (See page 8.)

J From the navigation bar, choose from the following links:

- Account Main – Return to the home page. Throughout the site, you will notice that this link identifies where you originally navigated from. Just click the link to return back.

- Choose Statement Criteria – Streamline your results.
- Help – Provides assistance with the information currently displayed. This feature is available throughout the site.

Note: You may save your payment information as a HTML file. While viewing the on-screen version of the file, select "Save As" which is located in the "File" option of your Web Browser Menu. Type in the File Name you wish to save the file under, and select Web page (*.htm, *html) as the format.

Transaction details

To display the transaction details associated with each submission, click the link in the Number of Transactions column of the payment statement shown on page 6.

The Transaction Details provides detailed information about each individual transaction within the overall submission. For each transaction, the gross amount is provided so that you can reconcile back to the amounts you submitted to American Express.

American Express

GET STARTED...
Account Main
PAYMENTS
View Statements
Tax Invoices
Export Reports
SUBMISSIONS

VIEW TRANSACTION DETAILS

MY COMPANY - ACCOUNT NO. 1234567890 — View Statement | Help

Transactions 1-2 of 2 — < Previous | Next >

Transaction Date	Reference (ROC, TKT, CPC)	Cardmember Number	Transaction Amount
01/09/2009	015897	**** ***** 2 22222	1,428.00
01/09/2009	013520	**** ***** 3 33333	714.00

Transactions 1-2 of 2 — < Previous | Next >

MY COMPANY - ACCOUNT NO. 1234567890 — View Statement | Help

Note: When there are multiple entries listed, you may click a column heading (displayed in blue), and sort the records in ascending or descending order.

Pricing summary

To display an individual Pricing Summary associated with each submission, click the link in the Net Amount column of the payment statement shown on page 6.

VIEW PRICING SUMMARY

MY COMPANY - ACCOUNT NO. 1234567890

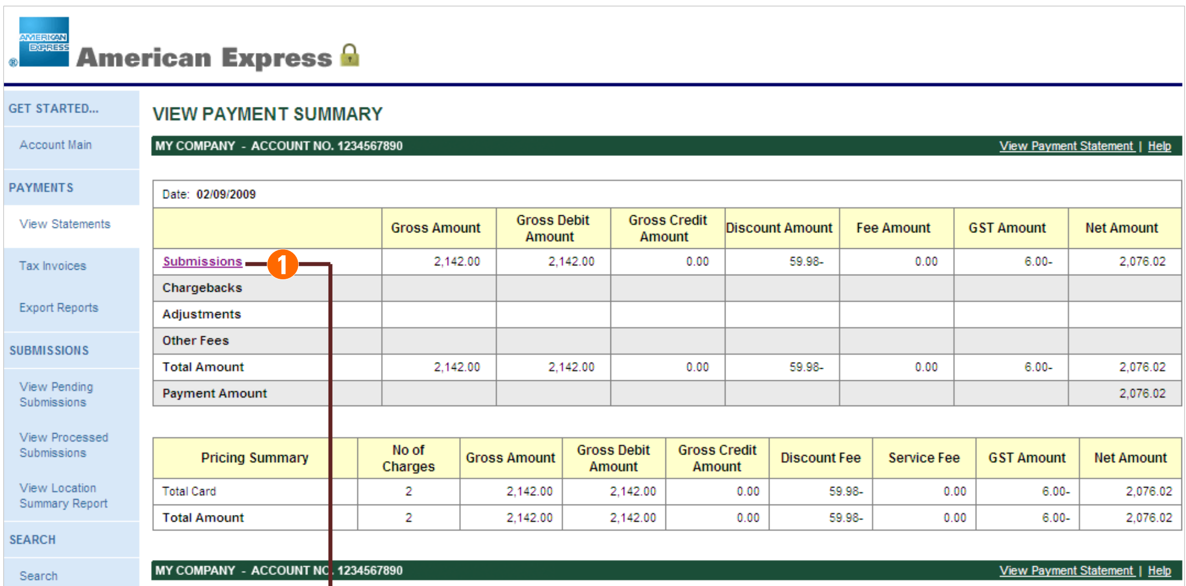
Pricing Summary	No of Charges	Gross Amount	Gross Debit Amount	Gross Credit Amount	Discount Fee	Service Fee	GST Amount	Net Amount
1234567890 MY COMPANY								
Total Card	2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02
Total Amount	2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02

Payment summary

To display a payment summary breakout by transaction type, click **Transactions Paid on <date>** link located on the payment statement shown on page 6.

1 From the View Payment summary, click the **Submissions** link to see the Submissions Summary.

Note: If Chargebacks, Adjustments and Other Fees are included in the summary, you can drill down to see the reason for each transaction type.


American Express

GET STARTED...
Account Main
PAYMENTS
View Statements
Tax Invoices
Export Reports
SUBMISSIONS
View Pending Submissions
View Processed Submissions
View Location Summary Report
SEARCH
Search

VIEW PAYMENT SUMMARY

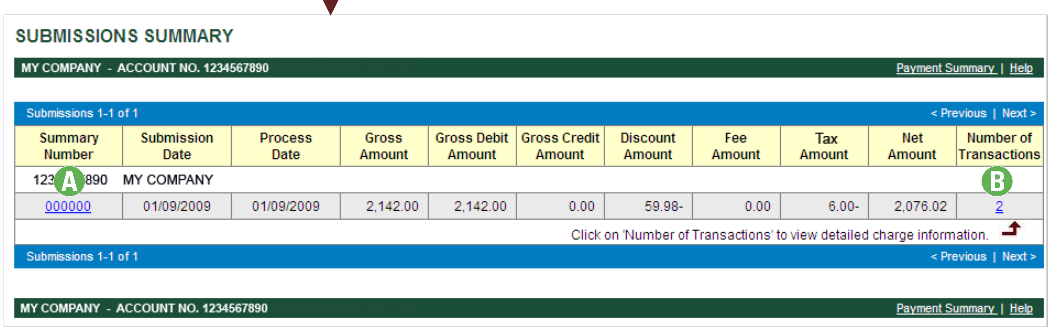
MY COMPANY - ACCOUNT NO. 1234567890 View Payment Statement | Help

Date: 02/09/2009

	Gross Amount	Gross Debit Amount	Gross Credit Amount	Discount Amount	Fee Amount	GST Amount	Net Amount
Submissions 1	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02
Chargebacks							
Adjustments							
Other Fees							
Total Amount	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02
Payment Amount							2,076.02

Pricing Summary	No of Charges	Gross Amount	Gross Debit Amount	Gross Credit Amount	Discount Fee	Service Fee	GST Amount	Net Amount
Total Card	2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02
Total Amount	2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02

MY COMPANY - ACCOUNT NO. 1234567890 View Payment Statement | Help


SUBMISSIONS SUMMARY

MY COMPANY - ACCOUNT NO. 1234567890 Payment Summary | Help

Submissions 1-1 of 1 < Previous | Next >

Summary Number	Submission Date	Process Date	Gross Amount	Gross Debit Amount	Gross Credit Amount	Discount Amount	Fee Amount	Tax Amount	Net Amount	Number of Transactions
123 A 890	MY COMPANY									B
000000	01/09/2009	01/09/2009	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02	2

Click on 'Number of Transactions' to view detailed charge information.

Submissions 1-1 of 1 < Previous | Next >

MY COMPANY - ACCOUNT NO. 1234567890 Payment Summary | Help

From the Submissions Summary, you drill down to see the following:

A View the Pricing Summary. (See page 7.)

B View the Transaction Details. (See page 7.)

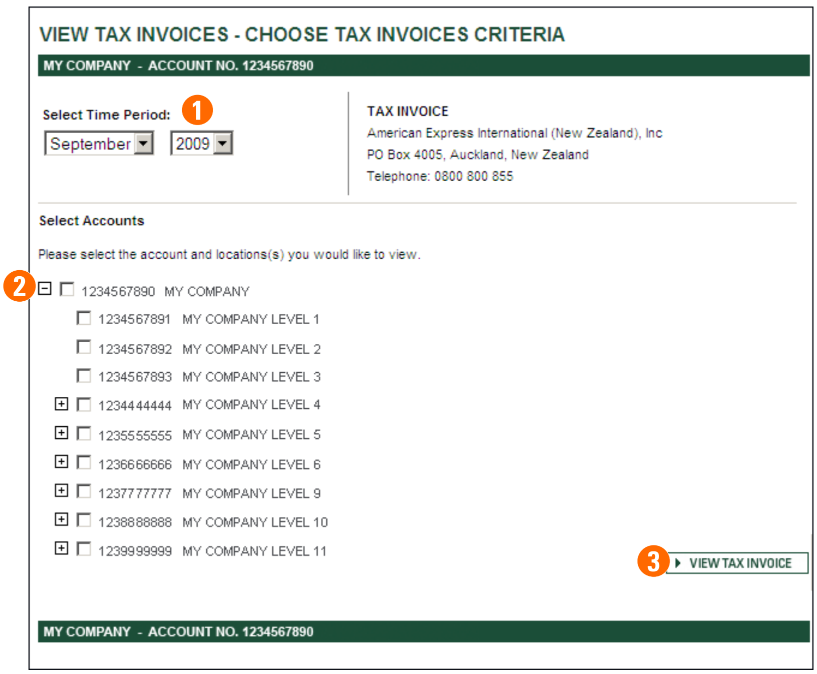
Tax Invoices

This feature allows you to print a tax invoice for your internal records. You may choose to view a specific month, as far back as 13 months. If you receive payments for any affiliated locations, they will also be included in the tax invoice.

