

Your guide to setting up your
merchant Account online

AMERICANEXPRESS.CO.UK/MERCHANT



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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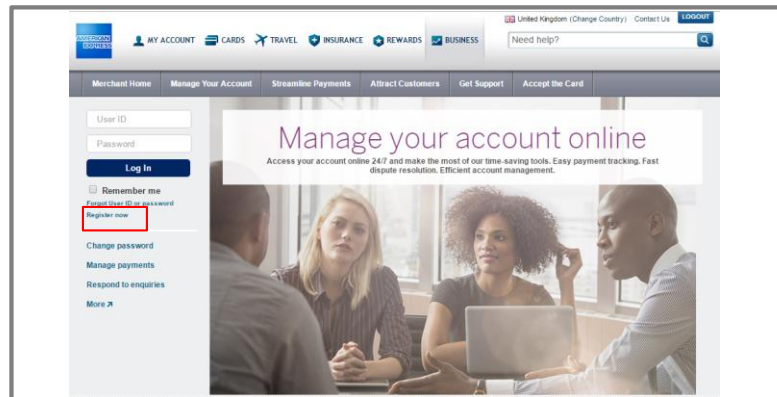
Activate and manage your online Account

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 on 'Register now' on the merchant home page at americanexpress.co.uk/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 and Post Code


Merchant Account Number	Post Code of Physical Address
<input type="text"/>	<input type="text"/>
	

[Continue](#)

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 postcode that is linked to this particular merchant Account number.
-  TIP: The blue circle in the illustration at the bottom right of this page shows where you can find your merchant Account number on your paper statement. It is at the top left section under 'Payee Location'.
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 Verify Merchant Account

Please enter your Merchant Account Number and Post Code

Merchant Account Number 

Post Code of Physical Address 


2 Create User ID and Password



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.

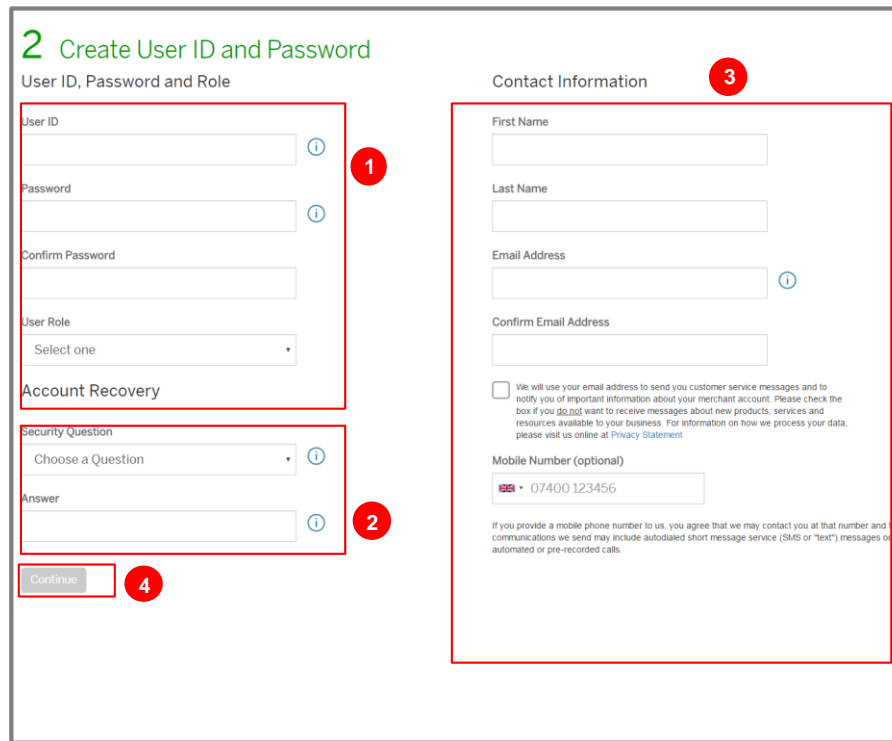
 **TIP:** You can have a number of different user IDs linked to a single Merchant Account number to allow other authorised employees to access your Merchant Account online. Each new user will need to set up their own unique user ID and password through the 3 step registration process.

