

AMERICANEXPRESS.COM/MERCHANT



Managing your payments online

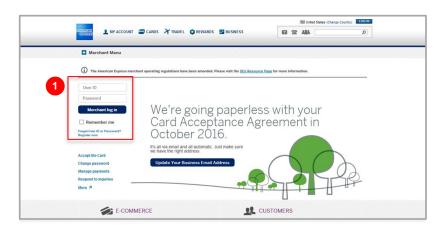
Follow this step by step guide to help you understand your Merchant financials online.



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Logging in, enrolling and accessing online payments

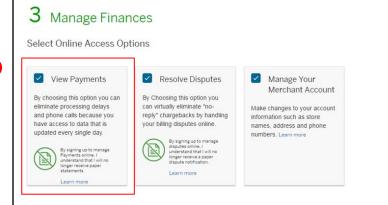
Logging in – Visit americanexpress.com/merchant. If you already use a User ID and password to manage your online Merchant account, enter your details and click 'Log In.'
If you have not yet registered online, click 'Register now' and follow the steps to create a new profile so you can access your Merchant account online.



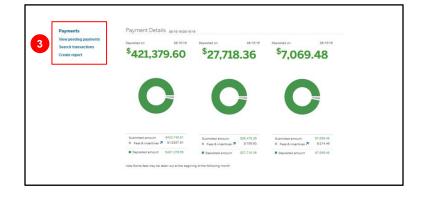
Logging in, enrolling and accessing online payments - continued

If you do not have an online account, follow the below steps to enroll in online payments.

- 2. Registration after completing steps 1 and 2 on the registration page, you will reach the final step: 'Manage Finances.' Click the box next to the 'View Payments' option to enroll to manage your financials online. You will no longer receive paper statements in the mail, they will only appear in your online account. Please make sure to check your online account regularly. You can also set up email notifications to alert you when your statement is ready to view.
- 3. Account Summary page after logging into your account (via step 1) you will land on your Account Summary page. Scroll down to the Payments section which shows your three most recent payments from American Express with a breakdown of the fees and incentives taken before settlement. If you want to view all your payments information, click 'See all' in the left panel or follow the blue links to various areas of the payments tool. Clicking on these blue links will give you access to more detailed information about your submissions, payments and transactions.



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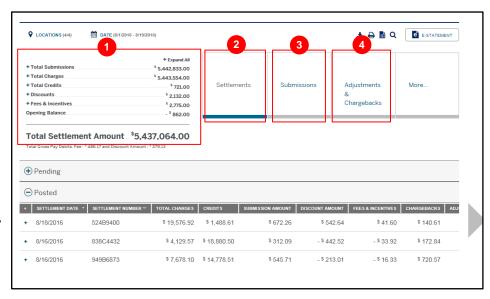


Payments summary

Understanding your financial information is easy with the Payments summary table. It's available for all your Settlements, Submissions, Adjustments & Chargebacks and Transaction Types.

When you first log in, you'll see your Settlements for all locations for the month to date as the default view. You can then click on the range of reports below to get to the information you need.

- Recent Settlement summary a cumulative summary of your most recent payments from American Express for the current month. Use the + expandable function on each line to display extra details about your charges (transactions), credits (refunds), discount amount, debit balances or fees.
- 2. Settlements¹ shows your paid and pending settlement information for your chosen date range (details on page 8).
- 3. Submissions² gives you a clear view of all the submissions you have made to American Express (details on page 11).
- Adjustments & Chargebacks³ 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)

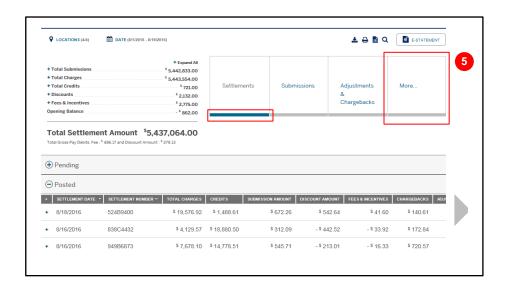
²Submissions = The total amount of transactions on American Express Cards received by you for a given period of time and submitted to American Express

³Adjustments & 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 Type – 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 - all of which may incur different fees or have a different discount rate.

The blue line shows you which table you're currently viewing. In this example it's under 'Settlements.' This line will move to indicate which report you've selected..



Your paid settlements view

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

- Settlements click to view all settlements from American Express to you in one table. You can also download a Settlements report from this link.
- 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 gives you the flexibility to view the information that is most useful to you. By clicking the + on the left of the top dark grey column you can add / remove data and customize 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 (columns are ordered left to right). These preferences will be saved for the next time you log in.