Note: This selection is only available to payee accounts enrolled in OMS.

From the home page, click **View Tax Invoice** in the Payments box.

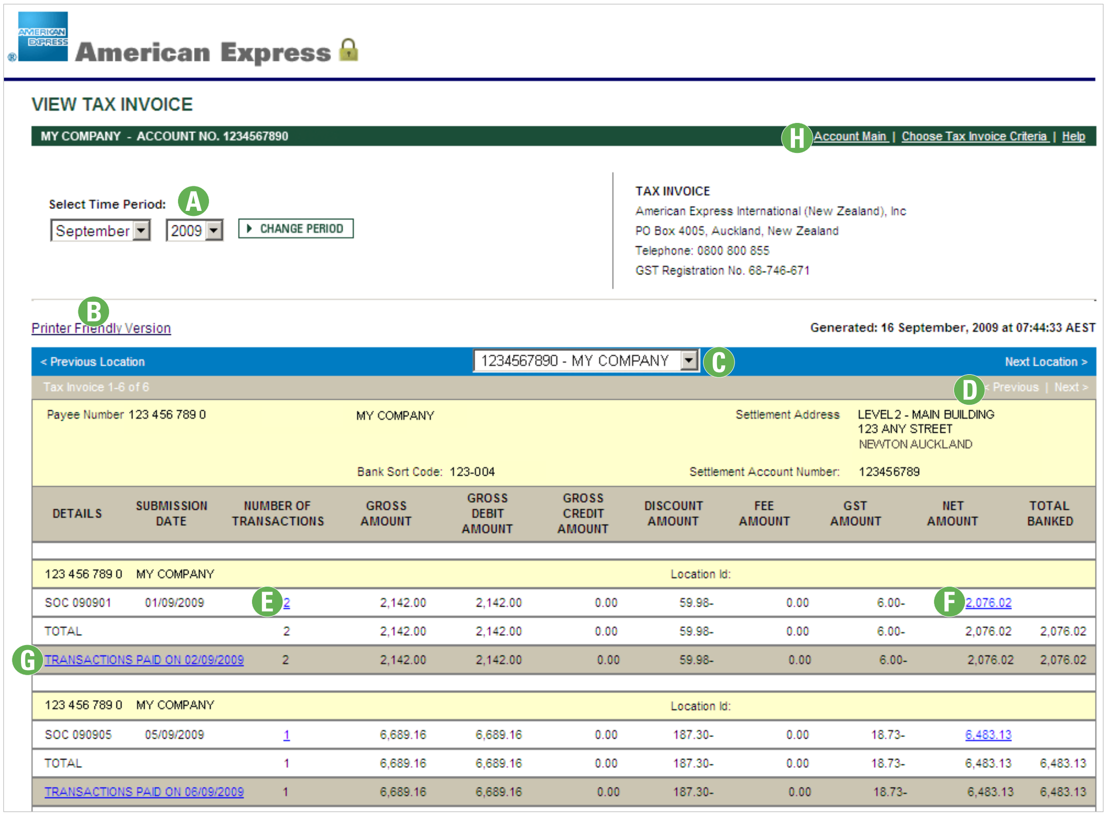
If you have multiple payee locations enrolled, a criteria selection page appears. From here, you can streamline your results by choosing a specific month for one or more locations.



1 Click the selection arrow and choose a specific month and/or year.

2 Select the account and location(s) you would like to view. Click ⊞ to expand the list.

3 Click **View Tax Invoice**. The tax invoice appears. You will notice that it contains the same payment information as the Statement of Direct Credit Payments discussed on page 6, however the header differs slightly.



A Select Time Period – Select a specific month and/or Year. Once selected, click the Change Period button.

B To print your invoice, select the **Printer Friendly Version** link. The invoice previews on the screen. (See page 14.)

C If managing multiple payee locations, you may click the selection arrow and choose a specific location. The information on the page will update automatically.

D If the invoice ranges over multiple pages, click **< Previous** or **Next >** to view additional information.

E Number of Transactions – Displays the number of transactions within the submission. To list the individual transactions, click the link. (See page 7.)

F Net Amount – Displays the actual amount of the payment after all deductions and other adjustments have been processed. To view the Pricing Summary at the submission and payment level, click the link. (See page 7.)

G Displays the date the transactions were paid. Click the link to view a payment summary breakout by transaction type: Submissions, Chargebacks, Adjustments and Other Fees. (See page 8.)

H From the navigation bar, choose from the following links:

- Account Main – Return to the home page. Throughout the site, you will notice that this link identifies where you originally navigated from. Just click the link to return back.
- Choose Tax Invoice Criteria – Streamline your results.
- Help – Provides assistance with the information currently displayed. This feature is available throughout the site.

Note: If you prefer to analyse your payment data using Microsoft Excel or your own accounting software, use the Export Reports link located on the home page. (See page 11.)

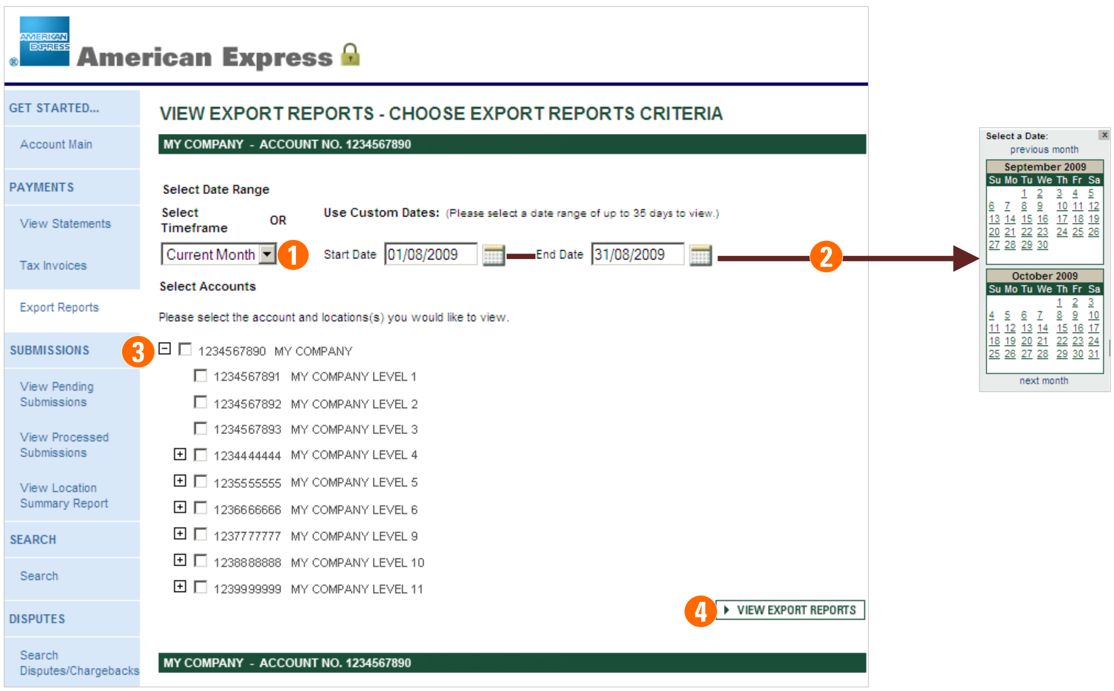
Export Reports

The Export Reports feature allows you to download your payment data to your PC for use with your spreadsheet or financial management application. There are three file formats to choose from; each will be outlined in this topic.

Note: This feature is only available for payee accounts enrolled in OMS.

From the home page, or the left navigation menu, click **Export Reports**.

If you have multiple payee locations enrolled, a criteria selection page appears. From here, you can streamline your results by choosing a date range for one or more locations.