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.

4. Click Continue

 **TIP:** Make a secure note of your user ID to help you remember it for future log-ins.



The screenshot shows a registration form titled "2 Create User ID and Password". It is divided into two main sections: "User ID, Password and Role" and "Contact Information".

Section 1: User ID, Password and Role (indicated by a red box and callout 1)

- User ID:** A text input field with an information icon (i) to its right.
- Password:** A text input field with an information icon (i) to its right.
- Confirm Password:** A text input field.
- User Role:** A dropdown menu with the text "Select one" and a downward arrow.
- Account Recovery:** A section header.
- Security Question:** A dropdown menu with the text "Choose a Question" and an information icon (i) to its right.
- Answer:** A text input field with an information icon (i) to its right.
- Continue:** A button at the bottom of the section, indicated by a red box and callout 4.

Section 2: Contact Information (indicated by a red box and callout 3)

- First Name:** A text input field.
- Last Name:** A text input field.
- Email Address:** A text input field with an information icon (i) to its right.
- Confirm Email Address:** A text input field.
- Privacy Policy:** A checkbox with the text: "We will use your email address to send you customer service messages and to notify you of important information about your merchant account. Please check the box if you do not want to receive messages about new products, services and resources available to your business. For information on how we process your data, please visit us online at [Privacy Statement](#)".
- Mobile Number (optional):** A text input field with a country code dropdown (showing "GB") and the number "07400 123456".
- Disclaimer:** Small text at the bottom: "If you provide a mobile phone number to us, you agree that we may contact you at that number and the communications we send may include automated short message service (SMS or 'text') messages or automated or pre-recorded calls."

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:

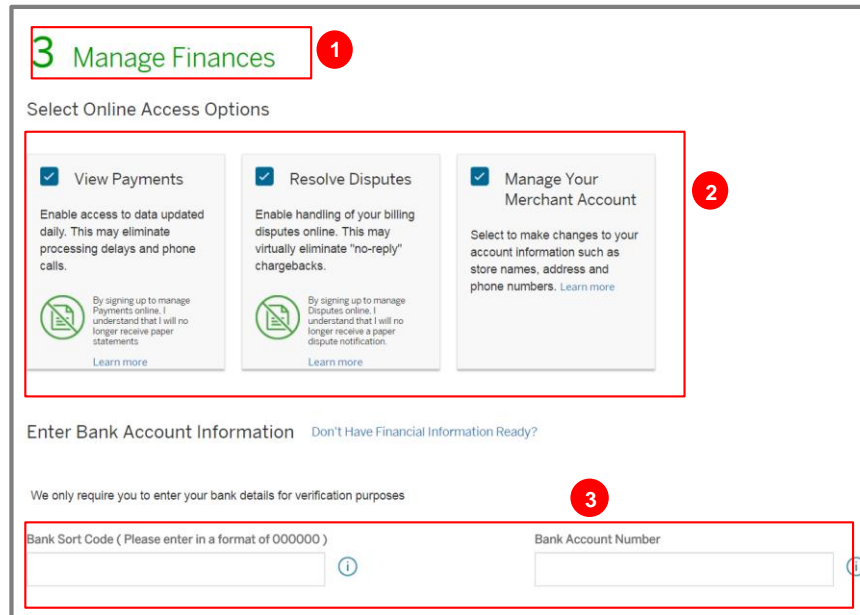
View payments: see and download transactions, receive e-statements, and track when you will be paid for submissions.

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 bank Account details that are linked to your 'Payee Account' that we make payments into.



Step 3 – Manage finances (continued)

4. If you don't have your bank Account details 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 on 'Create Account'.

Pausing the process at this stage will still 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.

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

☒ **Resolve Disputes**
Enable handling of your billing disputes online. This may virtually eliminate "no-reply" chargebacks.

