

## **MVP\_VID\_02\_NZ - INCREASE EFFICIENCY**

At American Express, we're committed to helping our Merchants increase their efficiency, by providing multiple transaction and processing options, advanced fraud protection, and world-class service and support.

Service is at the heart of everything we do, and we're here to help you achieve your business objectives; from growing top-line revenue, to driving operational efficiency.

American Express offers you valuable resources to help boost your business. Because we understand that not all businesses run nine-to-five, we provide you with access to these, 24 hours a day, 7 days a week. Using our Online Merchant Services portal, you can review your statement and transaction information securely, at any time. We have the ability to see transactions from both the Cardmember and Merchant perspectives. This allows us to quickly identify and reduce the risk of fraud, to better protect your business's bottom line.

We also enable competitive and secure foreign currency transactions for businesses that operate across the globe. From optimising cash flow, to establishing greater efficiency in payments and processing, our products and expertise can help enhance your operations and increase profitability for your business.

We provide transaction processing capabilities that meet your requirements and boost efficiency.

We can also support you with highly efficient technology such as contactless and no signature payment options, to better serve your customers.

And to keep it easy, when accepting American Express, you'll discover that unlike others, we have a clear and simple fee structure, with no set-up fees, no monthly or annual fees and no minimum transactions.

Moreover, the majority of our Merchants who submit their transactions by 8.30pm through the major banks, have their money cleared and in their account early the next business day.

We support our businesses every day by helping them improve performance and transaction security, no matter how you choose to process your sales.

When it comes to enhancing performance, protecting you against fraud and offering personalised service, we can help you increase your efficiency.

It makes sense to say 'yes' to American Express. American Express helps businesses do more business.