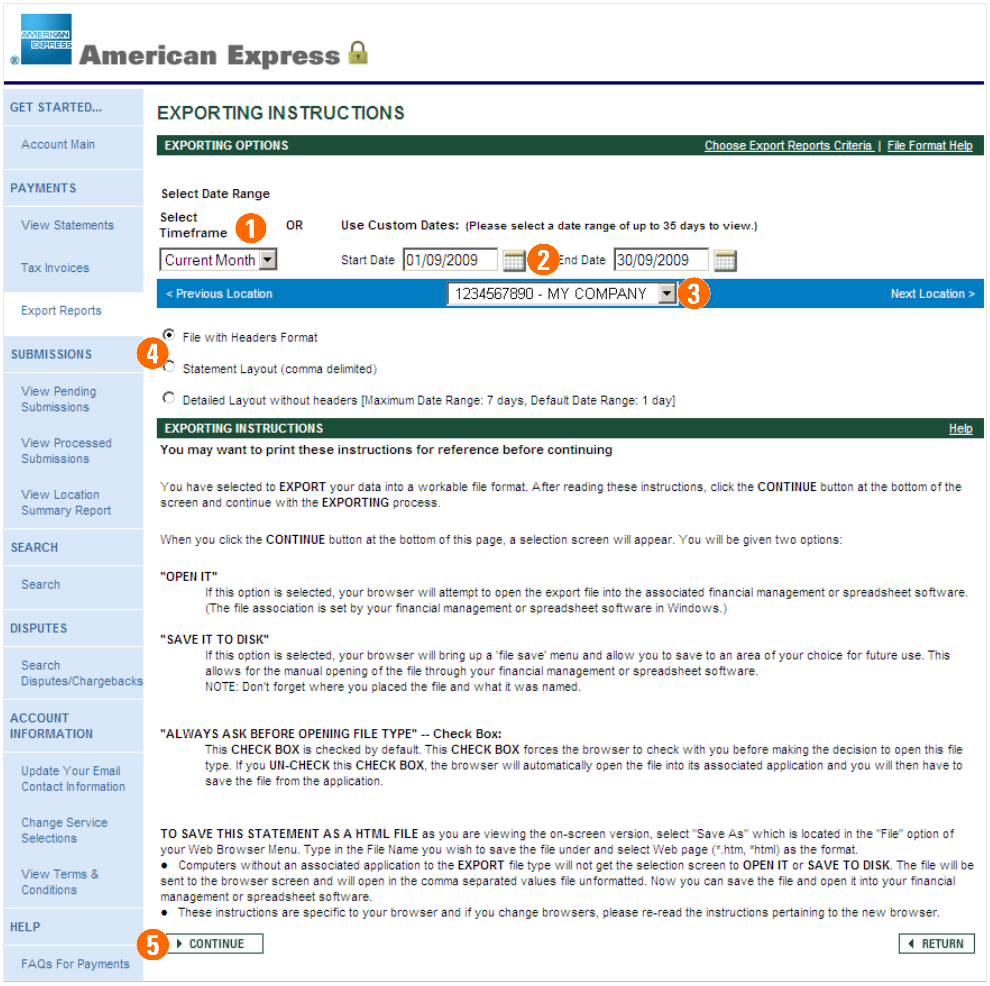


1 Select a predefined timeframe. You may choose Current Month, Current Week, Last Month, Last Week or Today.

2 Rather than choosing a predefined timeframe, you may select a custom date range. Choose to view your data in 35-day increments, as far back as 13 months. Use the calendar icons to select Start and End dates. From each of the calendars, choose **previous month** to move back a month, and **next month** to move forward a month.

3 Select the account and location(s) you would like to view. Click ⊞ to expand the list.

4 Click **View Export Reports**. The exporting instructions appear.



1 Select a predefined timeframe. You may choose Current Month, Current Week, Last Month, Last Week or Today.

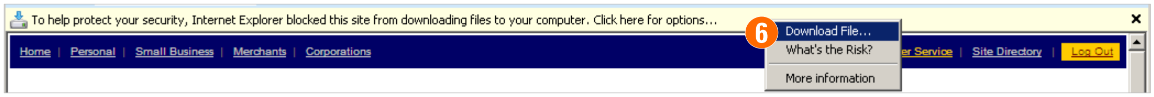
2 Rather than choosing a predefined timeframe, you may select a custom date range.

3 If managing multiple payee locations, click the selection arrow and choose the location that you want to view. The information on the page will update automatically.

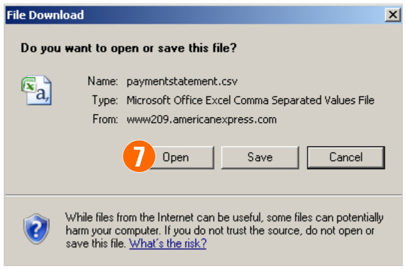
4 Choose the file format from the three listed.

- File with Headers Format – Most commonly used when opening the file using Microsoft Excel.
- Statement Layout (comma delimited) – Choose this file format when opening the file using multiple spreadsheet and database applications.
- Detailed Layout without headers – Due to the amount of detail, the date range must not exceed 7 days.

5 Click **Continue**. The download process begins.



6 For security measures, Internet Explorer may block your PC from automatically downloading files. If so, a message will appear at the top of the web page. Move your pointer to the yellow information bar and right-click your mouse. From the drop-down menu, select **Download File**.

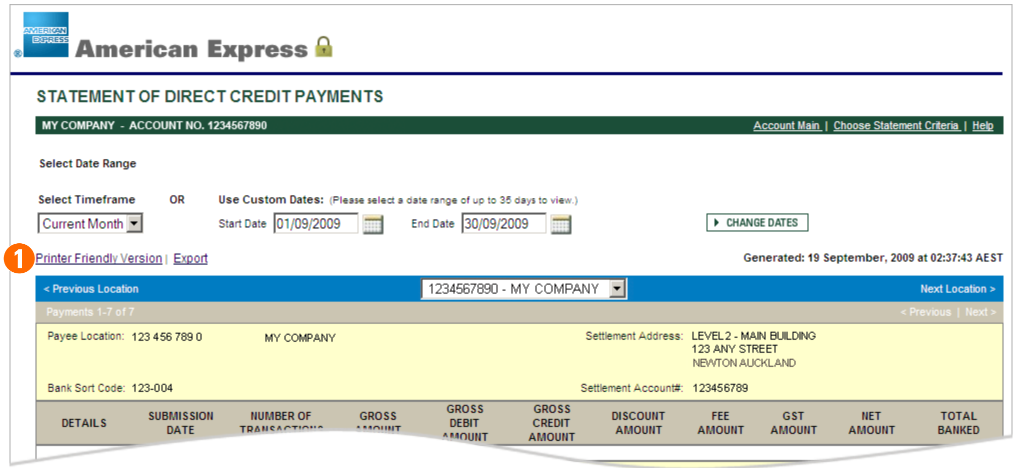


7 A File Download screen appears. Choose one of the following options:

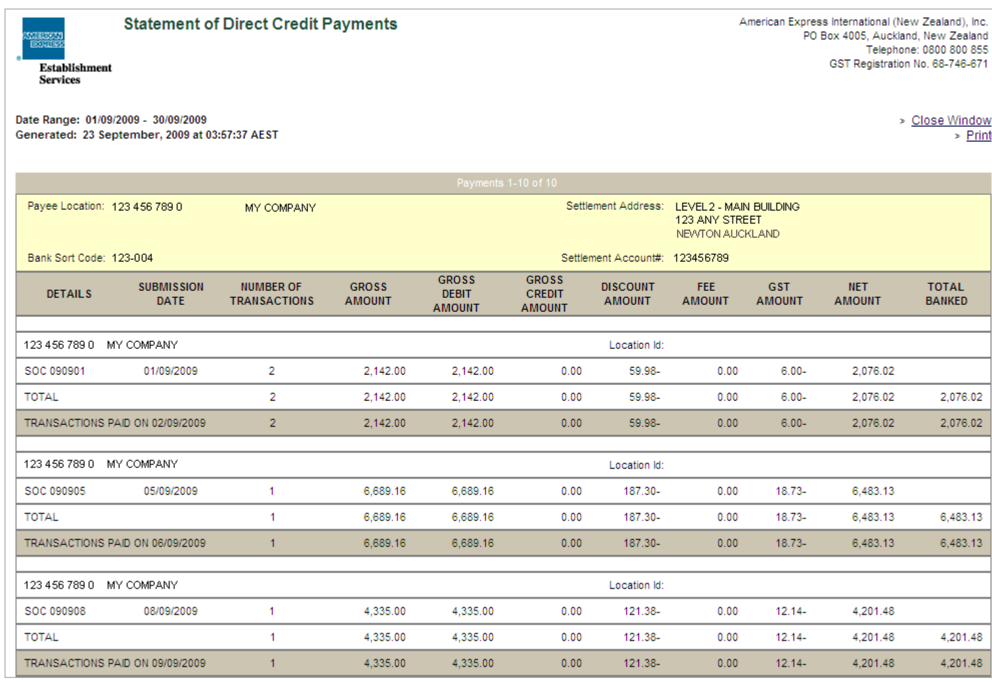
- Open – Your browser will attempt to open the file in the associated spreadsheet or financial management application set by Windows. In most cases, this is Microsoft Excel.
- Save – Your browser will display a File Save menu. You may save the file to an area of your choice for future use. By saving the file, you can manually open it using your spreadsheet or financial management application.
- Cancel – Do not open or save the file, and cancel out of the export procedure.

