

Your guide to managing your
payments online

AMERICANEXPRESS.CO.UK/MERCHANT



Managing your payments online

Follow this step by step guide to help you understand your Merchant financials online.



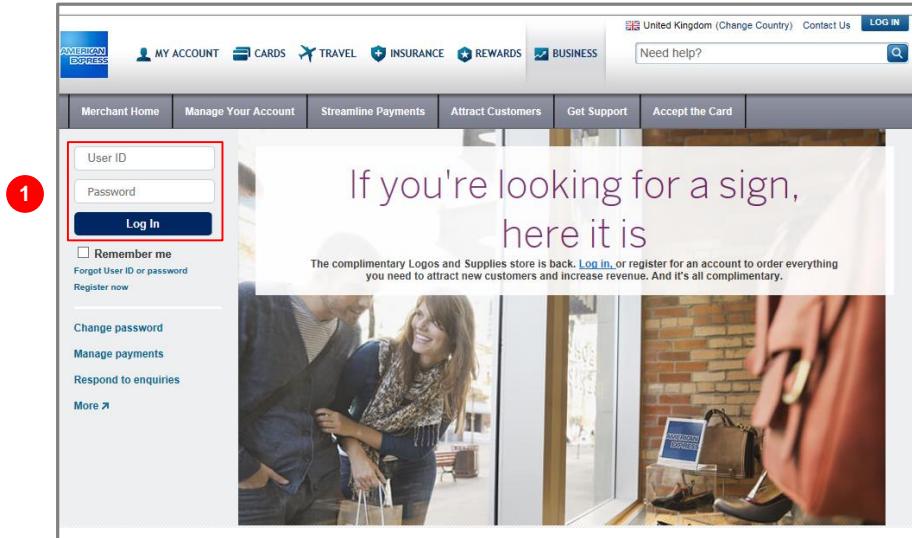
This guide explains:

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Logging in, enrolling and accessing online payments

1. **Logging in** – Visit americanexpress.co.uk/merchant. If you already have a User ID and password, which you use to manage your online Merchant account, enter your details and click 'Log In.'

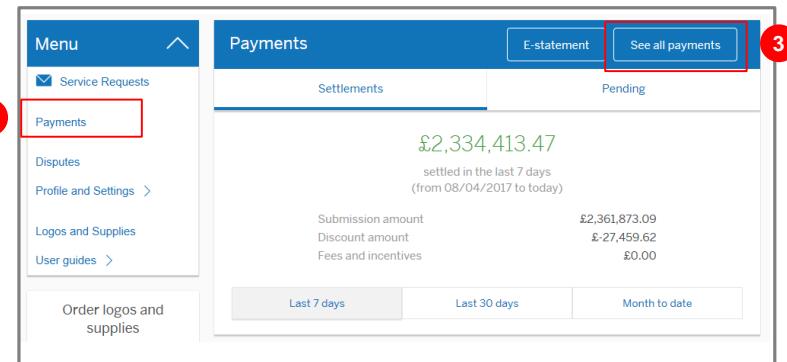
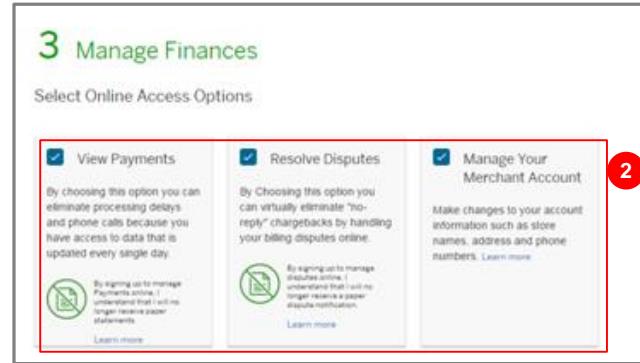
If you are yet to register online, click 'Register now' and follow the three steps to create a new profile and access your Merchant account online.



Logging in, enrolling and accessing online payments - continued

If you do not have an online account, see the below steps to enrol into online payment.

- 2. Registration** – after completing steps one and two of the registration page, you will reach the final step 'manage finances'. Tick the box next to the 'View Payments' option to enrol to manage your payments online. By doing so, you will no longer receive paper statements in the mail, as they will only appear in your online account. Be sure to check your online account regularly to view your statements. You can also set up email notifications to let you know when your statement is ready to view.
- 3. Account dashboard page** – after logging into your account (via step 1) you will land on your account dashboard page. Click 'Payments' under the menu, or alternatively 'See all payments' within the payments summary module, to get to all your financial details.

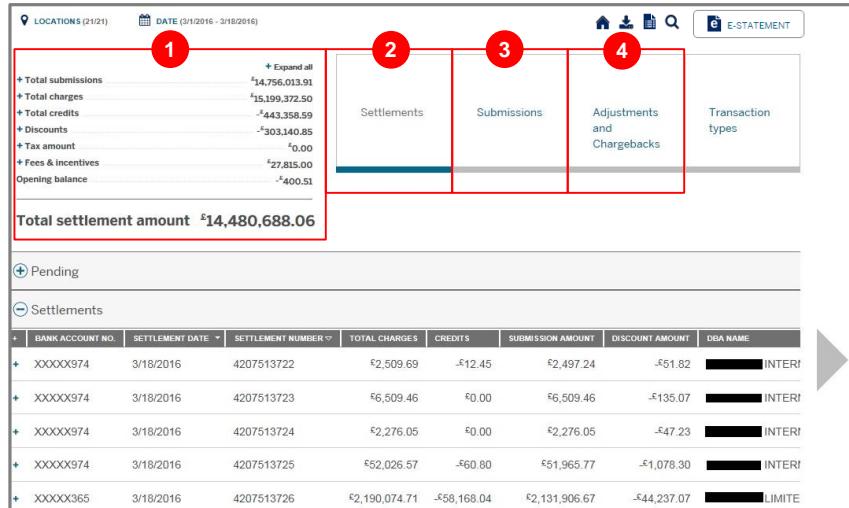


Payments summary

Understanding your financial information is easy with the payments summary table. It's available for all your payments, submissions, adjustments & chargebacks and transaction types.