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

Enter Bank Account Information Don't Have Financial Information Ready? **4**

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

Bank Sort Code (Please enter in a format of 000000) 1

Bank Account Number 1

[Create Account](#)

Continue Creating an Account, Add Bank details Later **4**

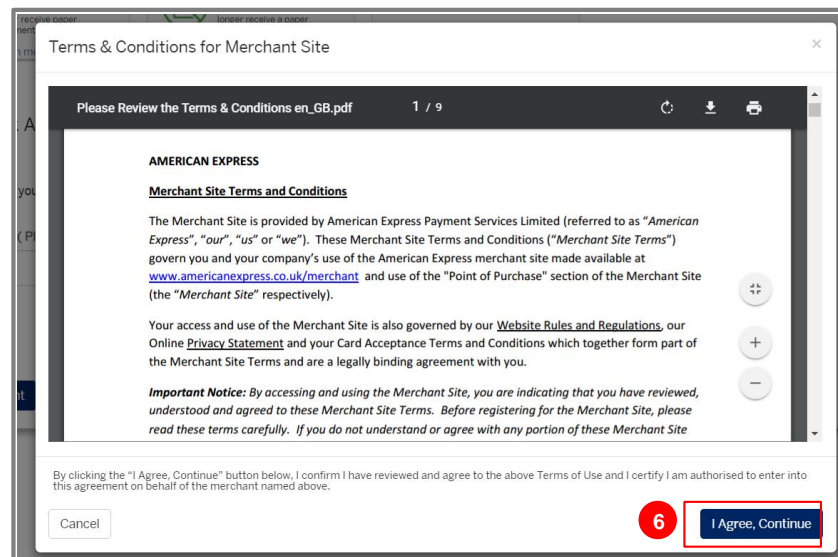
You can still create your account, and enter your bank account information upon log-in. You will NOT be able to view your payments or resolve disputes online until you've entered your bank account details in your account profile settings.

5 [Create Account](#) [I have my Bank Details Ready](#)

Step 3 – Manage finances (continued)

6. Read the Terms and Conditions 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.



Understand your Account dashboard

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

1. You will see new notifications about your Merchant Account. Click the arrow icon to see your latest alerts.
2. Menu is located at the top left corner of the page, just under your business name. Click the arrow icon to see the full menu to choose from.
3. This section shows the summary of payments such as the latest payments made, upcoming payments. It also has direct links to take you to e-statements, and to view all payments details.
4. 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 disputes' or click on the specific disputes case in the section.
5. You can view examples of our complimentary signs and supplies. Clicking on 'Browse selection' will take you to the page where you can see the full selection and place orders.

Note: The Account dashboard view will vary for each Merchant, depending on your level of activation and the options you choose. The Account dashboard 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 shows the Merchant Account dashboard with the following elements highlighted by numbered callouts:

- 1:** Notification bell icon in the top right corner, indicating "You have 1 new notification".
- 2:** The "Menu" button located in the top left corner, just below the business name.
- 3:** The "Payments" section, which displays a summary of payments (e.g., £3,213,972.21 settled in the last 7 days) and includes links for "E-statement" and "See all payments".
- 4:** The "Disputes" section, showing a table of disputes with columns for "Take Action", "Submitting merchant", "Case number", and "Amount". It includes a "See all disputes" link.
- 5:** The "Logos and Supplies" section, featuring "Featured products" and a "Browse selection" button.

Update your profile and settings

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

Click on 'Profile & settings' within the menu and select what you wish to update.