⁺ Total Submiss 5,442,833.00 + Total Charge 5.443.554.00 ^{\$} 721.00 Settlements Submissions Adjustments \$ 2,132,00 Chargebacks \$ 2,775.00 Opening Balanc Total Settlement Amount \$5,437,064.00 Total Gross Pay Debits, Fee: \$ 486.17 and Discount Amount: \$ 379.13 (+) Pending ⊕ Settlement Date ⊕ M Discount Amount ⊕ □ Number of Transactions ⊕ □ Payee Merchant Number ⊕ Settlement Number ⊕

▼ Fees & Incentives ⊕ ☐ Payee Location ID ⊕ □ Opening Debit Balance ⊕

▼ Total Charges ⊕ M Credits ⊕ Submission Amount XXXXXX365 3/17/2016 4207420001 £37.664.84 £1.099.309.27 £22.151.64 XXXXX974 3/17/2016 4207420002 £19,982.75 £19,886.95 £412.65

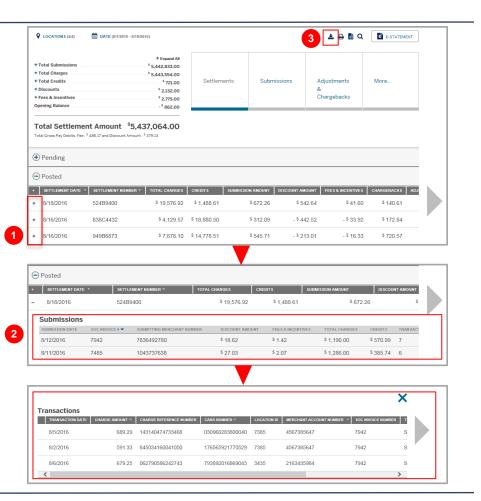
¹Discount amount = transactions amount multiplied by the discount rate %

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

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.

- 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. The list 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 into a CSV, Excel or PDF file. In this example, which shows the submissions and transaction level detail, you can download this transaction list.

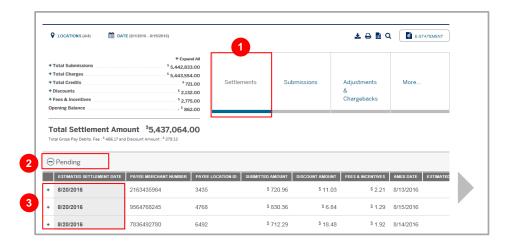


Your pending settlements view

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 discount amount. (Scroll right to view.).

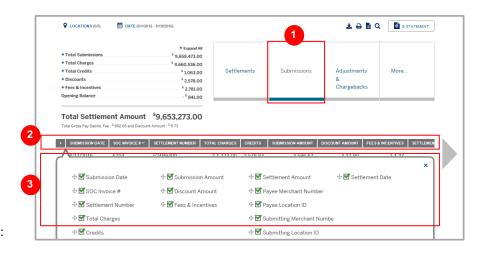


Your Submissions view

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 dollar 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.

- Click Submissions to view all the submissions you have provided to American Express. You can also download a Submissions report from this link.
- 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 to you log in.



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

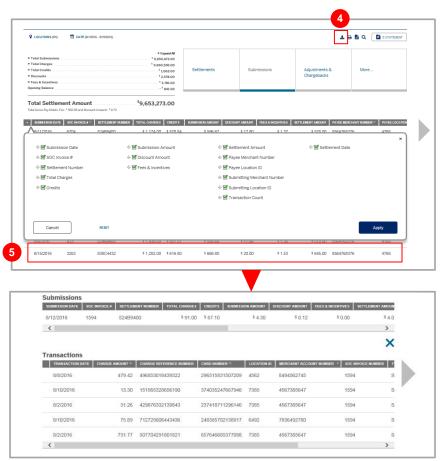
⁵Submitting Merchant number = the business location that is submitting the transactions for payment

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

- 4. Downloading a Submissions report once the columns are customized to meet your needs, you can download what you see on the screen to generate a Submissions report. Simply click on the download icon to download the Submissions table into a CSV. Excel or PDF file.
- 5. 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.

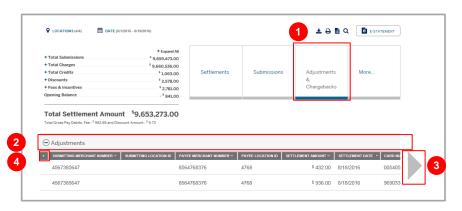


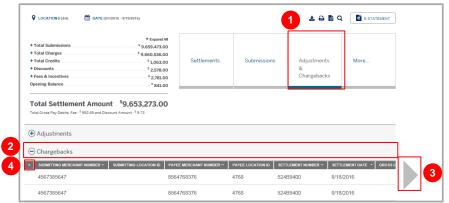
Your Adjustments & Chargebacks view

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

To navigate your adjustments, use similar actions to those used to navigate settlements and submissions.

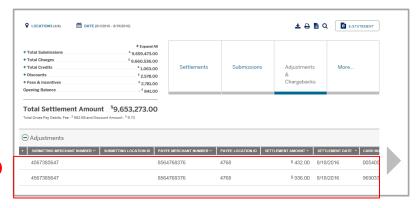
- Click Adjustments & Chargebacks to view a summary of all your chargebacks, fees, and other adjustments that have been applied to your account.
- Use the + and symbols to expand each category to see information on adjustments or chargebacks independently.
- The Adjustments & Chargebacks view first appears 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 by using the + symbol. Your column preferences will be saved and will appear the same way the next time you log in.