When you first log in, you'll see all of your settlements, for all locations, for the month to date. You can then use the range of reports below to get to the information you need.

1. **Recent settlement summary** – gives you a cumulative summary of your most recent payments from American Express® for the current month. Use the + expandable function to display extra details about the various types of deductions taken before payment.
2. **Settlements**¹ – shows your paid and pending settlement information for your chosen date range (more details on [page 8](#)).
3. **Submissions**² – gives you a clear view of all the submissions you have made to American Express (details on [page 11](#)).
4. **Adjustments & chargebacks**³ – displays a list of all your chargebacks and other adjustments that have been applied to your submissions (details on [page 13](#)).



1Settlements = The amounts paid to you by American Express (i.e. the total of your submissions after deducting the discount amount, fees and any other chargebacks)

2ndSubmissions = The total amount of transactions on American Express Cards received by you for a given period of time and submitted to American Express

3) Adjustments & chargebacks = includes chargebacks and any other deductions that have been taken from your submissions, such as no-reply chargebacks or fees

Payments summary -continued

5. **Transaction types** – here you can access your transaction type report, which groups your settlements based on the type of transaction, such as regular submission, purchasing Card or internet charge.

The blue line shows you which table you're currently viewing – in the example it's under 'Settlements'. This will move depending on your selections.

The screenshot shows a software interface for managing payments. At the top, there are navigation buttons for 'LOCATIONS (21/21)', 'DATE (3/1/2016 - 3/18/2016)', and 'E-STATEMENT'. Below these are four tabs: 'Settlements' (highlighted with a blue bar), 'Submissions', 'Adjustments and Chargebacks', and 'Transaction types' (highlighted with a red box and a red circle containing the number 5). On the left, a sidebar displays various financial metrics with '+' and '-' symbols: Total submissions (+14,756,013.91), Total charges (+15,199,372.50), Total credits (-443,358.59), Discounts (-303,140.85), Tax amount (+0.00), Fees & incentives (+27,815.00), and Opening balance (-£400.51). The main area shows a total settlement amount of £14,480,688.06. Below this, there are sections for 'Pending' and 'Settlements'. The 'Settlements' section contains a table with the following data:

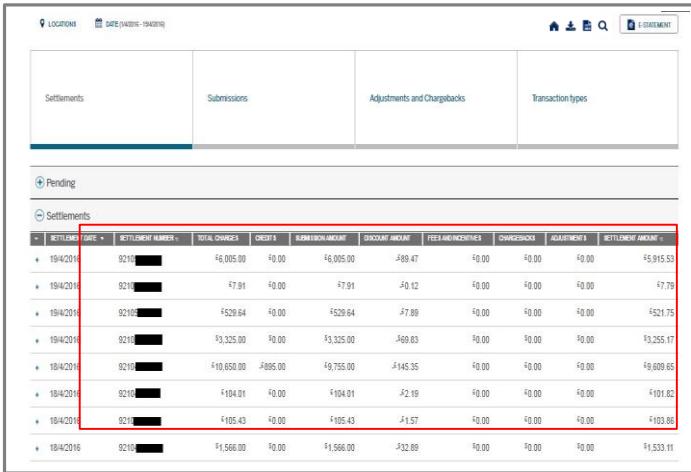
BANK ACCOUNT NO.	SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	DBA NAME
XXXXX974	3/18/2016	4207513722	£2,509.69	-£12.45	£2,497.24	-£51.82	████████INTERI
XXXXX974	3/18/2016	4207513723	£6,509.46	£0.00	£6,509.46	-£135.07	████████INTERI
XXXXX974	3/18/2016	4207513724	£2,276.05	£0.00	£2,276.05	-£47.23	████████INTERI
XXXXX974	3/18/2016	4207513725	£52,026.57	-£60.80	£51,965.77	-£1,078.30	████████INTERI
XXXXX365	3/18/2016	4207513726	£2,190,074.71	-£58,168.04	£2,131,906.67	-£44,237.07	████████LIMITE

Payments summary for multi-currency

A multi-currency set up allows you to submit in multiple currencies and settle in one or many currencies.

The online payments functionality is the same for multi-currency merchants with the addition of a few fields.

Currency – for all settlements and submissions, the payments table will display the submission/settlement currency and the amount in each currency. Giving you clarity into how you are being paid for your submissions.



