



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 ⓘ

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 the 'Create User ID and Password' form divided into two main sections: 'User ID, Password and Role' and 'Contact Information'.

- Section 1 (User ID, Password and Role):** Contains fields for 'User ID', 'Password', 'Confirm Password', and 'User Role' (a dropdown menu). A red box highlights this section, and a red circle with the number '1' is positioned to its right.
- Section 2 (Contact Information):** Contains fields for 'First Name', 'Last Name', 'Email Address', 'Confirm Email Address', and 'Mobile Number (optional)' (with a UK flag icon and the number 07400 123456). A red box highlights this section, and a red circle with the number '3' is positioned to its right.
- Section 3 (Security Question):** Contains a 'Security Question' dropdown menu ('Choose a Question') and an 'Answer' field. A red box highlights this section, and a red circle with the number '2' is positioned to its right.
- Section 4 (Account Recovery):** Contains a 'Continue' button. A red box highlights this section, and a red circle with the number '4' is positioned to its right.

Account Recovery: We will use your email address to send you customer service messages and to keep you updated with news and offers 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](#).

Contact Information:

Security Question:

Mobile Number (optional):

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.

3 Manage Finances 1

Select Online Access Options

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?](#)

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

Bank Sort Code (Please enter in a format of 000000) ⓘ 3

Bank Account Number ⓘ

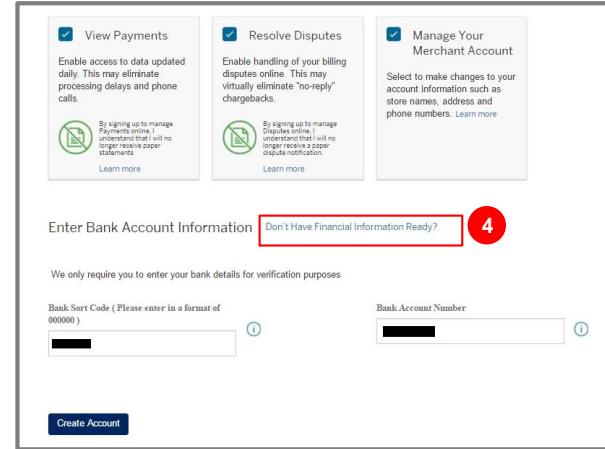
Step 3 – Manage finances (continued)

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 agree 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 agree 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

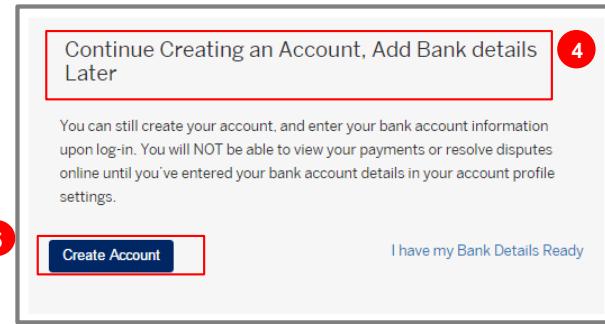
Enter Bank Account Information Don't Have Financial Information Ready? 4

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

Bank Sort Code (Please enter in a format of 0000000)

Bank Account Number

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.

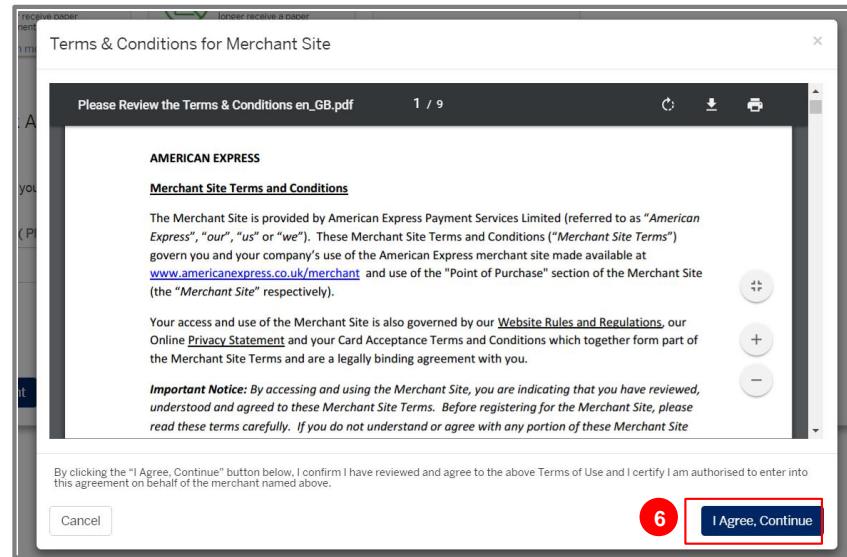
Create Account 5

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 American Express Merchant Account dashboard. A red box highlights the top right corner where a notification icon is located, with a red circle and the number 1. Another red box highlights the 'Menu' button in the top left, with a red circle and the number 2. A third red box highlights the 'Payments' section, showing a summary of payments and a table of recent cases, with a red circle and the number 3. A fourth red box highlights the 'Disputes' section, showing a table of recent disputes, with a red circle and the number 4. A fifth red box highlights the 'Logos and Supplies' section, showing featured products and a 'See all signs and supplies' button, with a red circle and the number 5.