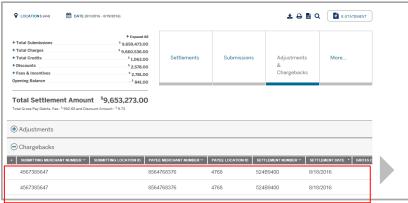




Your Adjustments & Chargebacks view - continued

5. Each line item represents a single adjustment or chargeback. The summary table indicates the settlement number and date so you can easily reconcile and trace from which submissions/payments the deductions have been taken.



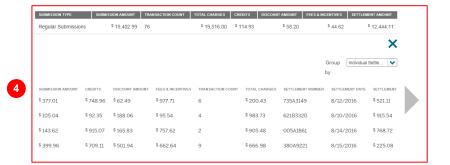


Transaction Types report

The Transaction Types report helps you to clearly identify the different discount rates/amounts 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.
- 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 summarizes the number of transactions, The total submission and settlement amounts for each transaction type (each line can represent numerous submissions and transactions).
- Click a line item to see the full submission list for your selected type.





Filter by location or date

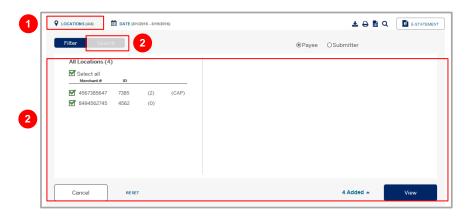
You can filter your payment information in any of the four key categories: Settlements, Submissions, Adjustments & Chargebacks or Transaction Type by location or date ranges. Your financial information will automatically update on the page based on your selection.

 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 enrollment. Check or uncheck the accounts in which you wish to view financials.

The tree structure displays 'top of chain/head office' location at the top, which you can expand by clicking + to browse merchant locations. The financially active locations are shown in black, and the non-financially active locations are greyed out. There is also a "show active only" filter to remove non-financially active accounts from the view.

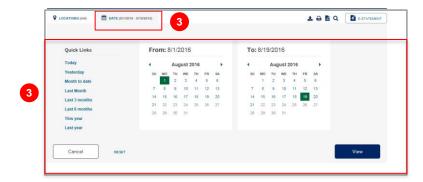
2. Location search – you can also search for a particular location by selecting search and entering an account number.



Filter by location or date

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

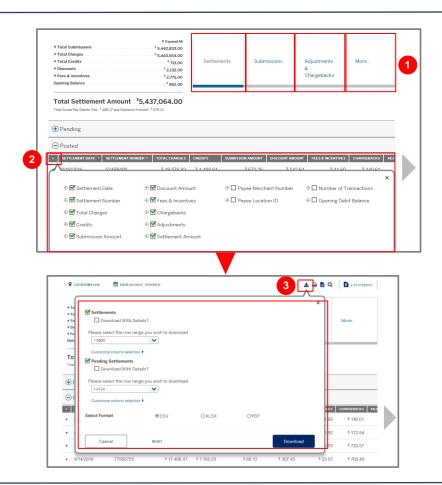
Use the calendar tool to select a custom date range, or use the selection of quick links to quickly filter the data for month to date, last three months, last six months, this year or last year. **The date filter tool is based on the settlement date only** (which is the date American Express paid you for your submissions).



Download reports

In addition to viewing payments data online, you have the option to download the data to generate reports.

- Click on the report type you can download any report based on your current screen view. There are four types of reports available for download: 1) Settlements, 2) Submission, 3) Adjustment & Chargebacks and 4) Transaction Types. 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, check or uncheck the type of information required for the report. You can also drag and drop the columns in which 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 a .csv, .xlsx or PDF file. 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 'customize column selections' to check or uncheck the data you wish to download. (For PDF downloads, there is an eight limit of eight columns for downloading into PDF.)



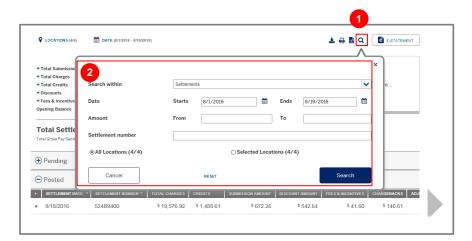
Search

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



Downloading search information - You can use the search function to download a list of transactions for up to seven days. Select transactions from the 'Search within' drop down and enter a seven-day period 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 you see on screen. If a card number is added to the search, it can be extended to 31 days.



E-statement

In addition to viewing payments data online, you have the option to download, search or generate an E-statement/ E-invoice.

- Click on the E-statement icon.
- 2. Choose report type, location and date of report from each drop-down menu.
- 3. Choose the format of report, either PDF or XLS.
- Click Download.