Settlements		Submissions		Adjustments and Chargebacks			Transaction types																																																																																												
Pending																																																																																																			
Settlements																																																																																																			
<table border="1"><thead><tr><th>Settlement Date</th><th>Settlement Number</th><th>Total Charge</th><th>Credits</th><th>Submission Amount</th><th>Discount Amount</th><th>Fees and Incentives</th><th>Chargebacks</th><th>Adjustment</th><th>Settlement Amount</th></tr></thead><tbody><tr><td>19/4/2016</td><td>9210 [REDACTED]</td><td>£6,005.00</td><td>£0.00</td><td>£6,005.00</td><td>£69.47</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£5,915.53</td></tr><tr><td>19/4/2016</td><td>9210 [REDACTED]</td><td>£7.91</td><td>£0.00</td><td>£7.91</td><td>£0.12</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£7.79</td></tr><tr><td>19/4/2016</td><td>9210 [REDACTED]</td><td>£529.64</td><td>£0.00</td><td>£529.64</td><td>£7.89</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£521.75</td></tr><tr><td>19/4/2016</td><td>9210 [REDACTED]</td><td>£3,325.00</td><td>£0.00</td><td>£3,325.00</td><td>£69.83</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£3,255.17</td></tr><tr><td>18/4/2016</td><td>9210 [REDACTED]</td><td>£10,650.00</td><td>£895.00</td><td>£9,755.00</td><td>£145.35</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£9,600.65</td></tr><tr><td>18/4/2016</td><td>9210 [REDACTED]</td><td>£104.01</td><td>£0.00</td><td>£104.01</td><td>£2.19</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£101.82</td></tr><tr><td>18/4/2016</td><td>9210 [REDACTED]</td><td>£105.43</td><td>£0.00</td><td>£105.43</td><td>£1.57</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£103.86</td></tr><tr><td>18/4/2016</td><td>9210 [REDACTED]</td><td>£1,566.00</td><td>£0.00</td><td>£1,566.00</td><td>£32.89</td><td>£0.00</td><td>£0.00</td><td>£0.00</td><td>£1,533.11</td></tr></tbody></table>										Settlement Date	Settlement Number	Total Charge	Credits	Submission Amount	Discount Amount	Fees and Incentives	Chargebacks	Adjustment	Settlement Amount	19/4/2016	9210 [REDACTED]	£6,005.00	£0.00	£6,005.00	£69.47	£0.00	£0.00	£0.00	£5,915.53	19/4/2016	9210 [REDACTED]	£7.91	£0.00	£7.91	£0.12	£0.00	£0.00	£0.00	£7.79	19/4/2016	9210 [REDACTED]	£529.64	£0.00	£529.64	£7.89	£0.00	£0.00	£0.00	£521.75	19/4/2016	9210 [REDACTED]	£3,325.00	£0.00	£3,325.00	£69.83	£0.00	£0.00	£0.00	£3,255.17	18/4/2016	9210 [REDACTED]	£10,650.00	£895.00	£9,755.00	£145.35	£0.00	£0.00	£0.00	£9,600.65	18/4/2016	9210 [REDACTED]	£104.01	£0.00	£104.01	£2.19	£0.00	£0.00	£0.00	£101.82	18/4/2016	9210 [REDACTED]	£105.43	£0.00	£105.43	£1.57	£0.00	£0.00	£0.00	£103.86	18/4/2016	9210 [REDACTED]	£1,566.00	£0.00	£1,566.00	£32.89	£0.00	£0.00	£0.00	£1,533.11
Settlement Date	Settlement Number	Total Charge	Credits	Submission Amount	Discount Amount	Fees and Incentives	Chargebacks	Adjustment	Settlement Amount																																																																																										
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18/4/2016	9210 [REDACTED]	£1,566.00	£0.00	£1,566.00	£32.89	£0.00	£0.00	£0.00	£1,533.11																																																																																										

Your paid settlements view

The settlements category is an important area where you will find details on up-coming payments and payments already made to you. For this section we will focus on your paid submissions. Settlement payments are paid based on your submissions (Card transactions taken at your business) minus fees, discount amount¹ and adjustments².

- 1. Settlements** – click to view all payments from American Express to you in one table.
- 2. Filter by status** – see settlements that are pending (not yet paid to you) and those that have already been paid using the + and - buttons. [See page 10](#) for more information on pending payments.
- 3. Settlements table** – there are several default columns in the initial view. You can use the large arrows on either side of the table or the scroll bar at the bottom of the page to see more or less data.
- 4. Add or remove columns** – this function gives you the flexibility to view the information that is most useful to you. By clicking the + in the top dark grey column you can add additional information and customise the columns in your paid settlements view. Just drag and drop the column titles to change the order in which they appear in the summary table. These preferences will be saved for the next time you log in.

¹Discount amount = transactions amount multiplied by the discount rate %

²Adjustments = includes fee, debit balances from previous months to balance your account

BANK ACCOUNT NO.	SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	DBA NAME	ADJUSTMENTS
XXXXXX365	3/17/2016	4207420001	£1,136,974.11	£37,664.84	£1,099,309.27	£22,151.64	PARRUS INTERNATIONAL LTD	£0.00
XXXXX974	3/17/2016	4207420002	£19,982.75	£95.80	£19,886.95	£412.65		

Getting to transaction details

Getting down to transaction level details from the settlements report is easy. Just click + on any line and it will expand to give you the list of submissions included in the settlement to you. From here click on any submission line to reveal the list of transactions from that submission.

1. **Submissions** – click + to reveal the submissions included in the settlement
2. **Transactions** – click any submission line item to view the list of transactions included in that submission, which will appear as a pop up. Simply click X to return to the original view.
3. **Download transactions** – the download function allows you to download what you see on your screen at any time. In this example now that you are viewing the submissions and transaction level detail, you can download this transaction list into csv, excel or PDF.

💡 Note: PDF format allows maximum 8 columns.

