



merchant payments and reconciliation

your guide



frequently asked questions



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frequently asked questions

What's the easiest way for me to manage my account?

- Sign up to our Online Merchant Services (OMS) to manage your account quickly and securely online. Visit americanexpress.co.uk/oms.
- OMS allows you to download your monthly statement free of charge and maintain your email address and contact details.

How much will I get paid?

- American Express will pay you the net value of each transaction.
- The net value is the gross value minus any deductions such as the Discount Rate (as per your contract).
- By paying you in this way we won't need to make any deductions at the end of each month.
- If you carried an outstanding debt forward from a previous period, American Express will offset this prior to settlement.



frequently asked questions



When will I receive payment?

Once you've submitted your transaction, the number of working days before you receive payment will depend on your individual payment plan. Please refer to your terms and conditions for details.

To avoid any delay in receiving your payment, please refer to the following guidelines;-

- Transactions submitted after 9pm will not be processed until the following working day.
- Transactions submitted on non-working days such as Bank Holidays or Weekends will not be processed until the following working day.
- If your transaction volume is less than £50,000 per annum, please remember to call us if you wish to change your bank account details.
- If your transaction volume is over £50,000 per annum, please write to us if you wish to change your bank account details.
- If your transaction volume is less than £10,000 per annum, please call us if you wish to change your addresses.
If your transaction volume is over £10,000 per annum, please write to us if you wish to change your addresses.
- If your P.O.S terminal requires manual reconciliation, please ensure this is completed correctly otherwise payment may be subject to delay.

If you use a 3rd party submission agent and have experienced an unexpected delay in receiving your payment, please check with your agent prior to contacting American Express. Any delay associated with your agent may impact when you receive your payment.

frequently asked questions

Why is my account in debit?

There are three possible reasons why your account with us may show a debit:

- If you have issued a refund to an American Express Cardmember.
- If a dispute is upheld against you and the Cardmember is refunded. All such transactions will appear on your statement with a unique reference number. Should you wish to discuss any dispute please call us on 01273 67 55 33 with your statement to hand.
- If fees are deducted from your account such as the £1.75 paper statement fee
- Please be aware that statement fees will appear on your statement a month in arrears. For example the fee for your January statement will appear on your February statement.



frequently asked questions



What should I do if my account is in debit?

- If you submit transactions of sufficient value to American Express, no action is necessary. The outstanding amount will simply be deducted from the next payment we make to you.
- Alternatively, if you want to clear your account by making a payment to American Express, please use one of the following methods:-

Cheque

Made payable to: American Express Payment Services Ltd

Send to: American Express Payment Services Ltd
Merchant Risk
1st Floor, Pillar E
52-10-010
Brighton
BN88 1AH

BACS Payment

Sort Code: 30-00-02
Account Number: 00 88 67 80
Reference: Your merchant number

Direct Debit

We shall debit your account if you signed a Direct Debit mandate.

CONTACT US

Save yourself time by keeping the following numbers to hand. That way, you'll get straight through to the right department whenever you need to call us.

American Express Merchant Services

01273 67 55 33 - For merchant enquiries and POS assistance.

0208 551 11 11 – Authorisations

your monthly statement explained

This box is used to communicate useful information to merchants such as details of new products and services.

Payee number:
This is your American Express Merchant Number (At Hierarchy level if you are a chain), and your Business name.

Summary number:
The 7 digit number which is generated by the terminal for each transaction processed where the customer pays by chip and pin.

If you wish to change your address details you will need to write to us on business headed paper at American Express Payment Services Ltd, Department 23, Brighton BN88 1AH

Your bank sort code and account number.

Net amount:
The amount we pay you after all deductions.

Credit Gross:
This denotes any refunds you have processed.

Merchant Services

0001 PP'S BAR AND GRILL
BRIGHTON
EAST SUSSEX
UNITED KINGDOM

Need help understanding this statement? Visit americanexpress.co.uk/merchant to view or download our Payments & Reconciliation guide

Payee Number : 941 111 222 3 PP'S BAR AND GRILL

Bank Sort Code : 333333
Bank Account Number : 44444444

SUMMARY NUMBER	PROCESS DATE	NUMBER OF CHARGES	DEBIT GROSS	DISCOUNT FEE	SERVICE FEE	CREDIT GROSS	NET AMOUNT
941 111 222 3	PP'S BAR AND GRILL						
0290907	01/10/07	1	35.97	0.92			35.05
0290907	01/10/07	1	54.97	1.40			53.57
Sub Total - Submissions		2	90.94	2.32	0.00	0.00	88.62
Total Branch		2	90.94	2.32	0.00	0.00	88.62
941 111 222 3	PP'S BAR AND GRILL						
0280907	01/10/07	2	93.96	2.40			91.56
Total Branch		2	93.96	2.40	0.00	0.00	91.56
0290907	01/10/07	2	52.47	1.34			51.13
Total Branch		2	52.47	1.34	0.00	0.00	51.13
941 111 222 3	PP'S BAR AND GRILL						
0290907	01/10/07	1	9.99	0.26			9.73
Total Branch		1	9.99	0.26	0.00	0.00	9.73
941 111 222 3	PP'S BAR AND GRILL						
0290907	01/10/07	1	65.97	1.68			64.29
0290907	01/10/07	1	19.99	0.51			19.48
Sub Total - Submissions		4	85.96	2.19	0.00	0.00	83.77
Total Branch		4	85.96	2.19	0.00	0.00	83.77
941 111 222 3	PP'S BAR AND GRILL						
0290907	01/10/07	1	59.99	1.53			58.46
Total Branch		1	59.99	1.53			58.46
941 111 222 3	PP'S BAR AND GRILL						
0290907	01/10/07	1	103.94	2.65			101.29
Total Branch		1	103.94	2.65			101.29

