



AMERICAN EXPRESS  
GLOBAL MERCHANT SERVICES

# Getting Started

It's never been easier to say  
'yes' to American Express®

[Find out more](#)





# Welcome to the American Express Network

Doing business with us should always be easy and convenient for you. That's why everything you need to know to start accepting American Express Cards and managing your Account is explained in the next few pages. For more information on getting started click [here](#).

We hope this guide explains everything you need to know but if you have any further questions, please don't hesitate to get in touch by calling us on [0800 032 7216](tel:08000327216)\*

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## Getting started

Preparing your business to accept American Express Cards couldn't be simpler.



### Double check your payment system is set up correctly

To do this you need to make sure that American Express is displayed as a Card scheme on your end of day reconciliation print-out. If American Express is not displayed please contact your terminal provider to help you set it up correctly. There is also more information on how to test your terminal [here](#).

If you are an online merchant your software may have been automatically set up or you may need to follow a few steps to make sure you are ready to accept American Express. Simply give your provider a quick call or follow the instructions they have sent you to make sure you get set up straight away.



### Let Cardmembers know that you say 'yes' to American Express

Displaying our logo in your window or by your point of sale terminal will help attract Cardmembers, but it's also a good idea to let your employees know that your business now welcomes American Express too. You will receive stickers in the post, however, if you'd like to order further stickers and signs or to download a digital version of our logo for your website [click here](#).



### Register your merchant Account online

Register and access your online Account [here](#) to benefit from the host of tools at your disposal and check your Account details are correct. In just a few clicks you can:

- Access your statements
- View daily transactions and pending payments
- Receive alerts and notifications
- Update your contact details for your Account, including your email address
- Track and resolve disputes to reduce no-reply chargebacks
- Submit Account servicing requests



## Go contactless

Contactless technology allows American Express Cardmembers to pay for items under £30, quickly and securely, without the need for a PIN or signature via a chip embedded in their Card.



If your business experiences high volume, small transactions during busy times then the contactless payment solution would help you in several ways:

- Decreased transaction times leading to faster-moving customer lines.
- Reduced cash management issues by decreasing manual processing and increasing productivity.
- New customers attracted by innovation, convenience and enhanced customer service.
- Contactless leverages EMV and Chip and PIN technology and American Express takes full liability up to the contactless transaction limit of £30.



Our contactless Cards can be recognised by the universal contactless symbol on the back of the Card.

To accept contactless payments, ask your terminal provider to update or re-configure your terminal so that American Express can be added as a contactless payment option.



# Preventing fraud

At American Express, your security is our top priority. So we do everything in our power to protect and support your business against all types of fraud.

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## Card security features

All our Cards have the following security features:

- Card Account numbers are embossed and begin with '34' or '37' and consist of 15 digits in a four-six-five formation.
- Card Identifier Digits (CID) is a four-digit security code printed on the front of our Cards, above the Account number.



## Chip and PIN for transactions when the Card is physically present

Please be aware that if your terminal is not chip and PIN certified and doesn't follow the procedures in your Card Acceptance Agreement, you could be liable for fraudulent transactions. If you are suspicious of any transactions, call Card Authorisations and Fraud on [020 8551 1111](tel:02085511111) (select option one followed by option four).



## Disputed transactions and chargebacks

Occasionally, Cardmembers may question a transaction. In the event of this happening, we have some steps that you should follow:

- Respond to our requests for information quickly and, when possible, online.
- If we don't receive your reply by the specified date, the charge value will be debited from your merchant Account.
- Ensure that support documentation is complete, legible and clearly links the Cardmember to the transaction.
- Should a Cardmember present sufficient evidence to us, we are obliged to charge back instantly before notifying you.

For more information download a copy of our 'Guide to Disputes, Chargebacks and Fraud' or you can speak to us on [0800 032 7216](tel:08000327216).

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### SafeKey

SafeKey is our online fraud prevention solution designed to protect American Express merchants and Cardmembers. It helps reduce unauthorised online payments by requesting an additional password from the Cardmember using 3-D Secure® technology. This way, you can be sure that your customers are exactly who they say they are, and that their transactions pose no potential risk to your business.

Find out more about SafeKey [here](#).



### Verification and authorisation support

When you're taking transactions online or over the phone, we support you with two free services to help protect your business against fraud:

- Address Verification Services (AVS) allows you to check a Cardmember's billing address and postcode against the details we have on record.
- Enhanced Authorisation (EA) lets you base authorisation on more comprehensive criteria by taking into Account extra details like Cardmember IP address, email address and shipping information.

Call us on [0800 032 7216](tel:0800 032 7216) for more information about these services.

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# Getting in touch

We're here to support you every step of the way. So if you have any questions or need further information please don't hesitate to contact us.

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## By phone

Merchant customer services: [0800 032 7216](tel:08000327216) Monday to Friday, 8am to 6pm.  
Bank Holidays (excluding Christmas Day and New Year's Day), 9am to 5pm.

- Select option two for assistance with the merchant website.
- Select option four for all merchant servicing enquiries, including payments, terminal issues and adding new locations to your business.

Card authorisations and fraud: [020 8551 1111](tel:02085511111)

Traveller's cheques authorisations/lost and stolen: [0800 587 6023](tel:08005876023).

Please have your merchant Account details to hand and be prepared to answer some security questions when speaking to one of our representatives.



## Secure Message Centre

We provide a secure message service for all your Account servicing needs. You can contact us for help with the following:

- Account updates
- Payment queries
- Chargeback questions
- Address changes

To register or for more information [click here](#).



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## By email

Adding new locations to your business?  
Let us know at [branchadditionsuk@aexp.com](mailto:branchadditionsuk@aexp.com).



## Online help

We offer a range of help that can be accessed 24/7, just click the link below for the section most relevant to you:

[General information.](#)

[Stickers, logos and signage.](#)

[Online Account management.](#)

[All other guides, documents and resources.](#)

\*We're available 8am to 6pm, Monday to Friday, and Bank Holidays (excluding Christmas Day and New Year's Day), 9am to 5pm. Because we want to make sure we're doing a good job, we may monitor or record our calls.

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