The screenshot illustrates the navigation through a settlements report. It shows three distinct levels of detail, each with a red numbered callout:

- 1.** The first level is the **Settlements** view, which displays a summary table with columns for Settlement Date, Settlement Number, Total Charges, Credits, Submission Amount, Discount Amount, Fees and Incentives, Chargebacks, Adjustments, and Settlement Amount. A red box highlights the first row of this table.
- 2.** The second level is the **Submissions** view, which is a modal window showing a table of submissions for a specific settlement. It includes columns for Settlement Date, Settlement Number, Total Charges, Credits, and Submission Amount. A red box highlights the first row of this table.
- 3.** The third level is the **Transactions** view, which is another modal window showing a table of transactions for a specific submission. It includes columns for Transaction Date, Transaction ID, Transaction Discount Amount, Charge Amount, Charge Reference Number, Card Number, Location ID, Merchant Account Number, SPC Invoice Number, Type, and Aisle. A red box highlights the first row of this table.

Your pending settlements view

There are two options for viewing the settlements table – paid or pending submissions.

1. **Settlements** – click to view all settlements from American Express to you in one table.
2. **See pending payments** – click the + icon next to 'Pending' to view all the submissions that you have provided to American Express that are yet to be paid. Each pending settlement appears on a separate line.
3. **Expected settlement date** – lets you know the date in which we expect to pay you for that submission. This date is a guide and is subject to change. Often numerous submissions are grouped and paid to you in one settlement.

Expected settlement amount – along with the expected payment date, this field provides an estimate of the settlement amount less fees and merchant fees (scroll right to view).

1

2

3

ESTIMATED SETTLEMENT DATE	PAYEE MERCHANT NUMBER	PAYEE LOCATION ID	SUBMITTED AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	AMERICAN EXPRESS DA
+ 3/24/2016	9421 [REDACTED]		£13,354.33	-£277.10	£0.00	
+ 3/24/2016	9426 [REDACTED]		£3,110.90	-£64.55	£0.00	

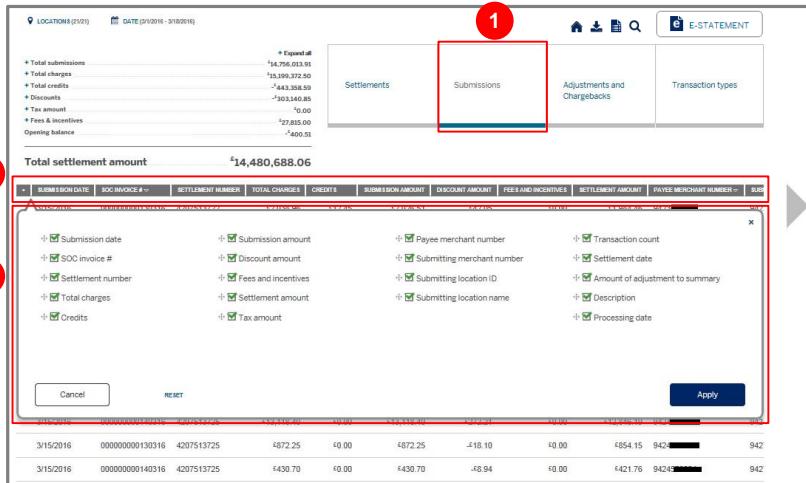
*Amount and date subject to change based on pending account activity. Payments (settlements) may be applied to the headquarters account.

Your submissions view

This view provides a full list of the submissions you have supplied to American Express for Card transactions that are made in your business. It gives you a clear idea of the total number and £ amount of transactions you've taken.

Unlike the settlements table that displays data at a payment level, the submissions table shows data at a submission level. Each line item represents one submission.

1. **Click Submissions** to view all the submissions you have provided to American Express. Click here if you wish to download a submissions report.
2. **Your Submissions table** has been sorted into default columns including: summary of charge (SOC) invoice #¹, settlement number², credits³, payee Merchant number⁴, submitting Merchant number⁵, transaction count⁶ and settlement date⁷.
3. **Add, remove or change the order of columns** by clicking on the + button in the top dark grey column. Drag and drop the + icons next to each data point to change the table ordering. Your preferences will be saved for the next time you log in.



The screenshot shows the American Express Business Payments interface. At the top, there's a navigation bar with a location dropdown (London), a date range (01/01/16 - 31/03/16), and an 'E-STATEMENT' button. Below the navigation is a summary table with columns for 'Total submissions', 'Total charges', 'Total credits', 'Tax amount', 'Fees & incentives', and 'Opening balance'. The total settlement amount is listed as £14,480,688.06. The main area is a table titled 'Submissions' with columns: SUBMISSION DATE, SOC INVOICE #, SETTLEMENT NUMBER, TOTAL CHARGES, CREDITS, SUBMISSION AMOUNT, DISCOUNT AMOUNT, FEES AND INCENTIVES, SETTLEMENT AMOUNT, PAYEE MERCHANT NUMBER, and SUBMITTING MERCHANT NUMBER. A modal window is open over the table, showing a list of columns with checkboxes for sorting and filtering. The columns listed are: Submission date, SOC invoice #, Settlement number, Total charges, Credits, Submission amount, Discount amount, Fees and incentives, Settlement amount, Payee merchant number, Submitting merchant number, Submitting location ID, Submitting location name, Tax amount, Transaction count, Settlement date, Amount of adjustment to summary, Description, and Processing date. Buttons for 'Cancel', 'RESET', and 'Apply' are at the bottom of the modal.