Change Password

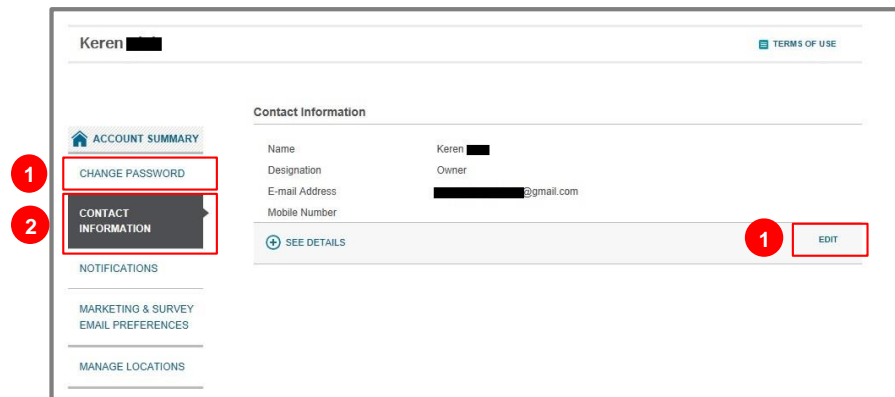
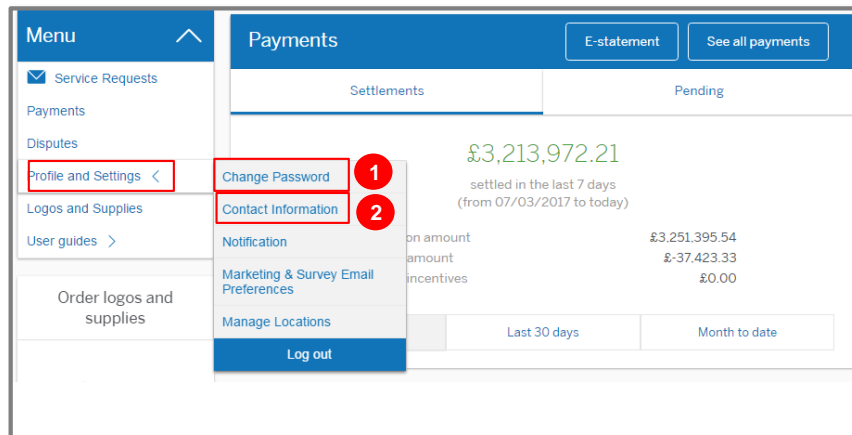
1. Click on 'Change password' followed by 'Edit' to change your password.

Contact Information

2. In this page 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.

 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 Payments and 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.

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATIONS

MARKETING & SURVEY EMAIL PREFERENCES









MANAGE LOCATIONS

PAYMENTS AND SERVICING NOTIFICATIONS

Payment notifications to be sent to dudalh01@dixonsretail.com [Edit](#)
Please add your mobile phone number [Add](#)

Paper Statements: As I am enrolled for the online statement service, I understand that I will receive statements online and will no longer receive paper statements or paper statements delivery fees.









Note: You will begin receiving e-statements after your first full month of enrollment.

New Statement Available	Receive an e-mail notification when your new payment statement becomes available.	  EMAIL
Payment Confirmation Notice	Receive an alert when a payment is sent to your bank account for a deposit.	   SMS EMAIL
Pending Settlement Notice	Receive an alert when settlements are scheduled after a batch submission.	   SMS EMAIL

DISPUTES NOTIFICATIONS

Disputes Notifications will be sent to dudalh01@dixonsretail.com [Edit](#)

Paper Notifications: Because I am enrolled for the online disputes service, I understand that I will be managing disputes online and will no longer receive a paper dispute notification.

New Inquiries	Receive an e-mail notification when a customer inquiry requires your response.	  EMAIL
New Chargebacks	Receive an e-mail notification when a new chargeback has been sent to your merchant account.	  EMAIL
Case Updates	Receive an e-mail notification when a Case Update has been sent to your merchant account.	  EMAIL
Response Due Date	Receive an alert 7 days before your response is due.	  EMAIL

