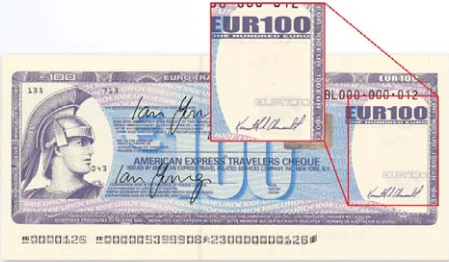


ACCEPTANCE OF AMERICAN EXPRESS® TRAVELERS CHEQUES

STANDARD FEATURES OF AMERICAN EXPRESS TRAVELERS CHEQUES

American Express Travelers Cheques are just like cash and few products offer more convenience or security. But because there are counterfeits being circulated worldwide, you must ensure that the American Express Cheque products presented at your location are valid before accepting them.

Euro Travelers Cheque



WATERMARK

Watermark of the **Centurion** is visible when held to the light.

U.S. Dollar Travelers Cheque



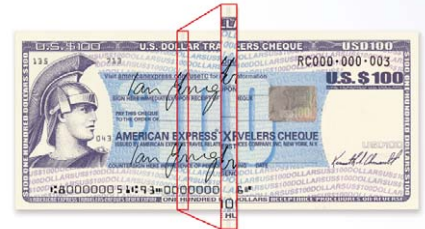
HOLOGRAPHIC FOIL

The holographic foil shows shifting images of the **currency** and **denomination**, **Centurion** and **American Express logo** when tilted.



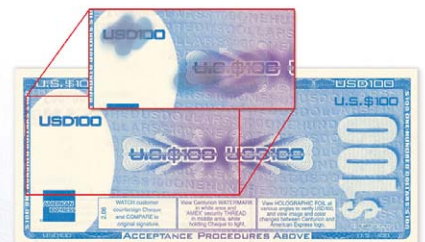
SECURITY THREAD

A metallic Security thread reading "AMEX" is embedded in the Cheque and can be **clearly seen** from **both sides** when held up to the light.



SMUDGE TEST

Both **left** denomination panels on the back of the Cheque smear when wet and the **right** panels do not. **It is one of the easiest and most effective tests for Cheque authenticity.**



ACCEPTING AN AMERICAN EXPRESS TRAVELERS CHEQUE MADE EASY

There are three easy steps to accepting an American Express Travelers Cheque:

STEP 1 – WATCH & COMPARE. **WATCH** the customer countersign the Cheque, and then **COMPARE** the signatures for a reasonable match. Check that there are no additions or alterations to the original signature.

Euro Travelers Cheque



WATCH and **COMPARE**

U.S. Dollar Travelers Cheque



WATCH and **COMPARE**

STEP 2 – AUTHENTICATE THE CHEQUE. Identify the standard security features of the Cheque

- Watermark
- Security Thread
- Holographic Foil
- Conduct smudge test

and ensure that there are no visible signs of alteration to the Cheque.

STEP 3 – OBTAIN AUTHORIZATION. There are various methods offered by American Express to obtain authorization.

A. Internet – Online Travelers Cheque Authorization (*Web based browser*)

americanexpress.com/verifyamextc

B. IVR (Interactive Voice Response)

Australia 1 800 688 022

Bahamas 1 800 452 0713

Bahrain 800 00 977

Bermuda 1 800 221 7282

British Virgin

Islands 1 800 452 0546

Canada 1 866 296 5198

Cayman Islands 1 800 828 0366

Denmark 8020 3002

Finland 0800 9 3313

Greece 00800 44 127 569

Guam 1 800 221 7282

Hong Kong 300 21276

Hungary 06 800 111 28

India 1800 180 1245

Indonesia 001 803 44 0176

Ireland 1800 924 868

Israel 180 943 8694

Jamaica 1 888 877 3060

Latvia 800 02144

Netherlands 0800 023 3405

New Zealand 0508 555 358

Norway 800 35006

Philippines 1 800 1441 0108

1 800 1611 0087 Telstra

029 003056 Local Manila

Puerto Rico 1 800 221 7282

Singapore 1800 823 2090

South Africa 0800 991 021

Sweden 0200 110 453

Turkey 00800 4491 4820

UK 0800 587 6023

USA 1-800-525-7641

U.S. Virgin

Islands 1 800 221 7282

For other locations not listed,
please call +44 20 7365 4846.

FREQUENTLY ASKED QUESTIONS

What if I did not see the Cheques being signed?

It is essential that you see every Cheque being countersigned by the customer. If necessary ask the customer to sign again on the back of the Cheque(s) while you **WATCH and COMPARE**.

What if I suspect a forged signature?

Ask the customer to sign the reverse of the Cheque and compare the signature to the **original** signature on the front of the Cheque. Still suspicious? Call American Express at the number shown in Step 3, option B. Press "0" at the end of the transaction to be transferred to a representative.

What if the customer said he / she received the Cheque(s) as payment for services rendered or goods he / she sold?

Authenticate and authorize them to ensure their validity.

Please refer to Step 3. As this is regarded as a third party transaction (Cheques are not being presented by the original purchaser and you cannot **WATCH and COMPARE**), you

should accept these Cheques on a collection basis and wait for them to clear before releasing funds to the customer. However, do authenticate and authorize them to ensure their validity.

What do I do if I suspect a counterfeit or altered Cheque(s)?

Call American Express at the number shown in Step 3, option B. Press "0" at the end of the transaction to be transferred to a representative. Explain to the representative why you suspect the Cheque to be counterfeit or altered. The call center will then connect you to the Security Department of American Express who will give you further advice. Please remember not to place yourself or your colleagues in danger.

American Express offers rewards for lost or stolen Travelers Cheques recovered in an attempted encashment.

For information on how to use your Travelers Cheques, visit americanexpress.com/useTC