SUBMISSION DATE	SOC INVOICE #	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT AMOUNT	PAYEE MERCHANT NUMBER	SUBMITTING MERCHANT NUMBER
3/15/2016	000000000130316	4207513725	£872.25	£0.00	£872.25	-£18.10	£0.00	£854.15	942[REDACTED]	942
3/15/2016	000000000140316	4207513725	£430.70	£0.00	£430.70	-£8.94	£0.00	£421.76	942[REDACTED]	942

¹SOC invoice number = the invoice number allocated to each submission file you provide to American Express

²Settlement number = the unique number allocated to each payment American Express makes to you (this can include multiple submissions)

³Credits = any refunds or credits you have issued to Cardmembers, these are deducted before submitting to American Express.

⁴Payee Merchant number = the account in which American Express makes all settlement payments to

⁵Submitting Merchant number = the business location that is submitting the transactions for payment

⁶Transaction count = the number of transactions taken in your business that are included in the submission

⁷Settlement date = the date you have been paid for your submissions

Your submissions view - continued

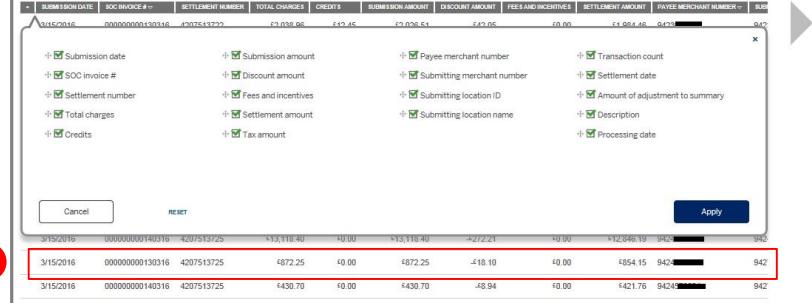
- Downloading a Submissions report** - now that the columns are customised to meet your needs, you can download what you see on the screen to generate a submissions report. Click on the download icon to download the submissions table into csv, excel or PDF.
- Get more details** by clicking on a line item to reveal the full transactions list for that submission. Click X to exit the transactions view and return to submissions.

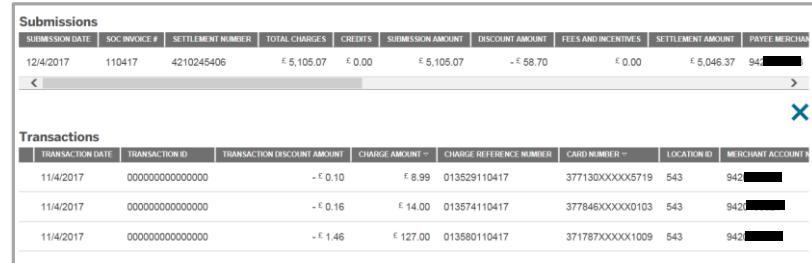
4


Total settlement amount **£14,480,688.06**

COL1	COL2	COL3	COL4	COL5	COL6	COL7	COL8	COL9	COL10	COL11	COL12
3/15/2016	000000000140316	4207513725	£2,038.96	£42.45	£2,096.54	£42.05	£0.00	£4,984.46	942	942	
3/15/2016	000000000130316	4207513725	£872.25	£0.00	£872.25	£48.10	£0.00	£854.15	942	942	
3/15/2016	000000000140316	4207513725	£430.70	£0.00	£430.70	£48.94	£0.00	£421.76	942	942	

5



5


Your Adjustments & Chargebacks view

Adjustments and Chargebacks are deducted from your submission amount before settlement.

You can use similar actions to navigate your adjustments as you use to navigate settlements and submissions.

1. **Click **adjustments & chargebacks**** to view a summary of all your chargebacks, fees, and other adjustments that have been applied to your account.
2. **Use the + and – symbols** to expand each category to see information on adjustments or chargebacks independently.
3. **The **adjustments and chargebacks view**** first appears with **default columns**. Use the right scroll arrow to view more data.
4. **Add, remove or change the order of columns** based on what's relevant to you using the + symbol. Your column preferences will be saved and will appear the same way the next time you log in.

LOCATIONS (67/676) DATE (1/4/2017 - 24/4/2017)

+ Expand all

+ Total submissions 6,347,487.87

+ Total charges 6,796,167.68

+ Total credits 408,679.81

+ Discounts - 73,018.71

+ Tax amount 0.00

+ Fees & incentives 0.00

Opening balance 4,518.32

Total settlement amount £6,274,469.16

1. **Adjustments and Chargebacks**

2. **Adjustments**

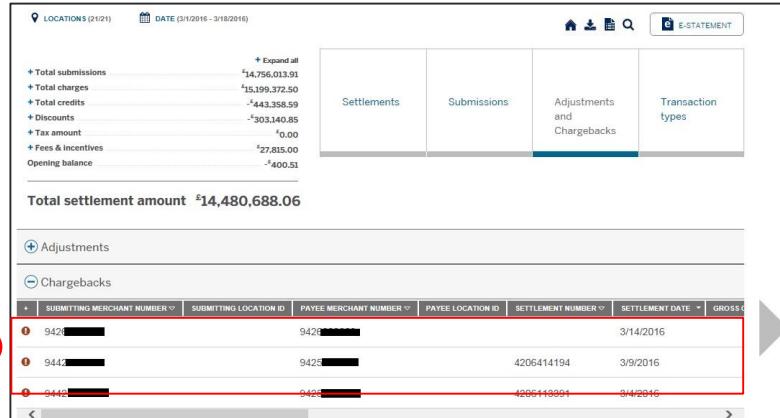
3. **Chargebacks**

4. **SETTLEMENT NUMBER** **SETTLEMENT DATE** **GROSS CHARGEBACK AMOUNT** **CARD NUMBER** **TOTAL CHARGES** **CREDITS** **DISCOUNT AMOUNT** **FEES AND INCENTIVES** **DESCRIPTION**