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.

Menu

- Service Requests
- Payments
- Disputes
- Profile and Settings 1
- Logos and Supplies
- User guides >
- Order logos and supplies

Payments

Settlements Pending

£3,213,972.21

settled in the last 7 days (from 07/03/2017 to today)

£3,251,395.54
£37,423.33
£0.00

Notification

Marketing & Survey Email Preferences

Manage Locations

Log out

Keren [REDACTED]

TERMS OF USE

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION 2

NOTIFICATIONS

MARKETING & SURVEY EMAIL PREFERENCES

MANAGE LOCATIONS

Contact Information

Name: Keren [REDACTED]
Designation: Owner
E-mail Address: [REDACTED]@gmail.com
Mobile Number: [REDACTED]

SEE DETAILS

1 EDIT

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.

3

ACCOUNT SUMMARY

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.

NOTIFICATIONS

MARKETING & SURVEY

EMAIL PREFERENCES

MANAGE LOCATIONS

New Statement Available EMAIL

Payment Confirmation Notice SMS EMAIL

Pending Settlement Notice 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 EMAIL

New Chargebacks EMAIL

Case Updates EMAIL

Response Due Date EMAIL

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 envelop 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 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.

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.

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

- 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.
- 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.

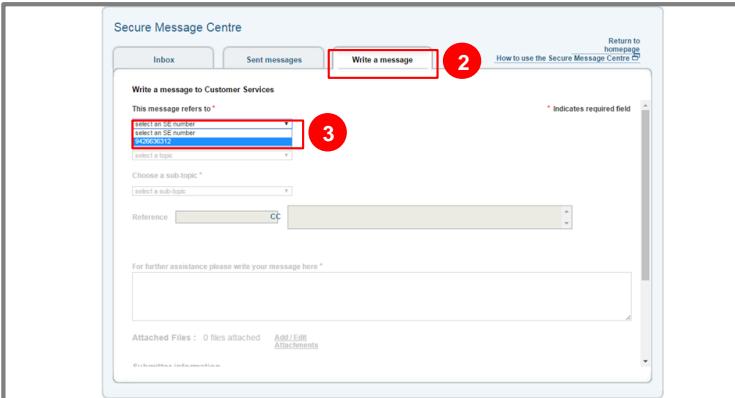
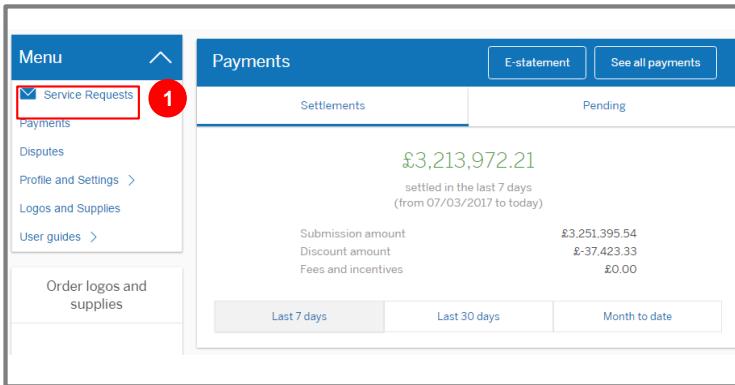
MANAGE YOUR BUSINESS LOCATIONS

BUSINESS NAME	MERCHANT #	TAX ID	PHYSICAL ADDRESS
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX
XXXXXX	XXXXXX	XXXXXX	XXXXXX

Send a request or inquiry securely

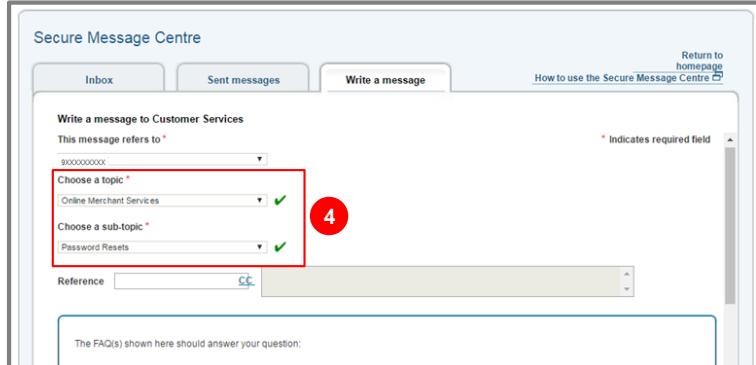
You can send various types of requests and enquiries to us, such as updating your Account details, enquiring about payments or disputes, securely any time.

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.