Print Statements

1 With the statement currently in view, click the **Printer Friendly Version** link.



2 The statement is previewed. Click the **Print** link.



Statement of Direct Credit Payments

Establishment Services

American Express International (New Zealand), Inc.
PO Box 4005, Auckland, New Zealand
Telephone: 0800 800 855
GST Registration No. 68-746-671

Date Range: 01/09/2009 - 30/09/2009
Generated: 23 September, 2009 at 03:57:37 AEST

> Close Window
> Print 2

Payments 1-10 of 10

Payee Location: 123 456 789 0 MY COMPANY
Settlement Address: LEVEL 2 - MAIN BUILDING, 123 ANY STREET, NEWTON AUCKLAND
Bank Sort Code: 123-004
Settlement Account#: 123456789

DETAILS	SUBMISSION DATE	NUMBER OF TRANSACTIONS	GROSS AMOUNT	GROSS DEBIT AMOUNT	GROSS CREDIT AMOUNT	DISCOUNT AMOUNT	FEE AMOUNT	GST AMOUNT	NET AMOUNT	TOTAL BANKED
123 456 789 0 MY COMPANY						Location Id:				
SOC 090901	01/09/2009	2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02	
TOTAL		2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02	2,076.02
TRANSACTIONS PAID ON 02/09/2009		2	2,142.00	2,142.00	0.00	59.98-	0.00	6.00-	2,076.02	2,076.02
123 456 789 0 MY COMPANY						Location Id:				
SOC 090905	05/09/2009	1	6,689.16	6,689.16	0.00	187.30-	0.00	18.73-	6,483.13	
TOTAL		1	6,689.16	6,689.16	0.00	187.30-	0.00	18.73-	6,483.13	6,483.13
TRANSACTIONS PAID ON 06/09/2009		1	6,689.16	6,689.16	0.00	187.30-	0.00	18.73-	6,483.13	6,483.13
123 456 789 0 MY COMPANY						Location Id:				
SOC 090908	08/09/2009	1	4,335.00	4,335.00	0.00	121.38-	0.00	12.14-	4,201.48	
TOTAL		1	4,335.00	4,335.00	0.00	121.38-	0.00	12.14-	4,201.48	4,201.48
TRANSACTIONS PAID ON 09/09/2009		1	4,335.00	4,335.00	0.00	121.38-	0.00	12.14-	4,201.48	4,201.48

3 The Windows Print dialog box appears. Click **Print** again.

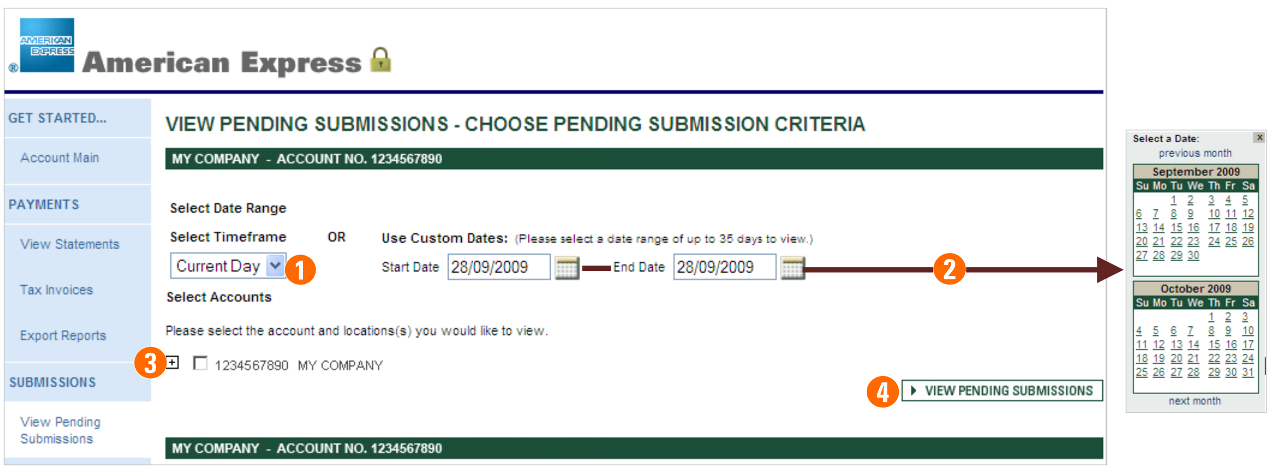
View Submissions

Pending Submissions

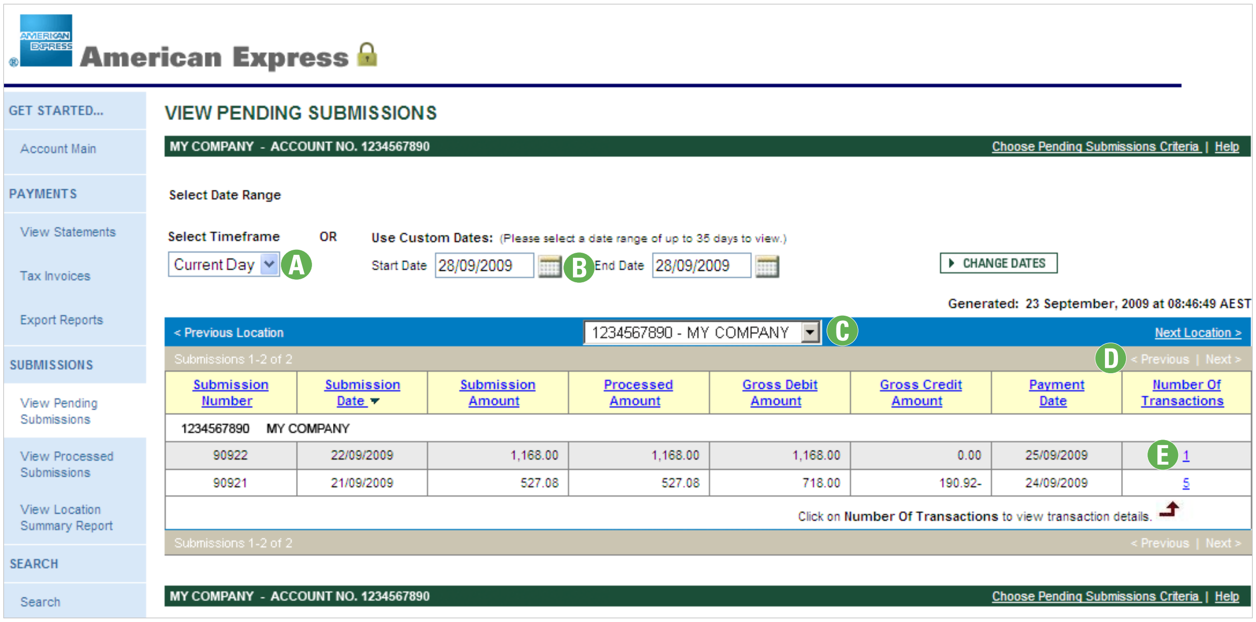
Pending Submissions displays detailed information about payments before they are credited to your bank account. The ability to track submissions will give you a clear idea when funds will reach your bank account and allow you to reconcile against future payments.

From the home page, or left navigation menu, click **View Pending Submissions**.

If you have multiple payee locations enrolled, a criteria selection page appears. From here, you can streamline your results by choosing a date range for one or more locations.



1. Select a predefined timeframe. You may choose Current Day, Next Day, Next Week or Next Month.
2. Rather than choosing a predefined timeframe, you may select a custom date range. Choose to view your data in 35-day increments, as far back as 13 months. Use the calendar icons to select Start and End dates. From each of the calendars, choose **previous month** to move back a month, and **next month** to move forward a month.
3. Select the account and location(s) you would like to view. Click ⊞ to expand the list.
4. Click **View Pending Submissions**. The View Pending Submissions report appears.



A Select Time Period – Select a predefined timeframe. From the selection menu, you can choose Current Day, Next Day, Next Week and Next Month.

B Use Custom Dates – Rather than choosing a predefined timeframe, you may select a custom date range. Once selected, click the **Change Dates** button.

C If managing multiple payee locations, you may click the selection arrow and choose a specific location. The information on the page will update automatically.

D If the list ranges over multiple pages, click **< Previous** or **Next >** to view additional information.

E Number of Transactions – Displays the number of transactions within the submission. To list the individual transactions, click the link. (See page 7.)

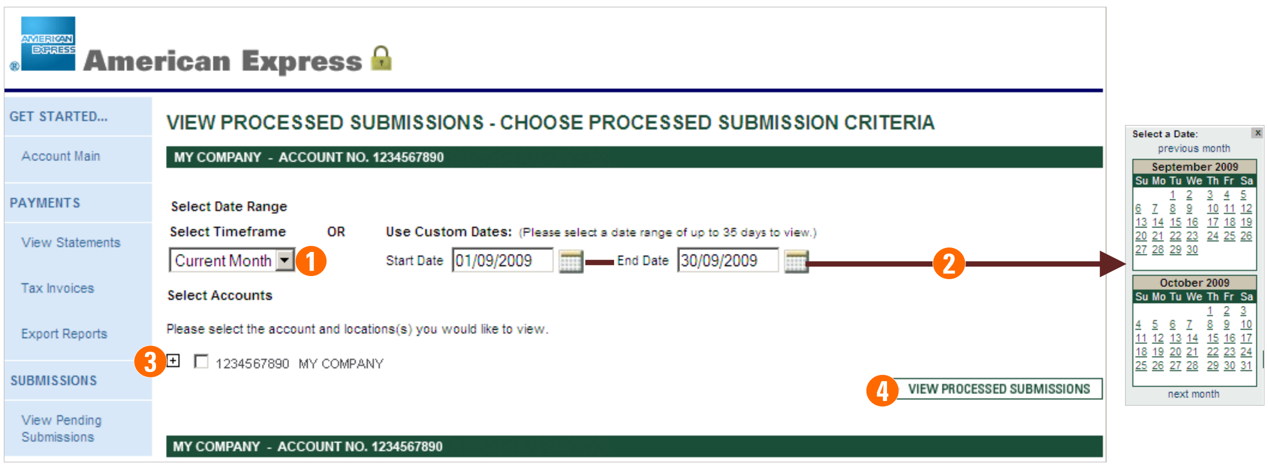
Note: Use your web browser to print the report.

