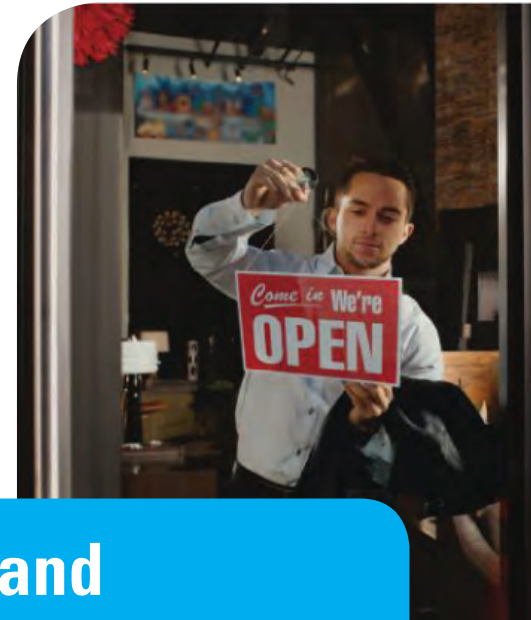


## merchant payments and reconciliation



your guide



## frequently asked questions



- Q1 What's the easiest way for me to manage my account?
- Q2 How much will I get paid?
- Q3 When will I receive payment?
- Q4 Why is my account in debit?
- Q5 What should I do if my account is in debit?

## frequently asked questions

### What's the easiest way for me to manage my account?

- Sign up to our Online Merchant Services (OMS) to manage your account quickly and securely online. Visit [americanexpress.co.nz/oms](https://americanexpress.co.nz/oms)
- OMS allows you to download your monthly statement free of charge and maintain your email address and contact details.

### How much will I get paid?

- American Express will pay you the net value of each transaction.
- The net value is the gross value minus any deductions such as the Discount Rate (as per your contract).
- By paying you in this way we won't need to make any deductions at the end of each month.
- If you carried an outstanding debt forward from a previous period, American Express will offset this prior to settlement.



## frequently asked questions



### When will I receive payment?

Once you've submitted your transaction, the number of working days before you receive payment will depend on your individual payment plan. Please refer to your terms and conditions for details.

To avoid any delay in receiving your payment, please refer to the following guidelines:

- Transactions submitted after 9pm will not be processed until the following working day.
- Transactions submitted on non-working days such as Bank Holidays or Weekends will not be processed until the following working day.

Please remember to call us if you wish to change your bank account details.

- If your P.O.S terminal requires manual reconciliation, please ensure this is completed correctly otherwise payment may be subject to delay.

If you use a 3rd party submission agent and have experienced an unexpected delay in receiving your payment, please check with your agent prior to contacting American Express. Any delay associated with your agent may impact when you receive your payment.

## frequently asked questions

### Why is my account in debit?

There are three possible reasons why your account with us may show a debit:

- If you have issued a refund to an American Express Cardmember.
- If a dispute is upheld against you and the Cardmember is refunded. All such transactions will appear on your statement with a unique reference number. Should you wish to discuss any dispute please call us on 0800 800 855 with your statement to hand.
- If fees are deducted from your account such as the \$5.00 paper statement fee.
- Please be aware that statement fees will appear on your statement a month in arrears. For example the fee for your January statement will appear on your February statement.



## frequently asked questions



### What should I do if my account is in debit?

- If you submit transactions of sufficient value to American Express, no action is necessary. The outstanding amount will simply be deducted from the next payment we make to you.
- Alternatively, if you want to clear your account by making a payment to American Express, please use one of the following methods:

#### Cheque

Made payable to: American Express International (NZ) Inc.

Then send it to: American Express International (NZ) Inc.  
Attention: Cashiers, Merchant Payments  
PO Box 4005  
Auckland  
NZ 1015

#### Electronic Fund Transfer (EFT)

Westpac Tower Branch  
BSB: 030252  
Account Number: 048116200  
Reference is your Merchant number  
Please fax confirmation of EFT to 0800 766 666

#### Direct Debit

We shall debit your account if you signed a Direct Debit mandate.

## CONTACT US

Save yourself time by keeping the following number to hand.

American Express Merchant Services: 0800 800 855

# your monthly statement explained

**Payee number:**  
This is your American Express Merchant Number (At Hierarchy level if you are a chain), and your Business name.

**Summary number:**  
The 6 digit number which is generated by the terminal for each transaction processed where the customer pays by chip and pin.

**Debit Gross:**  
Total value of the transactions you have processed.

**Service fee:**  
Any fees we have charged you, most commonly the \$5.00 paper statement fee.

**Net amount:**  
The amount we pay you after all deductions.

**Credit Gross:**  
This denotes any refunds you have processed.

Your bank sort code and account number.