SETTLEMENT NUMBER	SETTLEMENT DATE	GROSS CHARGEBACK AMOUNT	CARD NUMBER	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	FEES AND INCENTIVES	DESCRIPTION
4210235230	19/4/2017	- £ 7.50	374288XXXX5040	£ 0.00	- £ 7.50	£ 0.09	£ 0.00	CHAF
4210235230	19/4/2017	- £ 6.50	376014XXXX1006	£ 0.00	- £ 6.50	£ 0.08	£ 0.00	CHAF
4210131650	18/4/2017	- £ 7.50	374288XXXX5040	£ 0.00	- £ 7.50	£ 0.09	£ 0.00	CHAF
4210131650	18/4/2017	- £ 7.50	374288XXXX5040	£ 0.00	- £ 7.50	£ 0.09	£ 0.00	CHAF

Your Adjustments & Chargebacks view - continued

5. Each line item represents a single adjustment or chargeback. The summary table lets you know the settlement number and date so you can easily reconcile and trace from which submissions/payments the deductions have been taken.
6. Clicking on ! icon next to each chargeback will allow you to respond to the particular case.



LOCATIONS (21/21) DATE (3/1/2016 - 3/18/2016) E-STATEMENT

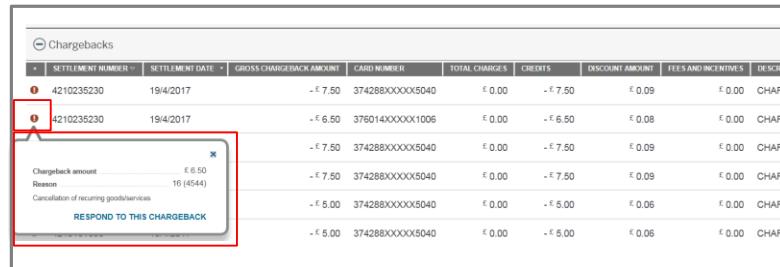
Settlements	Submissions	Adjustments and Chargebacks	Transaction types
14,756,013.91	15,199,372.50	443,358.59	303,140.85
15,199,372.50	443,358.59	303,140.85	27,815.00
400.51			

Total settlement amount £14,480,688.06

Adjustments

Chargebacks

SUBMITTING MERCHANT NUMBER	SUBMITTING LOCATION ID	PAYEE MERCHANT NUMBER	PAYEE LOCATION ID	SETTLEMENT NUMBER	SETTLEMENT DATE	GROSS
9421	9421	9421	9421	4206414194	3/9/2016	
9441	9441	9441	9441	4206414194	3/9/2016	
9442	9442	9442	9442	4206414194	3/9/2016	



Chargebacks

SETTLEMENT NUMBER	SETTLEMENT DATE	GROSS CHARGEBACK AMOUNT	CARD NUMBER	TOTAL CHARGE	CREDITS	DISCOUNT AMOUNT	FEES AND INCENTIVES	DEBIT
4210235230	19/4/2017	-£ 7.50	374288XXXXX5040	£ 0.00	-£ 7.50	£ 0.09	£ 0.00	CHAF
4210235230	19/4/2017	-£ 6.50	376014XXXXX1006	£ 0.00	-£ 6.50	£ 0.08	£ 0.00	CHAF
		-£ 7.50	374288XXXXX5040	£ 0.00	-£ 7.50	£ 0.09	£ 0.00	CHAF
		-£ 5.00	374288XXXXX5040	£ 0.00	-£ 5.00	£ 0.06	£ 0.00	CHAF
		-£ 5.00	374288XXXXX5040	£ 0.00	-£ 5.00	£ 0.06	£ 0.00	CHAF

Chargeback amount £ 6.50

Reason 16 (6544)

Cancellation of recurring goods/services

RESPOND TO THIS CHARGEBACK

Transaction types report

The Transaction types report helps you to clearly identify the different Merchant fees that are charged for various types of transactions or account structures.

1. You can access the Transaction types report from the payments categories at the top of the page.
2. You can also add, remove or change the order columns by clicking on the + sign.
3. Each line item represents a different transaction type. The table summarises the number of transactions, total submission and settlement amounts for each transaction type (each line can represent numerous submissions and transactions).
4. Click a line item to see the full submission list for your selected type.

LOCATIONS (21/21)		DATE (3/1/2016 - 3/16/2016)		HOME		SEARCH	E-STATEMENT	
+ Total submissions	11,333,336.54	+ Expand all						
+ Total charges	11,680,297.40							
+ Total credits	-346,960.86							
+ Discounts	-232,779.32							
+	0.00							
+ Fees & incentives	27,815.00							
Opening balance	-400.51							
		Settlements		Submissions		Adjustments and Chargebacks		
						Transaction types		
Total settlement amount £11,128,372.22								
+	SUBMISSION TYPE	TRANSACTION COUNT	SUBMISSION AMOUNT	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT AMOUNT
Opening Debit Balance		--	--	--	--	--	--	--
Charge	2.08%	28403	£10,973,248.05	£11,311,248.91	-£338,000.86	-£227,694.91	£0.00	£10,745.55
HII ROC Charge	1.42%	6	£368,712.00	£368,712.00	£0.00	-£5,254.15	£0.00	
RDR Credits		--	-£43.00	£0.00	-£43.00	£0.00	£0.00	
Adjustments		--	£0.00	£0.00	£0.00	£0.00	£27,815.00	
Chargebacks		--	-£8,160.00	-£737.00	-£8,917.00	£169.74	£0.00	
SUBMISSION TYPE	TRANSACTION COUNT	SUBMISSION AMOUNT	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT AMOUNT	
Charge	2.08%	28403	£10,973,248.05	£11,311,248.91	-£338,000.86	-£227,694.91	£0.00	£10,745.55
SETTLEMENT NUMBER	SETTLEMENT DATE	TRANSACTION COUNT	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	SUBMISSION AMOUNT	FEES AND INCENTIVES	
4205613530	3/1/2016	15	£1,367.37	-£110.00	-£26.09	£1,257.37	£0.00	£0.00
4205613531	3/1/2016	23	£966.95	£0.00	-£20.06	£966.95	£0.00	£0.00
4205613532	3/1/2016	7	£1,076.60	£0.00	-£22.34	£1,076.60	£0.00	£0.00
4205613533	3/1/2016	13	£2,953.95	£0.00	-£61.29	£2,953.95	£0.00	£0.00
4205613533	3/1/2016	53	£4,825.15	£0.00	-£100.12	£4,825.15	£0.00	£0.00