Processed Submissions

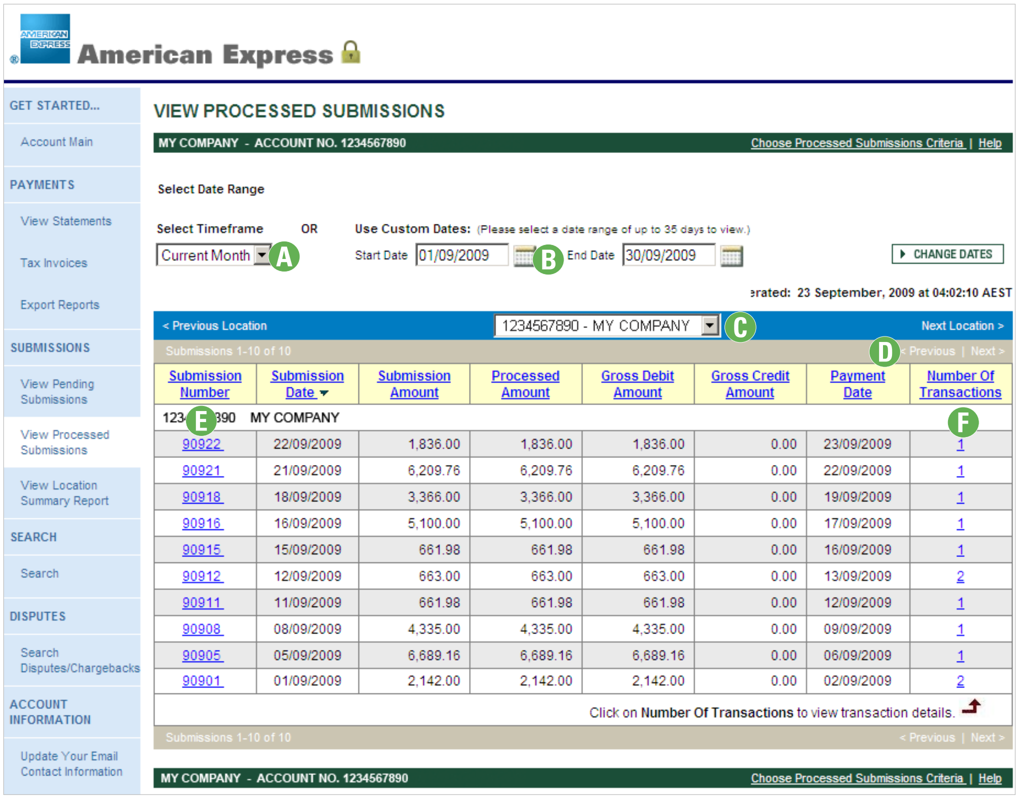
Processed Submissions allows you to track submissions which have contributed to a past or current payment. You can drill down to view the pricing summary associated with each payment, and list the individual transactions.

From the home page, or left navigation menu, click **View Processed Submissions**.

If you have multiple payee locations enrolled, a criteria selection page appears. From here, you can streamline your results by choosing a date range for one or more locations.



1. Select a predefined timeframe. You may choose Last Week, Current Week, Current Month or Last Month.
2. Rather than choosing a predefined timeframe, you may select a custom date range. Choose to view your data in 35-day increments, as far back as 13 months. Use the calendar icons to select Start and End dates. From each of the calendars, choose **previous month** to move back a month, and **next month** to move forward a month.
3. Select the account and location(s) you would like to view. Click ⊞ to expand the list.
4. Click **View Processed Submissions**. The View Processed Submissions report appears.



A Select Time Period – Select a predefined timeframe. From the selection menu, you can choose Last Week, Current Week, Current Month or Last Month.

B Use Custom Dates – Rather than choosing a predefined timeframe, you may select a custom date range. Once selected, click the **Change Dates** button.

C If managing multiple payee locations, you may click the selection arrow and choose a specific location. The information on the page will update automatically.

D If the list ranges over multiple pages, click **< Previous** or **Next >** to view additional information.

E Submission Number – Displays the reference number (or Summary of Charge) that identifies the batch that was sent to American Express for processing. To view the individual Pricing Summary associated with each submission, click the link. (See page 7.)

F Number of Transactions – Displays the number of transactions within the submission. To list the individual transactions, click the link. (See page 7.)

Note: Use your web browser to print the report.

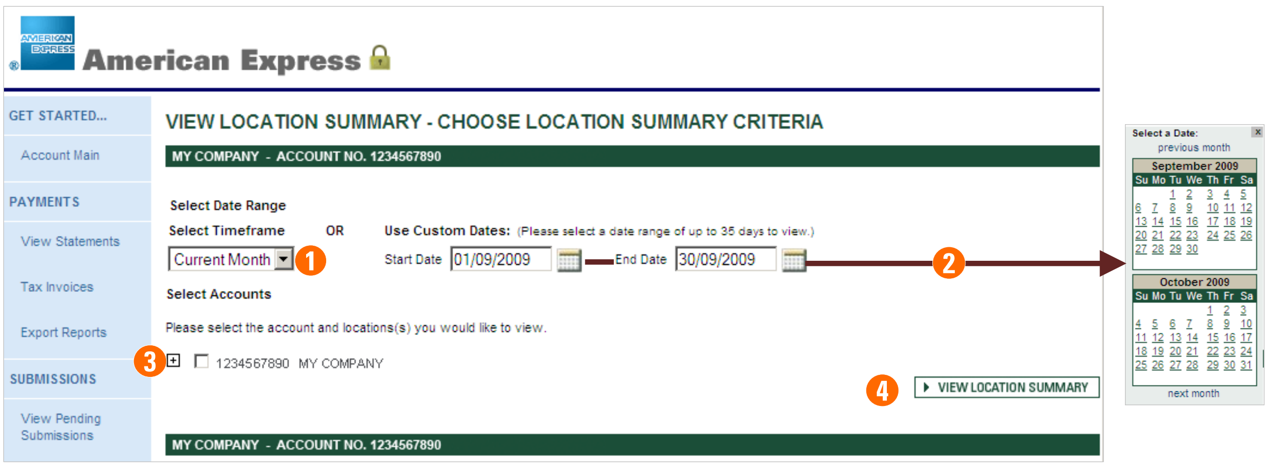
Location Summary Report

This report provides high level information, instead of the detailed information that is shown on your statement of payments discussed on page 5. It is especially useful if you are the payee account for other locations, as it provides easy to read comparative data for all the submitting locations.

Note: This report is only available to payee accounts enrolled in OMS.

From the home page, or left navigation menu, click **View Location Summary Report**.

If you have multiple payee locations enrolled, a criteria selection page appears. From here, you can streamline your results by choosing a date range for one or more locations.