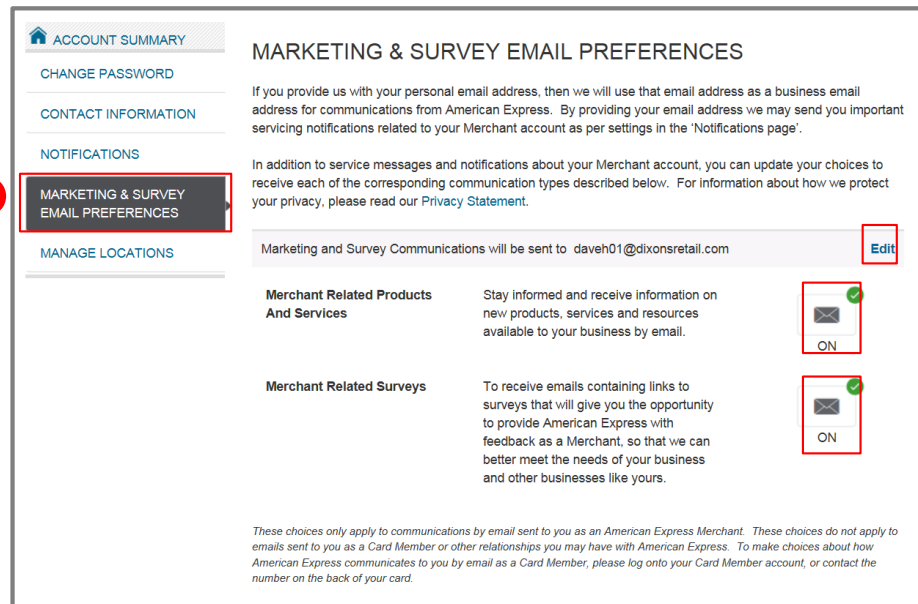
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Update your profile and settings (*continued*)

Marketing & Survey Email Preferences

4. In addition to receive servicing emails from us about important product notifications, you can opt in to receive marketing emails. Marketing emails are turned off by default but you can turn them on just by clicking on the envelope icons. Survey emails are turned on by default but you can always turn it off if you don't wish to receive those emails from us. You can also change the email addresses for both types of emails by clicking 'Edit' link.



ACCOUNT SUMMARY

[CHANGE PASSWORD](#)

[CONTACT INFORMATION](#)

[NOTIFICATIONS](#)

MARKETING & SURVEY EMAIL PREFERENCES



[MANAGE LOCATIONS](#)

MARKETING & SURVEY EMAIL PREFERENCES

If you provide us with your personal email address, then we will use that email address as a business email address for communications from American Express. By providing your email address we may send you important servicing notifications related to your Merchant account as per settings in the 'Notifications page'.

In addition to service messages and notifications about your Merchant account, you can update your choices to receive each of the corresponding communication types described below. For information about how we protect your privacy, please read our [Privacy Statement](#).

Marketing and Survey Communications will be sent to daveh01@dixonsretail.com [Edit](#)

Merchant Related Products And Services	Stay informed and receive information on new products, services and resources available to your business by email.	 <input checked="" type="checkbox"/> ON
Merchant Related Surveys	To receive emails containing links to surveys that will give you the opportunity to provide American Express with feedback as a Merchant, so that we can better meet the needs of your business and other businesses like yours.	 <input checked="" type="checkbox"/> ON

These choices only apply to communications by email sent to you as an American Express Merchant. These choices do not apply to emails sent to you as a Card Member or other relationships you may have with American Express. To make choices about how American Express communicates to you by email as a Card Member, please log onto your Card Member account, or contact the number on the back of your card.

Update your profile and settings (*continued*)

Manage locations

4. 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.
5. 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

