



# Your Guide

to doing business with American Express



**Merchant  
Services**

[americanexpress.co.uk/merchant](https://americanexpress.co.uk/merchant)

## Contact Information



### Internet

General Information  
Point-of-Purchase Materials  
Online Merchant Services  
Marketing Opportunities

[americanexpress.co.uk/merchant](http://americanexpress.co.uk/merchant)  
[americanexpress.co.uk/ondisplay](http://americanexpress.co.uk/ondisplay)  
[americanexpress.co.uk/oms](http://americanexpress.co.uk/oms)  
[americanexpress.co.uk/marketing](http://americanexpress.co.uk/marketing)

### Telephone

Merchant Customer Services **01273 67 55 33\***

- ☞ Voice Response (automated phone service) available 24 hours a day, 7 days a week
- ☞ Customer Representatives available Monday to Friday 8am to 6pm, and Saturday 9am to 5pm
- ☞ If you have any questions about your POS terminal, you can either call Merchant Customer Services or your POS terminal provider

Authorisations **020 8551 1111\***

Travellers Cheques Registration **0800 783 0474\***

Travellers Cheques Authorisations **0800 587 6023\***

Branch Additions/New Business **0800 339 911\***

*\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.*

### E-mail

Branch Additions/New Business [branchadditionsuk@aexp.com](mailto:branchadditionsuk@aexp.com)

## Merchant Account Number

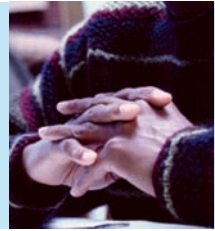
Enter your Merchant Number here for future reference.

9	4								
---	---	--	--	--	--	--	--	--	--

## Terminal Provider

Name: \_\_\_\_\_ Number: \_\_\_\_\_

# Contents



- 3 Getting Started
- 4 Processing and Submitting Transactions
- 6 Reconciling Payment
- 8 Preventing Fraud
- 9 Disputes and Chargebacks
- 11 Point-of-Purchase Materials
- 12 Marketing Opportunities

# Getting Started



## Read this booklet

Please take a moment to read this booklet. It contains the important information you will need when you welcome American Express Cardmembers.

Below are three key steps to help give you the best start in accepting American Express Cards. These steps apply in addition to the terms set out in the American Express Terms and Conditions for Card Acceptance (*Card Acceptance Agreement*)<sup>1</sup>.



## Set up your Electronic Point-of-Sale (POS) terminal today

If you have any questions about setting up your POS terminal, you can either:

- Call Merchant Customer Services on **01273 67 55 33\***; or
- Contact your POS terminal provider who can initialise your POS terminal to accept American Express Cards using your ten-digit American Express Merchant number



## Display American Express stickers to show Cardmembers they are welcome

All our Point-of-Purchase Materials are available **on a complimentary basis** and can be ordered in the following ways:

### Order online –

Visit [americanexpress.co.uk/ondisplay](http://americanexpress.co.uk/ondisplay) and choose from the wide range of Point-of-Purchase Materials available.

**Order by telephone** – Call Merchant Customer Services on **01273 67 55 33\***.



## Register for online 24 hour Merchant statement information

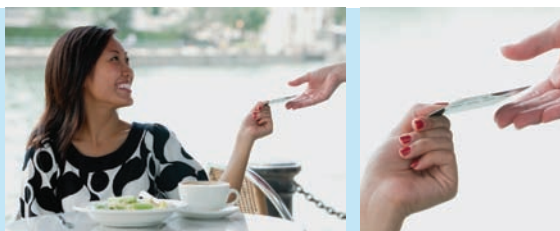
To sign up for round-the-clock access to your statement information, visit [americanexpress.co.uk/oms](http://americanexpress.co.uk/oms)

Alternatively, statement information is also available 24 hours a day through our automated Voice Response Service on **01273 67 55 33\***.

<sup>1</sup> Where there is any difference between those terms and this booklet, the terms of the Card Acceptance Agreement shall apply.