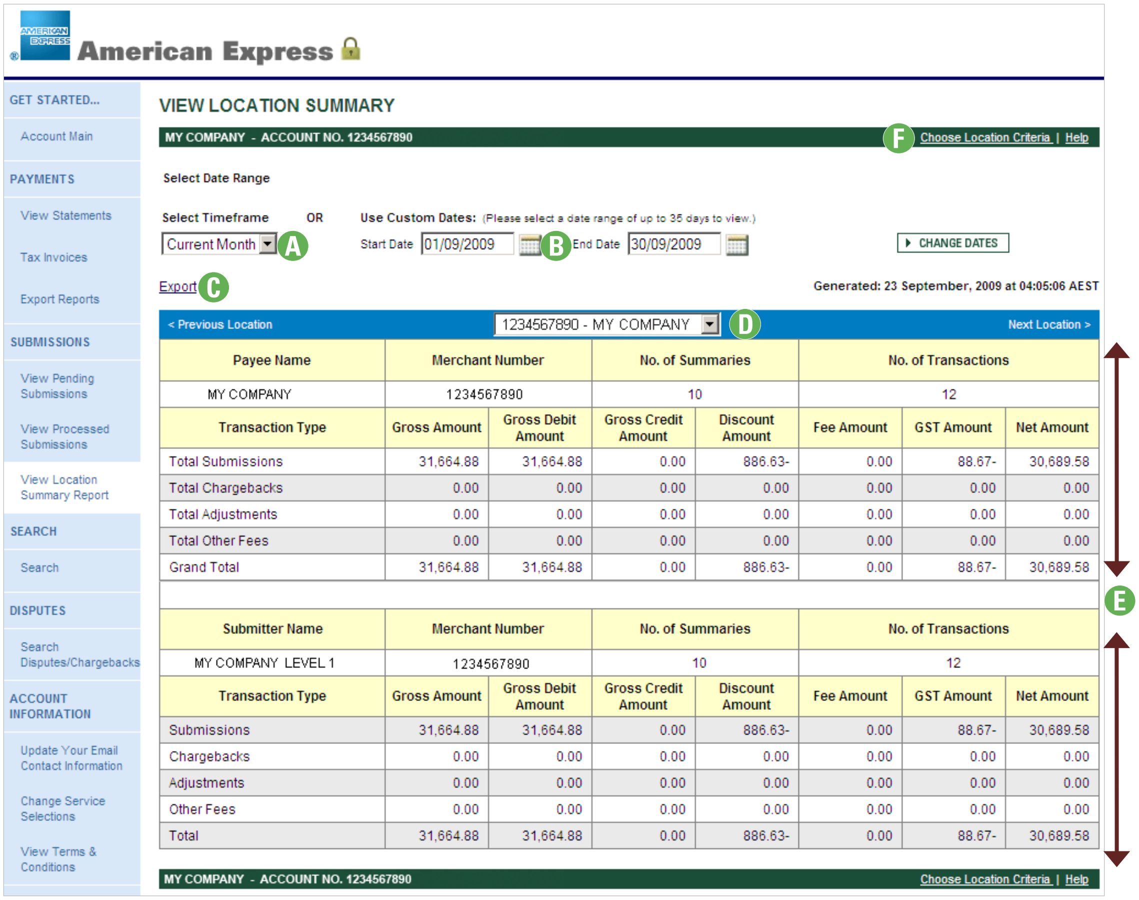


1 Select a predefined timeframe. You may choose Last Week, Current Week, Current Month or Last Month.

2 Rather than choosing a predefined timeframe, you may select a custom date range. Choose to view your data in 35-day increments, as far back as 13 months. Use the calendar icons to select Start and End dates. From each of the calendars, choose **previous month** to move back a month, and **next month** to move forward a month.

3 Select the account and location(s) you would like to view. Click ⊞ to expand the list.

4 Click **View Location Summary**. The View Location Summary appears.



American Express

GET STARTED...
Account Main
PAYMENTS
View Statements
Tax Invoices
Export Reports
SUBMISSIONS
View Pending Submissions
View Processed Submissions
View Location Summary Report
SEARCH
Search
DISPUTES
Search Disputes/Chargebacks
ACCOUNT INFORMATION
Update Your Email Contact Information
Change Service Selections
View Terms & Conditions

VIEW LOCATION SUMMARY

MY COMPANY - ACCOUNT NO. 1234567890 F Choose Location Criteria | Help

Select Date Range

Select Timeframe OR Use Custom Dates: (Please select a date range of up to 35 days to view.)

Current Month A Start Date 01/09/2009 B End Date 30/09/2009 CHANGE DATES

Export C Generated: 23 September, 2009 at 04:05:06 AEST

< Previous Location 1234567890 - MY COMPANY D Next Location >

E

Payee Name	Merchant Number		No. of Summaries		No. of Transactions		
MY COMPANY	1234567890		10		12		
Transaction Type	**Gross Amount**	**Gross Debit Amount**	**Gross Credit Amount**	**Discount Amount**	**Fee Amount**	**GST Amount**	**Net Amount**
Total Submissions	31,664.88	31,664.88	0.00	886.63-	0.00	88.67-	30,689.58
Total Chargebacks	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Other Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	31,664.88	31,664.88	0.00	886.63-	0.00	88.67-	30,689.58

Submitter Name	Merchant Number		No. of Summaries		No. of Transactions		
MY COMPANY LEVEL 1	1234567890		10		12		
Transaction Type	**Gross Amount**	**Gross Debit Amount**	**Gross Credit Amount**	**Discount Amount**	**Fee Amount**	**GST Amount**	**Net Amount**
Submissions	31,664.88	31,664.88	0.00	886.63-	0.00	88.67-	30,689.58
Chargebacks	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	31,664.88	31,664.88	0.00	886.63-	0.00	88.67-	30,689.58

MY COMPANY - ACCOUNT NO. 1234567890 Choose Location Criteria | Help

A Select Timeframe – Select a predefined timeframe. Choose Last Week, Current Week, Current Month or Last Month.

B Use Custom Dates – Rather than choosing a predefined timeframe, you may select a custom date range. Once selected, click the **Change Dates** button.

C If you prefer to analyse your statement using Microsoft Excel or your own accounting software, select the **Export** link. (See page 11.)

D If managing multiple payee locations, click the selection arrow and choose the location that you want to view. The information on the page will update automatically.

E The summary provides a breakout by transaction type for the Merchant who submitted transactions to American Express for payment. This may be a head office account or central location that receives payments for its affiliates.

F From the navigation bar, choose from the following links:

- Choose Location Criteria – Streamline your results.
- Help – Provides assistance with the information currently displayed.

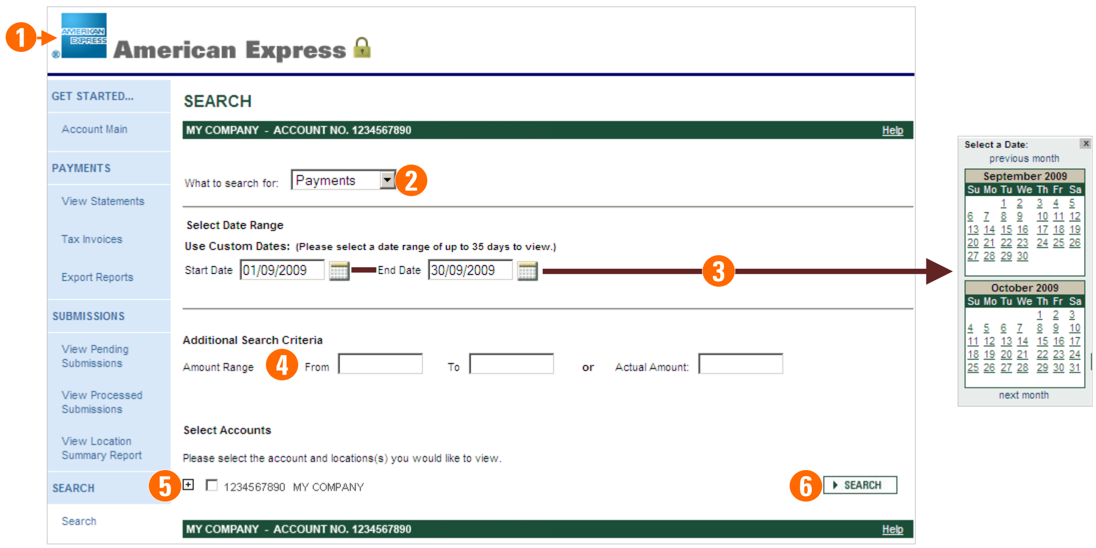
Note: Use your browser's print button to print the report.

Search

Whether you're looking for a specific payment or simply need a list of all transactions during a specific date range, you can set up the search however you like.

Note: This feature is only available to payee accounts enrolled in OMS.

1 From the home page, or the left navigation menu, click **Search**.



2 Choose what to search for from the following:

- Payments – This selection is especially useful if you need to quickly reconcile a specific payment against your bank statement, or drill down to view more details, i.e. the payment or pricing summary.
- Submissions – Provides details on each individual submission within the overall payment, if any. For each item, the gross amount is provided so that you can reconcile back to the amounts you submitted to American Express. The Submission Number (or Summary of Charge reference number), is also provided to aid your reconciliation.
- Adjustments – Financial entries to your account applied by American Express. These can be debit or credit transactions.
- Chargebacks – Debit adjustments to your account when a Cardmember disputes a charge. On this screen, full details are provided on each chargeback, including gross amount, service fee, net amount, and the reason for the chargeback. Included is the reference number that is quoted on any correspondence that American Express may send to you in relation to the chargeback.
- Transactions – Lists each individual transaction within the overall batch (Summary of Charge). For each transaction, the gross amount is provided so that you can reconcile back to the amounts you submitted to American Express. The reference number and the last six digits of the American Express Card number are also provided to aid your reconciliation.

- Direct Debit – If applicable, view debit information for all locations for which you are paid. From the search results, you can see the date that the amount is scheduled to be debited from your bank account. To review more details specific to a debit entry, select the Collection Date link.

3 Choose to view your data in 35-day increments, as far back as 13 months. Use the calendar icons to select Start and End dates. From each of the calendars, choose **previous month** to move back a month, and **next month** to move forward a month.

