

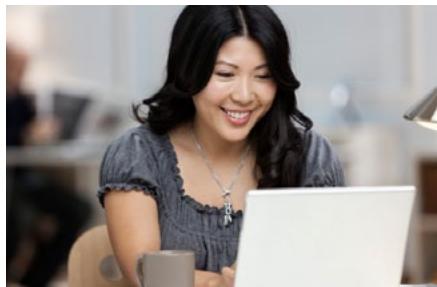
Convenience, Control and Efficiency

Get all this and more with our
online account tools



3 powerful tools in one convenient location

Our business-minded tools are designed to fit a wide variety of account needs – whether you want to see details on your transactions, respond to disputes more efficiently or save time managing your account.



Payments

An efficient way to stay on top of your cash flow

- View up-to-date financial activity 24/7
- Get customizable e-statements
- See the level of account detail you want



Disputes

An accelerated way to handle disputes

- Respond more quickly with automatic alerts
- Easily attach supporting documents
- See complete details on all of your disputes



Account Management

A helpful solution for staying current

- Keep your contact and banking information up to date
- Add new locations to your account
- Set up Account Alerts at any time

Along with these three tools, you'll have the full support of American Express. You can contact us at any time via e-mail through the **Secure Message Center** with questions or servicing requests for your account. Also, within My Merchant Account/OMS you'll find helpful demos and tips for using these tools to your best advantage.

Read on to get a more in-depth view of how your business can benefit.

Payments



An efficient way to stay on top of your cash flow

How it works

Payments provides a quick way to track your American Express transactions. You can stay on top of your cash flow and gain even more control over your business.



QUICK TIP

Take some of the guesswork out of your financial activity by looking at pending payments before they hit your account.

How it benefits you

View up-to-date financial activity 24/7

Get accurate information when it's convenient for you. Transactions are updated daily, so you can get a complete view of your activity in between statements. Set a date range to see all activity for that period, or just look at new or pending settlements to get up to date quickly.

Get customizable e-statements

Not only will you receive a notification when your statement is ready for review, you can adjust your e-statements to display the information you want – giving you a degree of personalization that isn't available with traditional paper statements.

See the level of account detail you want

You can get as much information as you want from your merchant account – from a complete overview of your activity down to the details of a specific transaction. Plus, using the customizable search feature makes it easy to find exactly what you're looking for.

Disputes



An accelerated way to handle disputes

How it works

Disputes can help you stay on top of the resolution process. You will be able to respond more quickly, attach supporting materials electronically and easily track case updates.

How it benefits you

Automatic alerts can help you respond quickly

Automatic e-mail notifications highlighting new or urgent cases can make disputes easier to handle – and help you reduce no-reply chargebacks.

Easily attach supporting documents

You can complete your dispute response instantly by attaching electronic documents to support your case. Attach PDFs of receipts or other supporting materials to speed up resolution of disputes.

See complete details on all of your disputes

Know at a glance where you stand on all of your disputes. For more details, you can search by date, amount, card number or dispute type. You can even set and save customized criteria for easy tracking later on.



QUICK TIP

With Disputes, you can save time by responding to up to 20 cases at one time.

Visit us at
americanexpress.com/mymerchantaccount



Account Management



A helpful solution for staying current

How it works

Account Management helps you keep your account information updated and accurate. This easy-to-use tool has the flexibility to grow and change with your business.



QUICK TIP

You can customize enrollment options and communication preferences for each location that you manage.

How it benefits you

Keep your contact and banking information up to date

Update and verify your business information – and manage your communication preferences – in one convenient, secure location.

If your business is changing, you can update any new banking details with ease. Edit your DBA name, bank account, tax ID number and more.

Easily add new locations to your account

As your business grows, you can easily add new locations to your merchant account. To simplify your reporting, you can assign each location a unique name or store number for easier account tracking.

Sign up for Account Alerts via text message or e-mail¹

To help you stay on top of your cash flow, you can get notified as soon as a deposit has been posted to your bank account. You can also receive an alert when other key updates are made to your account information.

¹ Message frequency varies by account and preferences. Message & Data Rates May Apply. Participating carriers: Alltel, AT&T, Nextel, Sprint, Verizon Wireless and U.S. Cellular. Reply STOP to cancel, and HELP for info. Visit americanexpress.com/merchantalertterms for full Terms & Conditions.

Support is always there when you want it

View helpful demos

For more details on these tools and their robust functions, enroll or log in to view the helpful demos online. There is also an extensive FAQs section you can access at any time. Just go to americanexpress.com/mymerchantaccount.

Contact us at any time

With the **Secure Message Center**, you can submit account servicing requests via secure e-mail at any time, and get a response within one business day. E-mail us for help with:

- Merchant account questions
- Address changes
- Account maintenance
- Adding business locations
- Dispute questions
- Statement requests

Access your Secure Message Center at the top of any page in My Merchant Account/OMS, or via the "Manage Your Account" tab at americanexpress.com/merchant.

Easy enrollment

You can enroll online, or contact Online Technical Support at **1-866-220-4272** (Monday – Friday, 8:00 a.m. – 7:30 p.m. ET). For quick and easy enrollment, have your American Express merchant number, bank account ABA (routing number) and DDA (account number) ready.

To take advantage of our suite of useful account tools, enroll today at
americanexpress.com/mymerchantaccount