\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.

# Processing and Submitting Transactions



The information below details all you need to know on processing transactions. You can also find lots more information and FAQs at [americanexpress.co.uk/merchant](http://americanexpress.co.uk/merchant)

## Chip and PIN

American Express now issues Chip and PIN Cards, but signature Cards will continue to be in circulation for both American Express and other card issuers, including overseas Cardmembers travelling to and spending in the UK. So, you are likely to see a mix of different Card types, and should accept all of them equally.

## Processing the transaction when the Cardmember is present

### Checking the validity of the Card

- Verify that the Card has not been visually altered or tampered with

### Chip and PIN Cards

- Simply place the Card in the 'Chip' reader in your POS terminal
- The Cardmember should then enter their PIN
- Return the Card and provide the Cardmember's copy of the transaction receipt
- If the Chip and PIN transaction fails, simply follow the Swipe Card Procedure detailed below. Please note that if you process the transaction using this secondary method, you may be liable for chargeback if the Cardmember later disputes the charge
- If the Chip and PIN transaction is declined, you should refuse the transaction
- If you receive a 'Referral' message please call us on **020 8551 1111\*** to obtain a decision

### Non Chip and PIN Cards

- Simply swipe the Card
- If the magnetic strip is unreadable, key in the transaction manually and take an imprint of the Card to validate Card presence
- Your POS terminal will automatically call American Express and respond with an Authorisation Code, a 'Decline' or a 'Referral' message. If you do receive a 'Referral' message please call us on **020 8551 1111\*** to obtain a decision
- Always ensure you compare the signature on the receipt to the signature on the back of the Card. If they do not match, you should refuse the transaction

### If your terminal is broken or unable to automatically connect to American Express

- Call American Express Authorisations on **020 8551 1111\*** to obtain an Authorisation Approval Code
- Contact your POS terminal provider who will be able to advise you on the problem

### If your POS terminal is having difficulty accepting American Express transactions

- A contact number and error code may be displayed for further assistance
- If no number is displayed, please contact your terminal provider for instructions

\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.

# Processing and Submitting Transactions



## When the Cardmember is not present

In the case of mail, telephone or internet transactions, where the Cardmember is not present to sign or to enter their PIN, you need to follow a slightly different process.

### Obtain the following information from the Cardmember:

- Their name as it appears on the Card
- Their 15 digit Card Account Number
- The Card's expiry date
- The Cardmember's billing address
- The delivery address
- The Card's 4 digit security code which is located on the front of the Card (if required by your policy)

### Obtain an Authorisation Approval Code

Please follow your Card not present process to obtain an authorisation. If this process is unavailable then please contact the dedicated number for American Express Authorisations – **020 8551 1111\***.

## Processing credits

It is sometimes necessary to issue customer credits. Please follow the process detailed below:

### Record the following information on a credit note:

- The 15 digit Card Account Number
- Date credit was issued
- Amount of credit
- Your business name and address
- Your American Express Merchant Number

**You will then need to process the credit as a REFUND transaction. Always ensure the Cardmember signs the receipt, if present at time of transaction.**

**Important Note** Credits can only be issued to the American Express Card that was used for the original purchase.

## Submitting charges and credits

The submission/reconciliation process varies by terminal. So, you may need to obtain details from your POS terminal provider.

You must, however:

- Ensure your electronic POS terminal has successfully submitted all transactions on a daily basis
- Submit all charges and credits within seven days of the goods or services being provided or goods being returned

## Echo and Enhanced File Acknowledgments

Our two file acknowledgement products offer a simple way of confirming electronically, that your direct submissions to American Express have been received and processed.

- The 'Echo' provides confirmation that a submission file has been received by us
- The Enhanced File Acknowledgement (EFA) provides information on the subsequent processing of submission files, and details at a Merchant level, the status of data, accepted or rejected

These reports are available only to Merchants that submit directly to American Express; they are not available via third parties. For more information, please call **01273 67 55 33\***.

\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.