4 Enter additional search criteria – Enter an amount range, or an actual amount.

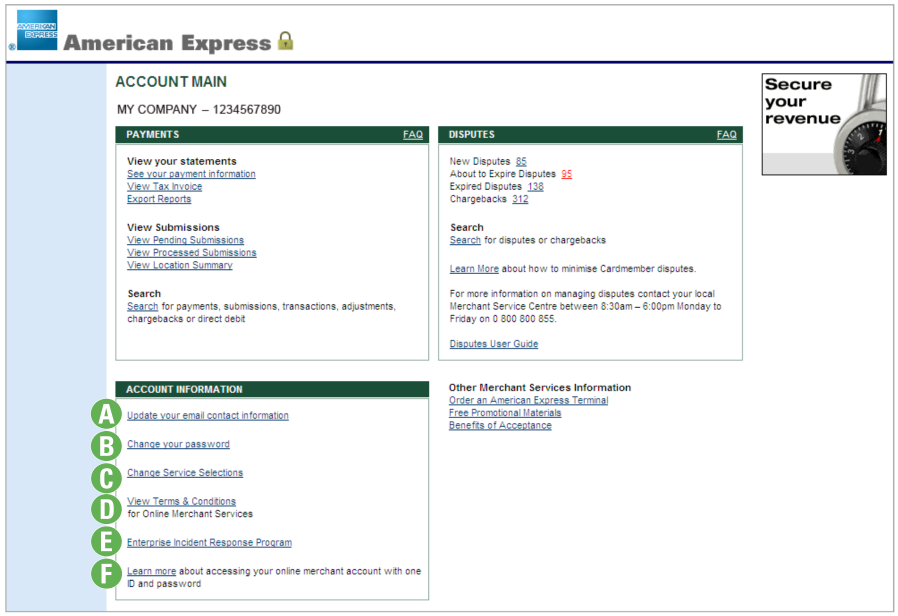
5 If you have multiple payee locations enrolled, select the account and location(s) you would like to view. Click ⊞ to expand the list.

6 Click **Search**.

Account Information

OMS provides tools for updating your merchant account online – 24 hours a day. Changes to your merchant account may become necessary as your business grows and new locations are added.

Managing your merchant account information for a specific location includes:



A Update your email contact information – Keep your email addresses current. (See page 24.)

B Change your password. (See page 25.)

C Change Service Selections – Enrol or un-enrol in Payments Reconciliation, Automated Batch Submissions and Disputes. (See page 26.)

D View Terms & Conditions – Whenever you make changes to your service selections, you will need to review and accept the terms and conditions for Online Merchant Services. (See page 27.)

E Enterprise Incident Response Program – Provides a form that can be used to report a data compromise. E-mail the completed information to American Express Enterprise Incident Response Program (EIRP) at EIRP@aexp.com. Move your mouse pointer over the link to see more information about this program.

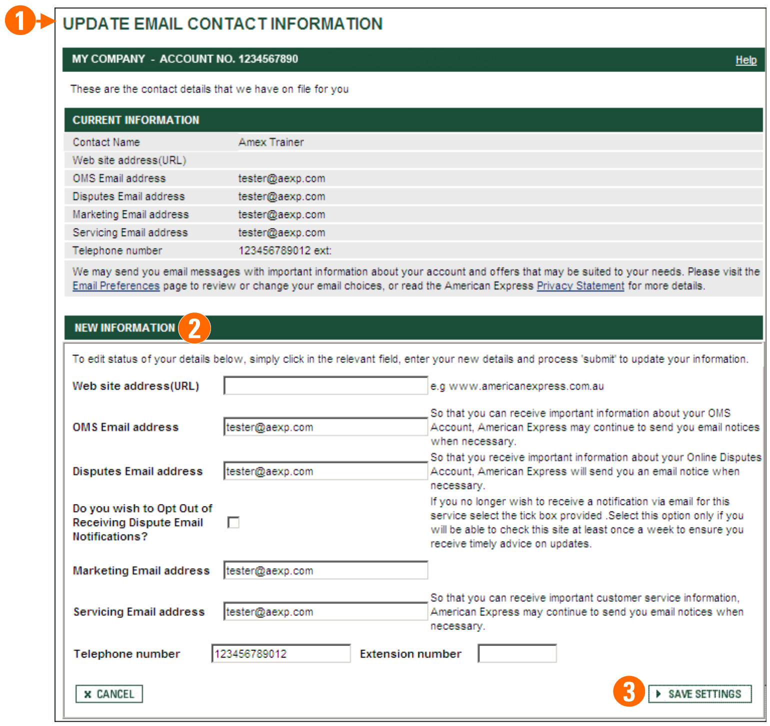
F Learn more – A list of Frequently Asked Questions will appear. From here you can learn how to view data for multiple locations using one User ID and password. To find out where to get additional online assistance using OMS Payments, see page 28.

You should be aware that American Express deposits your payments directly into your bank account. If you need to update your bank account information, you will need to contact the Merchant Service Centre. (See page 29.) As an added security measure for your sensitive information, this service is not available online.

Update your email contact information

It is important to keep your email addresses current to ensure you continue to receive important information about your account, and any upcoming improvements to OMS.

1 From the Account Information box on the OMS home page, click **Update your email contact information**.



2 From the lower portion of the page, you may update one or more of the following:

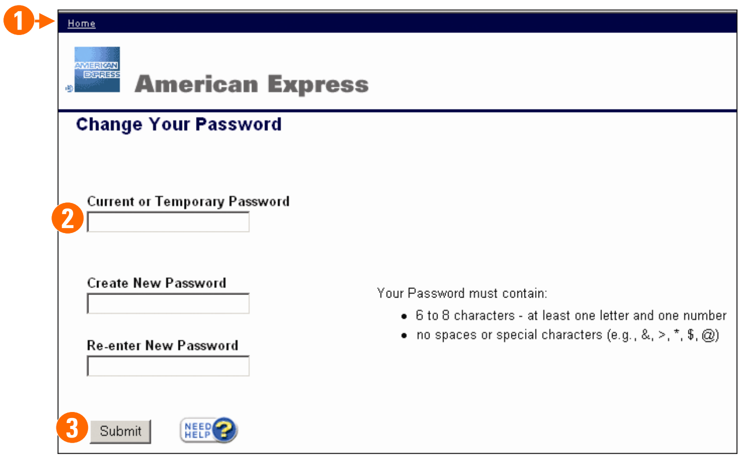
- Web site address – This is your company's Web site address, if you have one.
- OMS Email address – American Express requires an email address to forward emails to help us service your account, and inform you of the latest services and offers.
- Disputes Email address – If enrolled in the OMS Disputes service, enter an email address and receive dispute/chargeback notifications from American Express.
- Do you wish to Opt Out of Receiving Dispute Email Notifications? Select this option if you no longer wish to receive Dispute Email Notifications, and are prepared to check the site at least once a week. Opting out of email notifications does not mean that you will start receiving paper letters.
- Marketing Email address – Receive marketing messages from American Express.
- Servicing Email address – Receive customer service information from American Express.
- Telephone number and extension.

3 Once the updates are complete, click **Save Settings**. You will receive a confirmation.

Change your password

If your password is compromised, complete the following steps.

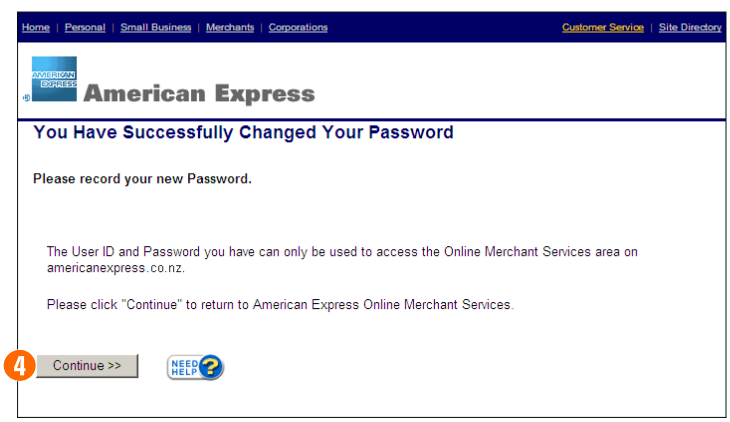
1 From the Account Information box on the OMS home page, click **Change your password**.



2 Enter the following:

- Current password. Press **TAB**.
- New password. Press **TAB**.
- New password again.

3 Click **Submit**.

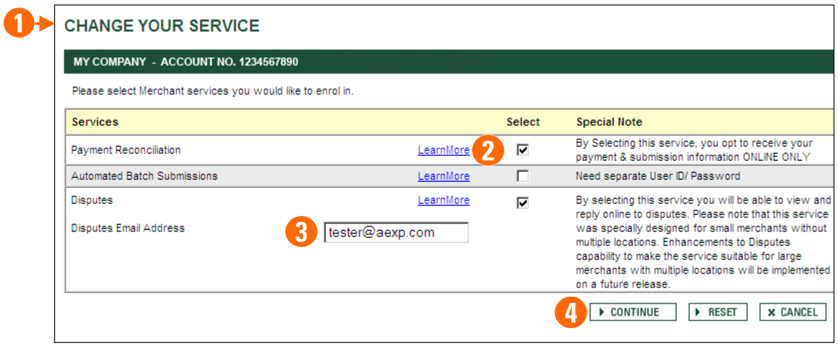


4 Click **Continue** to return to the OMS home page.

Change your service selections

Use this feature to enrol or un-enrol in the various OMS services: Payment Reconciliation, Automated Batch Submissions and Disputes.

1 From the Account Information box on the OMS home page, click **Change Service Selections**.



2 Choose from the following services:

- Payment Reconciliation – Track payments and submissions, and reconcile your financial data.
- Automated Batch Submissions – Submit your batched transactions electronically using Automated Batch Submissions. (Additional steps are outlined during the enrolment confirmation.)
- Disputes – Receive and respond to customer disputes online.

3 Disputes Email Address – Enter the email address you wish to receive dispute/chargeback notifications. (This is a mandatory field if enrolling in Disputes.)