Secure Message Centre

Inbox Sent messages Write a message How to use the Secure Message Centre

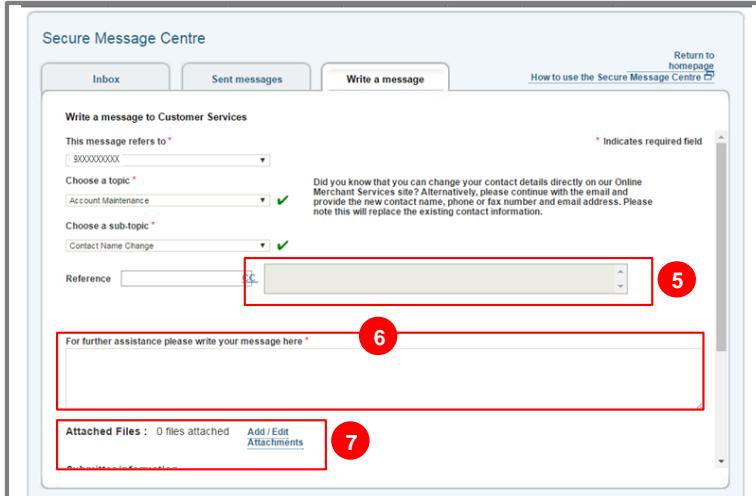
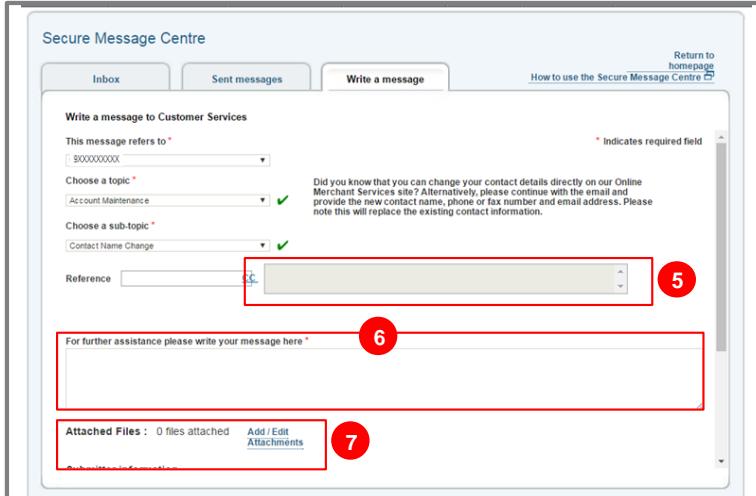
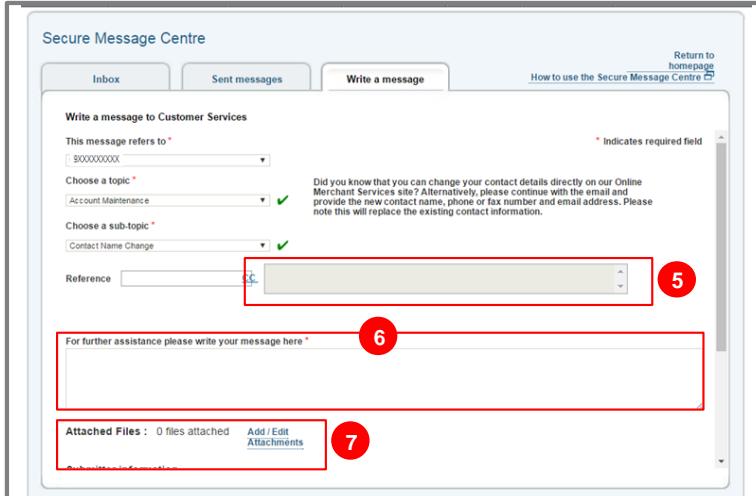
This message refers to * 8000000000

Choose a topic * Online Merchant Services ✓

Choose a sub-topic * Password Resets ✓

Reference CC

The FAQ(s) shown here should answer your question:



Secure Message Centre

Inbox Sent messages Write a message How to use the Secure Message Centre

This message refers to * 8000000000

Choose a topic * Account Maintenance ✓

Choose a sub-topic * Contact Name Change ✓

Reference

Did you know that you can change your contact details directly on our Online Merchant Services site? Alternatively, please continue with the email and provide the new contact name, phone or fax number and email address. Please note this will replace the existing contact information.

For further assistance please write your message here *

Attached Files : 0 files attached Add / Edit Attachments

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.

The screenshot shows the 'Secure Message Centre' interface. At the top, there are tabs: 'Inbox' (highlighted with a red box and the number 10), 'Sent messages' (highlighted with a red box and the number 9), 'Write a message', and 'How to use the Secure Message Centre'. Below the tabs, there is a section titled 'Preview your message' with a note: 'Please check your message and the information below before submitting to Customer Services.' The message details are as follows:

To:	American Express Customer Services
Refers to:	8XXXXXXXXX
Subject:	Online Merchant Services - Password Resets
Return email address:	John.XXX@gmail.com
Submitter title:	Mr
Submitter name:	John XXXX
Submitter phone number:	2000000000
Your topic:	Online Merchant Services
Your sub-topic:	Password Resets
Reference:	fdfsa
CC:	<input type="text"/>

The 'Your message:' field contains 'Password reset'. The 'Your attachments:' field is empty. At the bottom, there are buttons: '< Back', 'Submit' (highlighted with a red box and the number 8), and 'Edit'.