Filter by location or date

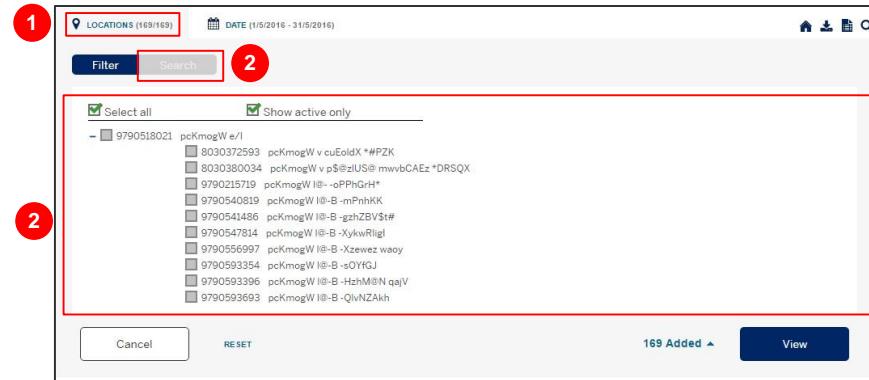
You can filter your payment information in any of the 4 key categories: settlements, submissions, adjustments and chargebacks or transaction type by location or date ranges. Your financial information will automatically update on the page based on your selection.

1. **Location filter** – clicking the locations tab will produce a drop down tree structure displaying all the business locations linked to your account.

The number and level of locations you see will depend on the account number used for enrolment. Tick or un-tick the accounts in which you wish to view financials for.

The tree structure displays 'top of chain/head office' location at the top which you can expand by clicking + to browse Merchant locations underneath. The financially active locations have white boxes next to their location numbers and the boxes are greyed out for the non financially active locations. There is also a "show active only" filter to remove non-financially active accounts from the view.

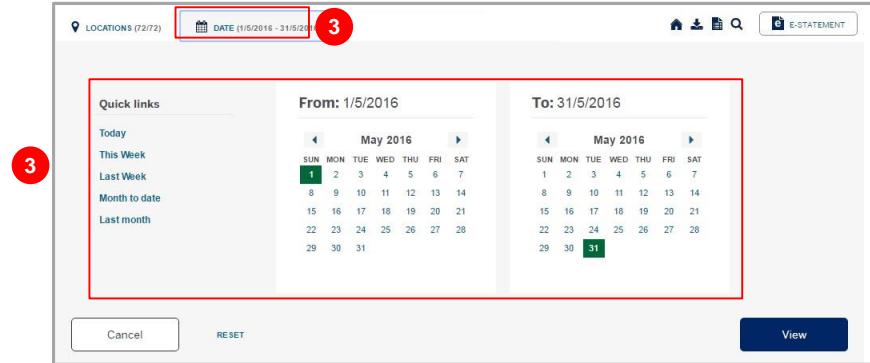
2. **Location search** – you can also search for a particular location by selecting search and entering your desired account number.



Filter by location or date

3. **Date filter** – click here to filter payment information by date, where you will be able to view up to the past 13 months. When you log in the system will default to show you payments for the month to date.

Use the calendar tool to select a custom date range, or use the selection of quick links to quickly filter the data for today, this week, last week, month to date, last month. The date filter tool is based on the submission date for submission reports, but all the other reports are based on settlement date (the date American Express paid you for your submissions).



Download reports

As well as viewing payments data online, you have the option to download the data to generate reports.

- 1. Click on the report type** – you can download any report based on your current screen view. There are 4 types of reports available for download: 1) Settlements, 2) Submission, 3) Adjustment & Chargebacks and 4) Transaction Types reports. Click on the type of report you wish to download.
- 2. Define column set up** – your current screen view will be downloaded into a report. If you need to adjust the column set up for downloading reports, click on the '+' icon, tick or un-tick the type of information required for the report. You can also drag and drop the columns to change the order they appear in the table. Your column order will automatically be reflected in your downloaded file.
- 3. Click 'Download' (downward arrow icon)** - to export your current screen into .csv, .xlsx or PDF. You can download up to 5000 records at a time. The system will default to download the columns in the order in which they are displayed on the screen. However if you wish to add or remove any columns before you download click 'customise column selections' to tick or un-tick the data you wish to download (there is a limit of 8 columns for downloading into PDF).