Debit Gross:
Total value of the transactions you have processed.

Service fee:
Any fees we have charged you, most commonly the £1.75 paper statement fee.

Net amount:
The amount we pay you after all deductions.

Credit Gross:
This denotes any refunds you have processed.

THE INFORMATION ABOVE HAS BEEN SENT TO THE DESIGNATED BANK ACCOUNT VIA BACS. SHOULD YOU HAVE ANY QUERIES, PLEASE CONTACT US ON THE ENQUIRIES TELEPHONE NUMBER.
For easier management of your Account, view your statement online at any time, free - www.americanexpress.co.uk/oms

Please note that for Quality Assurance purposes, your call may be monitored or recorded

PO BOX 12, AMEX House, Edward St, Brighton BN88 1AH
Telephone (01273) 675533
Facsimile (01273) 691643
Authorisation
Telephone (020) 8551 1111

your monthly statement explained

A summary of the payments (settlements) you will have received from American Express during the month.

AMERICAN EXPRESS

Merchant Services

Account Number

941 111 222 3

Notification Date

09/10/07

Monthly Notification

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Payee Number : 941 111 222 3 MSI FINANCIAL SERVICES

Bank Sort Code : 333333

Bank Account Number : 44444444

SUMMARY NUMBER	PROCESS DATE	NUMBER OF CHARGES	DEBIT GROSS	DISCOUNT FEE	SERVICE FEE	CREDIT GROSS	NET AMOUNT
941 111 222 3 PP'S BAR AND GRILL							
0041007	05/10/07	1	25.00	0.64			24.36
Total Branch		1	25.00	0.64	0.00	0.00	24.36
941 111 222 3 PP'S BAR AND GRILL Branch : 367							
0041007	05/10/07	1	19.99	0.51			19.48
Total Branch		1	19.99	0.51	0.00	0.00	19.48
941 111 222 3 PP'S BAR AND GRILL							
0080907	05/10/07	4	289.42	7.53			281.89
Total Branch		4	289.42	7.53	0.00	0.00	281.89
941 111 222 3 PP'S BAR AND GRILL							
0041007	05/10/07	1	11.45	0.29			11.16
Total Branch		1	11.45	0.29	0.00	0.00	11.16
941 111 222 3 PP'S BAR AND GRILL Branch : 517							
0041007	05/10/07	1		0.89		34.99	34.10
Total Branch		1	0.00	0.89	0.00	34.99	34.10
941 111 222 3 PP'S BAR AND GRILL Branch : 544							
0041007	05/10/07	1	50.07	1.27			48.80
Total Branch		1	50.07	1.27	0.00	0.00	48.80
SETTLEMENT ON 12/10/07							
		120	4,026.77	102.18	0.00	66.97	3,857.62

SETTLEMENT SUMMARY BY SETTLEMENT DATE							
	SETTLEMENT ON 08/10/07	387	17,128.60	439.06	4.50	111.81	16,573.23
	SETTLEMENT ON 09/10/07	109	3,972.68	101.38	0.00	105.99	3,765.31
	SETTLEMENT ON 10/10/07	137	4,530.73	115.83	0.00	236.86	4,178.04
	SETTLEMENT ON 11/10/07	108	5,371.57	137.44	0.00	359.47	4,874.66
	SETTLEMENT ON 12/10/07	120	4,026.77	102.18	0.00	66.97	3,857.62
GRAND TOTAL							
		861	35,030.35	895.89	4.50	881.10	33,248.86

TOTAL SUMMARY	DISCOUNT RATE & FEE PER CHARGE	NUMBER OF CHARGES	DEBIT GROSS	DISCOUNT FEE	SERVICE FEE	CREDIT GROSS	NET AMOUNT
941 111 222 3 PP'S BAR AND GRILL							
Charge	2.75%	7	274.92	7.56			267.36
Charge	2.70%	18	705.98	19.07			686.91
Charge	2.60%	56	3,549.18	92.26			3,456.92
Charge	2.55%	759	30,500.27	777.00		34.99	29,688.28
RDR CP Edits		21				846.11	846.11
Adjustments					4.50		4.50
GRAND TOTAL							
		861	35,030.35	895.89	4.50	881.10	33,248.86

Retained Discount Rate Credits – if you process a refund, whilst the customer will receive the amount in full, American Express will retain the original fee applied.

Grand total of all settlements and charges.