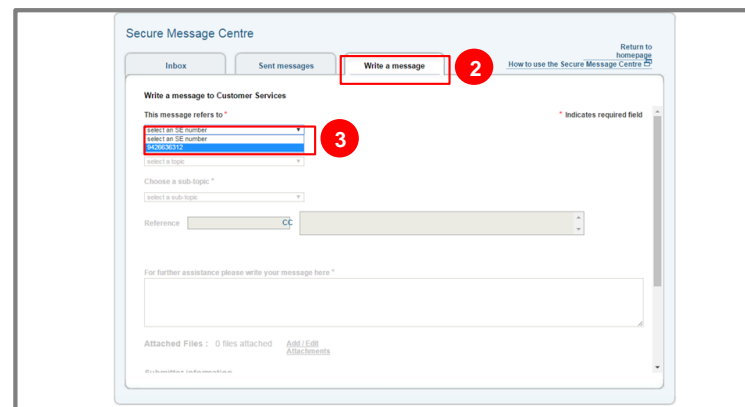
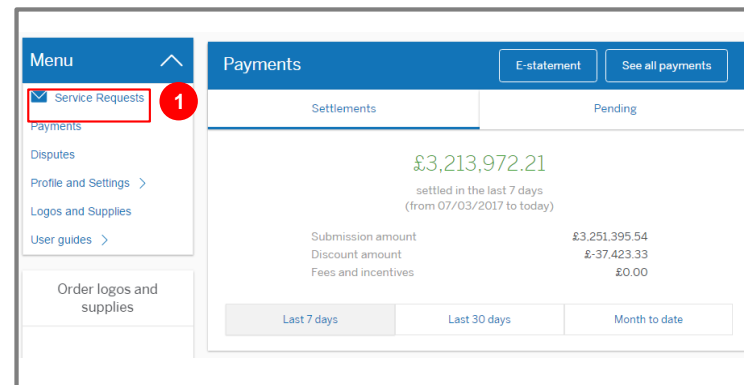
Search locations by...

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

Send a request or inquiry securely

You can send various types of requests and enquiries to us, such as updating your Account details, enquiring about payments or disputes, securely any time.

1. Click on 'Service requests' from the main menu on Account dashboard page.
2. You will land on Service Message Centre page. Click on 'Write a request' button.
3. Select the Merchant number from the drop down menu.



Send a request or inquiry securely - *continued*

4. Choose a topic and sub-topic from each drop down menu.
5. You can add email address of the people in your organisation who you would like to copy.
6. Add additional details of your request or inquiry as necessary.
7. Attach files if required.

The screenshot shows the 'Secure Message Centre' interface with the 'Write a message' tab selected. The form is titled 'Write a message to Customer Services'. Below the title, it says 'This message refers to *'. There is a dropdown menu for 'Choose a topic *' with 'Online Merchant Services' selected, and a dropdown menu for 'Choose a sub-topic *' with 'Password Resets' selected. Both selections are marked with a green checkmark. A red box highlights these two dropdown menus, and a red circle with the number '4' is placed next to it. Below the dropdowns is a 'Reference' field with a small icon. At the bottom, there is a text area with the placeholder text 'The FAQ(s) shown here should answer your question:'.

The screenshot shows the same 'Secure Message Centre' interface, but now with the 'Reference' field filled with a long alphanumeric string. A red box highlights this field, and a red circle with the number '5' is placed next to it. Below the reference field is a large text area with the placeholder text 'For further assistance please write your message here *'. A red box highlights this text area, and a red circle with the number '6' is placed next to it. At the bottom, there is a section for 'Attached Files : 0 files attached' with a link to 'Add / Edit Attachments'. A red box highlights this section, and a red circle with the number '7' is placed next to it.

Send a request or inquiry securely - *continued*

8. Preview your message to confirm all the details, and click Submit button.
9. Once your message is submitted, it will be stored under the 'Sent messages'.
10. Our service team will respond to you within 2 working days. You will receive a notification email to the email address you nominated. You will find our response under the 'Inbox' tab.

Secure Message Centre

Return to homepage

How to use the Secure Message Centre

10 Inbox 9 Sent messages Write a message

Preview your message

Please check your message and the information below before submitting to Customer Services.

To: American Express Customer Services
Refers to: 900000XXXX
Subject: Online Merchant Services - Password Resets
Return email address: John.XXXX@gmail.com
Submitter title: Mr
Submitter name: John.XXXX
Submitter phone number: 265321233
Your topic: Online Merchant Services
Your sub-topic: Password Resets
Reference: fsdfsa

CC:

Your message:
Password reset

Your attachments:

Back Submit