Locations (1121) Date (10/09/16 - 31/08/16)

Total submissions	1,450,000.00
Total charges	\$15,393,100.50
Total credits	\$482,358.09
Discounts	\$363,146.85
Tax amount	0.00
Fees & incentives	\$27,855.00
Opening balance	\$400.51

Settlements Submissions Adjustments and Chargebacks Transaction types

Total settlement amount **\$14,480,688.06**

Pending Settlements

Settlements

Settlement date	Settlement amount	Total charges	Debit	Merchant amount	Settlement amount	Debit	Merchant amount	Settlement amount	Debit	Merchant amount	Settlement amount	Debit	Merchant amount			
10/09/16	\$14,480,688.06	\$15,393,100.50	\$15,393,100.50	\$482,358.09	\$14,480,688.06	\$15,393,100.50	\$15,393,100.50	\$482,358.09	\$14,480,688.06	\$15,393,100.50	\$15,393,100.50	\$482,358.09	\$14,480,688.06	\$15,393,100.50	\$15,393,100.50	\$482,358.09

Bank account no. Discount amount Payee merchant number Bank account no. Settlement date DBA name Tax amount Settlement date Number of transactions Chargebacks Payee merchant number Tax amount Number of transactions Opening debit balance Fees and incentives Payee merchant number Tax amount Opening debit balance Payee location ID Adjustments Settlement amount Payee location ID Settlement number Settlement amount Settlement number

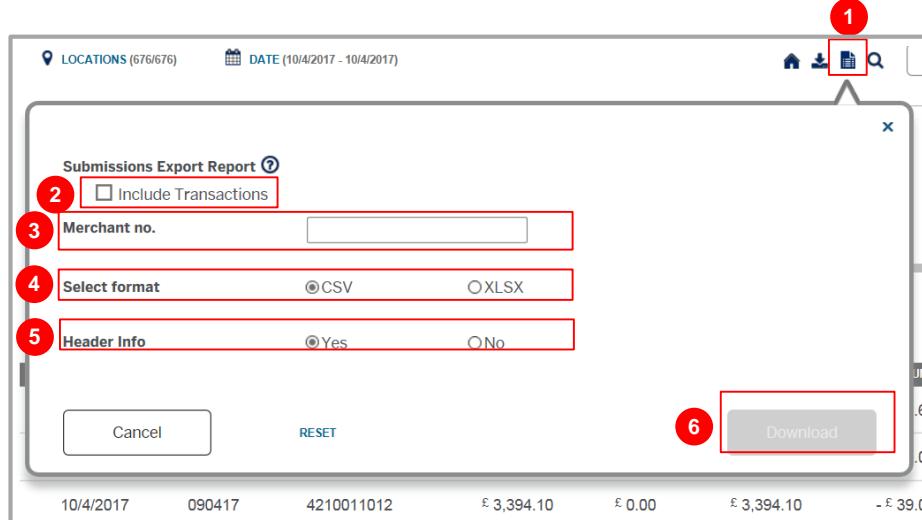
Cancel **RENET** Apply

Export reports (Submission and Transaction detail reports)

This function allows you to pull submission and transaction detail reports ('Extract reports').

1. Click on the 'report' icon.
2. Transaction details – Check or uncheck 'Include transactions'.
3. Click on 'Merchant no.' box – This will reveal a drop down of all your available Merchant numbers. Select one from the drop-down list, or enter the number if you know it.
4. Select file format – either CSV or XLSX.
5. Header Info – With or without the header details.
6. Click Download. Button will be blue when all fields are selected correctly. The file will commence to download (make sure you have pop up blockers turned off).

TIP: If you choose to include transaction details, you can download up to 6,000 transaction records at a time. If you have more than 6,000 records, the button will say 'Next'. This will allow you to download the next batch of 6,000 records.

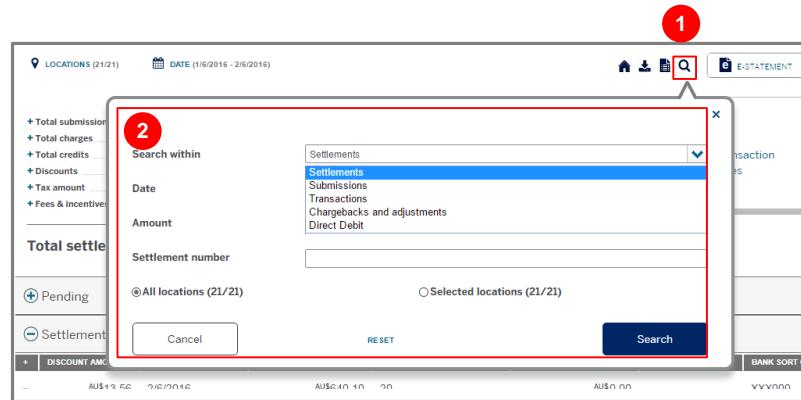


Search

Search allows you to find specific settlement, adjustment, chargeback or transaction information. You can narrow the search by amount, location or date.

1. **Click on Search icon**, and use the 'Search within' drop-down menu to determine which report you wish to search through.
2. **The Search criteria options** will change depending on which report you wish to search within.

TIP: Downloading transaction information - You can use the search function to download a list of transactions for up to 35 days. Select transactions from 'Search within' drop down and enter a 35 day period (or less) from the date selection tool. Continue to set the amount parameters and click search. All transactions for this period will appear in the table. Once the data is present in the table, click the download icon to download the transactions report you see on screen.



E-statement

You can easily download monthly E-statement as well as E-invoice.

1. Click on E-statement icon.
2. Choose report type and location from the drop-down menu, and choose the period.
3. Click on the download icon next to the date of the statement you need. Download will start automatically.