**Merchant Services**

Account Number: 941 111 222 3      Notification Date: 09/10/07

**Monthly Notification**  
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0001 SAMPLE BAR & GRILL  
2 SAMPLE STREET  
SAMPLETON  
SAMPLESHIRE

Need help understanding this statement? Visit [americanexpress.co.uk/merchant](http://americanexpress.co.uk/merchant) to view or download our Payments & Reconciliation guide

Payee Number : 941 111 222 3 PP'S BAR AND GRILL      Bank Sort Code : 333333  
Bank Account Number : 44444444

| SUMMARY NUMBER          | PROCESS DATE | NUMBER OF CHARGES | DEBIT GROSS | DISCOUNT FEE | SERVICE FEE | CREDIT GROSS | NET AMOUNT |
|-------------------------|--------------|-------------------|-------------|--------------|-------------|--------------|------------|
| 941 111 222 3           |              |                   |             |              |             |              |            |
| 0280907                 | 01/10/07     | 1                 | 35.97       | 0.92         |             |              | 35.05      |
| 0290907                 | 01/10/07     | 1                 | 54.57       | 1.40         |             |              | 53.17      |
| Sub Total - Submissions |              | 2                 | 90.54       | 2.32         | 0.00        | 0.00         | 88.22      |
| Total Branch            |              | 2                 | 90.94       | 2.32         | 0.00        | 0.00         | 88.62      |
| 941 111 222 3           |              |                   |             |              |             |              |            |
| 0280907                 | 01/10/07     | 2                 | 93.96       | 2.40         |             |              | 91.56      |
| Total Branch            |              | 2                 | 93.96       | 2.40         | 0.00        | 0.00         | 91.56      |
| 0290907                 | 01/10/07     | 2                 | 52.47       | 1.34         |             |              | 51.13      |
| Total Branch            |              | 2                 | 52.47       | 1.34         | 0.00        | 0.00         | 51.13      |
| 941 111 222 3           |              |                   |             |              |             |              |            |
| 0290907                 | 01/10/07     | 1                 | 9.99        | 0.26         |             |              | 9.73       |
| Total Branch            |              | 1                 | 9.99        | 0.26         | 0.00        | 0.00         | 9.73       |
| 941 111 222 3           |              |                   |             |              |             |              |            |
| 0280907                 | 01/10/07     | 4                 | 65.97       | 1.68         |             |              | 64.29      |
| 0290907                 | 01/10/07     | 1                 | 19.99       | 0.51         |             |              | 19.48      |
| Sub Total - Submissions |              | 4                 | 85.96       | 2.19         | 0.00        | 0.00         | 83.77      |
| Total Branch            |              | 4                 | 85.96       | 2.19         | 0.00        | 0.00         | 83.77      |
| 941 111 222 3           |              |                   |             |              |             |              |            |
| 0280907                 |              |                   | 59.99       | 1.53         |             |              | 58.46      |
| 0290907                 |              |                   | 59.99       | 1.53         |             |              | 58.46      |
| Sub Total - Submissions |              |                   | 103.94      | 2.65         |             |              | 101.29     |
| Total Branch            |              |                   | 103.94      | 2.65         |             |              | 101.29     |

THE INFORMATION CONTAINED HEREIN HAS BEEN SENT TO THE DESIGNATED BANK ACCOUNT VIA BACS. SHOULD YOU HAVE ANY QUERIES, PLEASE CONTACT US ON THE ENQUIRIES TELEPHONE NUMBER.  
For easier management of your Account, view your statement online at any time, free - [www.americanexpress.co.uk/oms](http://www.americanexpress.co.uk/oms)

Please note that for Quality Assurance purposes, your call may be monitored or recorded

PO box 176, Amex House, Coward St, Brighton BN1 1AH  
Telephone: 01273 693939  
Facsimile: 01273 693940  
Authorisation: 01273 693939  
Telephone: 01273 693939



# your monthly statement explained

**Merchant Services**

Account Number: 941 111 222 3      Notification Date: 09/10/07

**Monthly Notification**

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Payee Number : 941 111 222 3 MSI FINANCIAL SERVICES      Bank Sort Code : 333333  
Bank Account Number : 44444444

