



Frequently Asked Questions (FAQs)

Keeping your Merchant Account information up to date

What is happening?

As an American Express Merchant Member, you will be asked to review your Merchant Account information and update it to ensure it is complete, correct and up to date.

You can review and update your information via our dedicated portal [here](#). Your login credentials can be found in either the email sent by American Express, which is sent from the following address no-reply@alerts.americanexpress.com or in the letter sent by post.

How will I know if I need to provide information?

You will receive a communication requesting you verify or update your Merchant Account information. Please follow the instructions on the communication. You may be asked to provide information about your business, including:

LEGAL ENTITY INFORMATION

- Verification of Legal Form/business Legal Structure Type
- Registered Business Information
- General & Trading Information
- Ultimate Beneficial Entities, Ultimate Beneficial Owners, Directors, Controllers, Authorised Business Contact, Authorised Signers etc.

What documents do I need to provide?

When updating your information, we may ask you for proof documents. The below information provides guidance on which documents should be submitted:

Note: You are required to make sure the document matches the information being provided in the portal, and ensure it meets the below stated validity criteria. Any documents that are in a foreign language must be provided with a translation to be accepted, this translation must be retained with the original document.

Documents Accepted for ID Proof	Documents Accepted for Residential and Trading Address Proof	Documents Accepted for Registered Business / Entity Information
<p>Clear and legible copies of the following Government issued identity documents are acceptable:</p> <ul style="list-style-type: none"> Valid Passport Valid National Identity Card Valid Photo card Driving License (full or provisional) Valid Photo card Residents Permit, both front and back copied <p>Valid Definition: The provided document must be current and in date. Any expired documents will not be accepted.</p>	<p>Trading Address Proof: Ensure the document provided is in the name of the business.</p> <p>Residential Address Proof: Ensure the document provided is in the full name of the individual.</p> <p>Documents need to:</p> <ul style="list-style-type: none"> Show individual's full name and residential address Have been issued on a service provider's official paper and received by the individual at their residential address Be dated as described below <p>Documents dated within the previous 3 months:</p> <ul style="list-style-type: none"> Bank, credit card (non American Express), building society, credit union statement Utility bill: Gas, water, electric or landline telephone TV licence or Internet statement Online / internet issued statements are also acceptable <p>Documents dated within the previous 12 months:</p> <ul style="list-style-type: none"> Council tax statement HMRC issued correspondence / document i.e. Income Tax Bill, Local Tax Bill Annual Mortgage statement (from Regulated provider) Bank Loan Correspondence (from Regulated provider) Formal Property Rental agreement <p>Photo Card Driving Licence (where residential address is shown)</p> <ul style="list-style-type: none"> Document must be valid and unexpired Where Driving Licence is supplied as proof of address, a separate document for proof of ID must be provided <p>Exclusions include:</p> <ul style="list-style-type: none"> American Express and Mobile Phone statements Mobile device screen shots 	<p>When a change is made to the Registered Business Information in the portal, additional documents are required to be submitted to evidence this change.</p> <p>Acceptable Document types:</p> <ul style="list-style-type: none"> Annual Return: Refer to previously filed annual return documentation, as required under Companies Act 2006 Articles of Association: Companies formed under the Companies Act 2006 or earlier Acts will have articles of association - commonly referred to simply as the business' "articles". Certificate of Incorporation: The certificate is conclusive evidence that the registration requirements of the Companies Act 2006 have been complied with and that the business is duly registered under this Act Partnership Agreement: A partnership agreement document outlines the liabilities, ownership and responsibilities of each partner. <p>Applicable to Sole Traders Only If 'Existence of Entity' verification is required, see documents below that can be provided.</p> <p>Acceptable Document types:</p> <ul style="list-style-type: none"> A formal letter from accountant/solicitor confirming the full trading name and business address HMRC issued Tax or VAT invoice/statement (or equivalent) in the business name at the business address (under 12 months old) A utility bill/bank statement/credit card statement in the business name at the business address

Why am I being contacted by American Express?

As a financial institution, American Express is required to hold accurate and up to date information on our customers. Doing so enables us to comply with UK regulatory requirements and helps us to protect you from fraudulent transactions. Some of the information we currently hold on your business may have been provided by a trusted third party. We only collect information that we need to meet our legal obligations.

We have been a Merchant Member for many years, what has triggered the sudden requirement to verify the information?

We are legally required to hold accurate and up to date information to establish the identity of our customers. If you have received an email or letter from us, it means that we need to verify your information and may not have all of the documentation from you that is required.

Our Merchant Account information has not changed. Do I still have to provide details/information?

Yes. Even if your circumstances haven't changed, we will still ask you to confirm the information on your Merchant Account. American Express is committed to ensuring that our customers' business information is kept up to date.

What is this information used for?

The information provided will be used to verify the information American Express has on file for your Merchant Account.

Is the information I'm providing going to be securely managed?

American Express has long recognised and fully accepted our responsibility to safeguard the privacy, confidentiality and security of the personal information entrusted to us. You can rest assured that your information is safe. For more information on the American Express Privacy Statement, and how we manage your information, please visit americanexpress.co.uk/privacy

How do I know this is a legitimate American Express request?

If you have concerns regarding the legitimacy of this email or letter, please contact our dedicated Merchant Servicing Team, by calling 0808 134 8369 Monday – Friday 08:00-20:00, and Bank Holidays, 09:00-17:00.

How can I submit the requested information to American Express?

Please submit your information via our dedicated portal [here](#), which can also be accessed on mobile devices.

What is the deadline for updating my Merchant Account information?

Please refer to the email or letter that you have received from us for further information.

I have submitted my information. How do I know if everything is okay and if I can continue to accept American Express?

After you have submitted the required information, we will complete a review and verify. If we require additional information, we will contact you again. You can continue to accept American Express payments.

What are the consequences of not complying with this request?

We are under a regulatory obligation to collect, verify and hold this information about our customers. If we are not able to successfully update our records after a period of time, unfortunately we may have to cancel your Merchant Account and terminate your Terms and Conditions for American Express® Card Acceptance.

I deleted the email or lost the letter, what should I do?

Throughout the process, we will send regular reminders to update your information, or you can contact our dedicated Merchant Servicing Team, by calling 0808 134 8369 Monday – Friday 08:00-20:00, and Bank Holidays, 09:00-17:00.

Contact us

If you're experiencing any difficulties providing the requested information and/or documents via the portal, please contact our dedicated Merchant Servicing Team, by calling 0808 134 8369 Monday – Friday 08:00-20:00, and Bank Holidays, 09:00-17:00.

If you have any general questions about your Merchant Account, please contact us by calling 0800 032 7216, or +44 (0)1273 675 533 if calling from overseas, Monday – Friday 08:00-18:00, and Bank Holidays, 09:00-17:00.