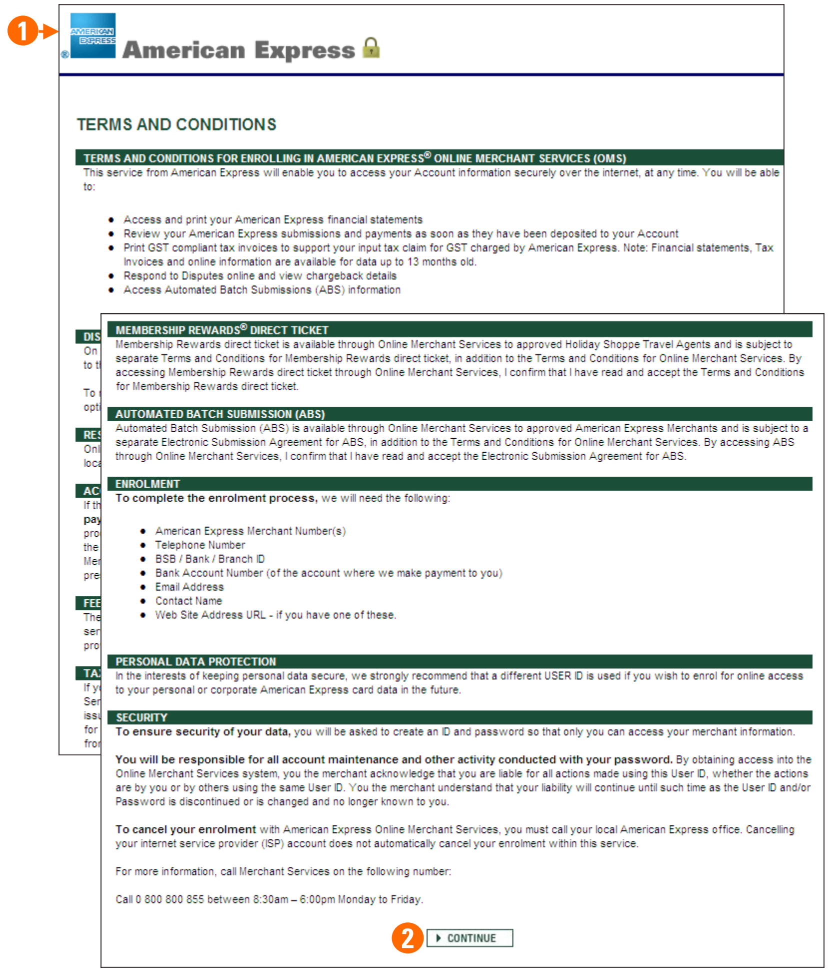
4 Click to **Continue**, **Reset** or **Cancel** the update.

View the terms and conditions

Prior to using OMS, or changing your options, we recommend you view the American Express Online Merchant Services terms and conditions.

1 From the Account Information box on the OMS home page, click **View Terms & Conditions**.

2 Review the content. Scroll down to see additional information, and click **Continue** to return to the home page.


American Express

TERMS AND CONDITIONS

TERMS AND CONDITIONS FOR ENROLLING IN AMERICAN EXPRESS® ONLINE MERCHANT SERVICES (OMS)

This service from American Express will enable you to access your Account information securely over the internet, at any time. You will be able to:

- Access and print your American Express financial statements
- Review your American Express submissions and payments as soon as they have been deposited to your Account
- Print GST compliant tax invoices to support your input tax claim for GST charged by American Express. Note: Financial statements, Tax Invoices and online information are available for data up to 13 months old.
- Respond to Disputes online and view chargeback details
- Access Automated Batch Submissions (ABS) information

MEMBERSHIP REWARDS® DIRECT TICKET

Membership Rewards direct ticket is available through Online Merchant Services to approved Holiday Shoppe Travel Agents and is subject to separate Terms and Conditions for Membership Rewards direct ticket, in addition to the Terms and Conditions for Online Merchant Services. By accessing Membership Rewards direct ticket through Online Merchant Services, I confirm that I have read and accept the Terms and Conditions for Membership Rewards direct ticket.

AUTOMATED BATCH SUBMISSION (ABS)

Automated Batch Submission (ABS) is available through Online Merchant Services to approved American Express Merchants and is subject to a separate Electronic Submission Agreement for ABS, in addition to the Terms and Conditions for Online Merchant Services. By accessing ABS through Online Merchant Services, I confirm that I have read and accept the Electronic Submission Agreement for ABS.

ENROLMENT

To complete the enrolment process, we will need the following:

- American Express Merchant Number(s)
- Telephone Number
- BSB / Bank / Branch ID
- Bank Account Number (of the account where we make payment to you)
- Email Address
- Contact Name
- Web Site Address URL - if you have one of these.

PERSONAL DATA PROTECTION

In the interests of keeping personal data secure, we strongly recommend that a different USER ID is used if you wish to enrol for online access to your personal or corporate American Express card data in the future.

SECURITY

To ensure security of your data, you will be asked to create an ID and password so that only you can access your merchant information.

You will be responsible for all account maintenance and other activity conducted with your password. By obtaining access into the Online Merchant Services system, you the merchant acknowledge that you are liable for all actions made using this User ID, whether the actions are by you or by others using the same User ID. You the merchant understand that your liability will continue until such time as the User ID and/or Password is discontinued or is changed and no longer known to you.

To cancel your enrolment with American Express Online Merchant Services, you must call your local American Express office. Cancelling your internet service provider (ISP) account does not automatically cancel your enrolment within this service.

For more information, call Merchant Services on the following number:

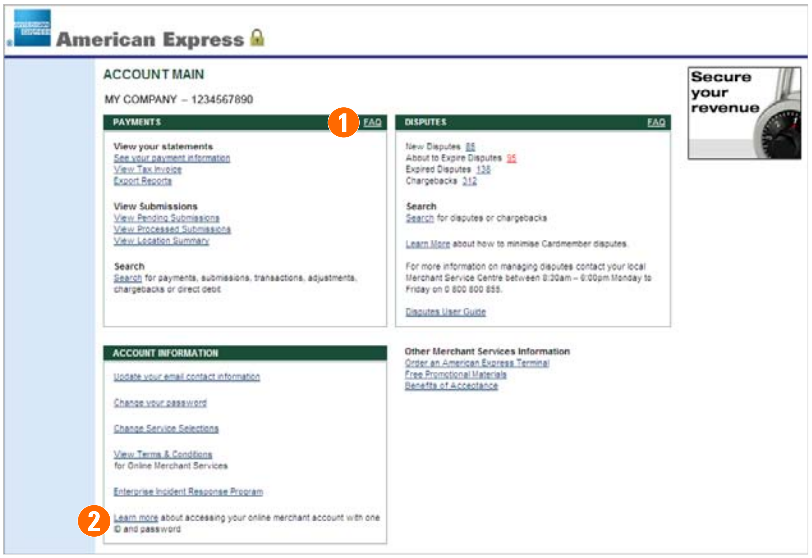
Call 0 800 800 855 between 8:30am – 6:00pm Monday to Friday.

CONTINUE

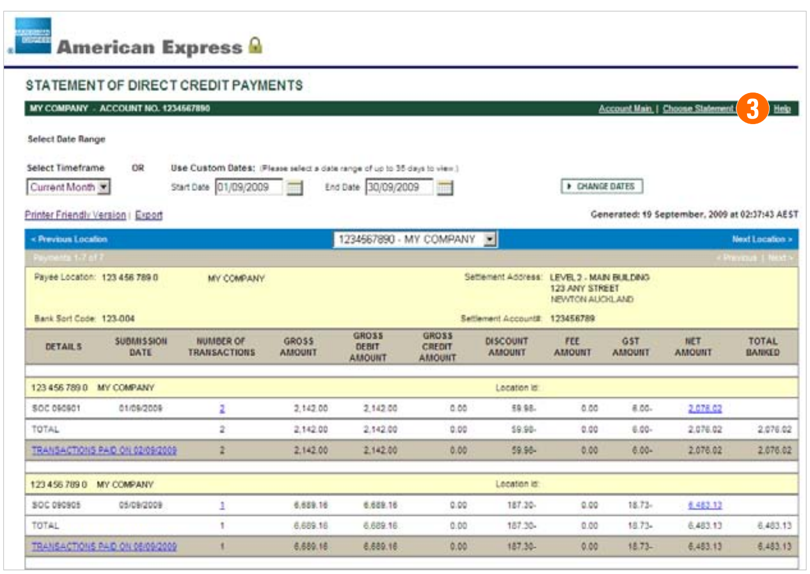
Learn More

From the OMS home page, choose from the following links and receive online assistance with using OMS Payments:

1 FAQs – Review a list of Frequently Asked Questions about OMS Payments. For example: What are the benefits of reconciling my payments online? Can I produce a Tax Invoice online? How much reconciliation data is available?



2 Learn more – Review additional information. For example: Am I eligible to reconcile payments online? How can I access all my accounts with one User ID? What if I forgot my User ID?



3 Help – Learn more information about the page currently in view, for example, definition of column headings.

Merchant Service Centre

For any enquiries regarding your OMS Payments service, please call 0 800 800 855 between 8:30am – 5:30pm Monday to Friday.