| SUMMARY NUMBER                                       | PROCESS DATE | NUMBER OF CHARGES | DEBIT GROSS      | DISCOUNT FEE   | SERVICE FEE  | CREDIT GROSS   | NET AMOUNT       |
|--|--------------|-------------------|------------------|----------------|--------------|----------------|------------------|
| <b>941 111 222 3 PP'S BAR AND GRILL</b>              |              |                   |                  |                |              |                |                  |
| 0041007  | 05/10/07     | 1                 | 25.00            | 0.64-          |              |                | 24.36            |
| Total Branch   |              | 1                 | 25.00            | 0.64-          | 0.00         | 0.00           | 24.36            |
| <b>941 111 222 3 PP'S BAR AND GRILL Branch : 367</b> |              |                   |                  |                |              |                |                  |
| 0041007  | 05/10/07     | 1                 | 19.99            | 0.51-          |              |                | 19.48            |
| Total Branch   |              | 1                 | 19.99            | 0.51-          | 0.00         | 0.00           | 19.48            |
| <b>941 111 222 3 PP'S BAR AND GRILL</b>              |              |                   |                  |                |              |                |                  |
| 0080907  | 05/10/07     | 4                 | 289.42           | 7.53-          |              |                | 281.89           |
| Total Branch   |              | 4                 | 289.42           | 7.53-          | 0.00         | 0.00           | 281.89           |
| <b>941 111 222 3 PP'S BAR AND GRILL</b>              |              |                   |                  |                |              |                |                  |
| 0041007  | 05/10/07     | 1                 | 11.45            | 0.29-          |              |                | 11.16            |
| Total Branch   |              | 1                 | 11.45            | 0.29-          | 0.00         | 0.00           | 11.16            |
| <b>941 111 222 3 PP'S BAR AND GRILL Branch : 517</b> |              |                   |                  |                |              |                |                  |
| 0041007  | 05/10/07     | 1                 |                  | 0.89           |              | 34.99-         | 34.10-           |
| Total Branch   |              | 1                 | 0.00             | 0.89           | 0.00         | 34.99-         | 34.10-           |
| <b>941 111 222 3 PP'S BAR AND GRILL Branch : 544</b> |              |                   |                  |                |              |                |                  |
| 0041007  | 05/10/07     | 1                 | 50.07            | 1.27-          |              |                | 48.80            |
| Total Branch   |              | 1                 | 50.07            | 1.27-          | 0.00         | 0.00           | 48.80            |
| <b>SETTLEMENT ON 12/10/07</b>                        |              | <b>120</b>        | <b>4,026.77</b>  | <b>102.18-</b> | <b>0.00</b>  | <b>86.97-</b>  | <b>3,857.62</b>  |
| <b>SETTLEMENT SUMMARY BY SETTLEMENT DATE</b>         |              |                   |                  |                |              |                |                  |
|  |              | <b>387</b>        | <b>17,128.60</b> | <b>439.06-</b> | <b>4.50-</b> | <b>111.81-</b> | <b>16,573.23</b> |
|  |              | <b>109</b>        | <b>3,972.68</b>  | <b>101.38-</b> | <b>0.00</b>  | <b>105.99-</b> | <b>3,765.31</b>  |
|  |              | <b>137</b>        | <b>4,530.73</b>  | <b>115.83-</b> | <b>0.00</b>  | <b>236.86-</b> | <b>4,178.04</b>  |
|  |              | <b>108</b>        | <b>5,371.57</b>  | <b>137.44-</b> | <b>0.00</b>  | <b>359.47-</b> | <b>4,874.68</b>  |
|  |              | <b>120</b>        | <b>4,026.77</b>  | <b>102.18-</b> | <b>0.00</b>  | <b>86.97-</b>  | <b>3,857.62</b>  |
| <b>GRAND TOTAL</b>                                   |              | <b>861</b>        | <b>35,830.35</b> | <b>895.89-</b> | <b>4.50-</b> | <b>881.10-</b> | <b>33,248.86</b> |

| TOTAL SUMMARY                           | DISCOUNT RATE & FEE PER CHARGE | NUMBER OF CHARGES | DEBIT GROSS      | DISCOUNT FEE   | SERVICE FEE  | CREDIT GROSS   | NET AMOUNT       |
|---|--------------------------------|-------------------|------------------|----------------|--------------|----------------|------------------|
| <b>941 111 222 3 PP'S BAR AND GRILL</b> |                                |                   |                  |                |              |                |                  |
| Charge                                  | 2.75%                          | 7                 | 274.92           | 7.56-          |              |                | 267.36           |
| Charge                                  | 2.75%                          | 18                | 705.98           | 19.07-         |              |                | 686.91           |
| Charge                                  | 2.60%                          | 56                | 3,549.18         | 92.26-         |              |                | 3,456.92         |
| Charge                                  | 2.55%                          | 759               | 30,500.27        | 777.00-        |              | 34.99-         | 29,888.28        |
| RDR CPEdits Adjustments                 |                                | 21                |                  |                | 4.50-        | 846.11-        | 846.11           |
|   |                                |                   |                  |                |              |                | 4.50             |
| <b>GRAND TOTAL</b>                      |                                | <b>861</b>        | <b>35,830.35</b> | <b>895.89-</b> | <b>4.50-</b> | <b>881.10-</b> | <b>33,248.86</b> |

A summary of the payments (settlements) you will have received from American Express during the month.

Retained Discount Rate Credits – if you process a refund, whilst the customer will receive the amount in full, American Express will retain the original fee applied.

Grand total of all settlements and charges.