# Reconciling Payment



## Key things to know about reconciling payments

**Payment Plan** – we provide you with a payment plan outlining the exact number of working days prior to settlement.

**Paid Net** – we deduct the discount on each transaction prior to settlement rather than asking you for payment at the end of the month.

**Offsetting of Credits vs. Debits** – we will offset any adjustments to your account i.e. credits, refunds or chargebacks, prior to settlement.

American Express is committed to providing you with efficient and innovative tools and services to help you manage your American Express account.

## Online Merchant Services

Online Merchant Services, our complimentary Internet-based service, enables you to manage your American Express account online, and access all the financial data you need to reconcile your payments, and your submissions.

Just take a moment to sign up and you'll immediately enjoy advantages like:

- **Complimentary** and secure access to a wide range of information about your Merchant account in a format that is clear and easy to use
- **Simple** payment reconciliation with greater detail – on each individual transaction
- **Easy** to manage cash flow by viewing your statement data online – up to two days before payment is credited to your bank account
- **Quick** searches for individual transactions by amount, date range or card number
- **Less paperwork** with a fast, flexible online service designed to replace paper statements. You can view, print and download your statements from the past 13 months

Simply visit [americanexpress.co.uk/oms](https://americanexpress.co.uk/oms) to enroll and follow the online demonstration.

# Reconciling Payment



## Paper Statements

We can provide you with daily, weekly or monthly paper statements, which show a record of all settlements from American Express for submitted transactions. Additionally, they provide you with a detailed breakdown of any deductions such as your discount rate and fees. Please note that there is a fee payable for every statement you receive, currently £1.75 per statement but subject to change. If you do not wish to incur this fee please take advantage of Online Merchant Services.

**Important Note** There may be occasions where the processing of transactions such as Refunds or Chargebacks results in a net balance due to American Express. In these instances we recommend that Direct Debit is utilised in order to ensure Payment is made to American Express in a timely manner. This facility will only be used where insufficient transactions are submitted to clear the outstanding amount and we will notify you five days prior to collecting any Payment through Direct Debit. For more details go to the 'How to Guide' section of the Merchant website  
**[americanexpress.co.uk/merchant](http://americanexpress.co.uk/merchant)**

## Electronic Payment Advice (EPA)

As an alternative to receiving paper copies of your statements you can regularly collect your American Express statement directly into your computer as an EPA file.

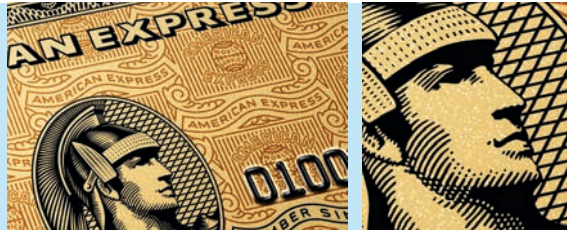
When the information is entered into your software it can easily be read, printed or manipulated in any way you wish.

For more information on how to set up an EPA system to suit your business needs, please call **01273 67 55 33\***.

*\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.*



# Preventing Fraud



Despite the great lengths American Express and the payment card industry go to in order to prevent fraud, it continues to be a fact of life. There are, however, a number of steps you can take to limit your risk.

- Whenever you are suspicious of a Card or the person presenting it, call American Express Authorisations on **020 8551 1111\*** and choose the code 10 option for an authorisation which will connect you directly to an Authoriser
- For your protection, if you are ever suspicious do not confront the customer directly
- When the Cardmember is present, be alert to Cards that are visibly altered or damaged

## Always be suspicious of the following:

- Different delivery and billing addresses (such situations carry a high risk of fraud)
- A large number of identical high-value items
- A request for immediate or overnight delivery of expensive items

## Secure customer data

If you store credit, debit or charge card data, especially by electronic means, please ensure you familiarise yourself with the Payment Card Industry Data Security Standard ('PCI DSS').

For more information on how to comply with data security please visit:

**[americanexpress.com/datasecurity](https://americanexpress.com/datasecurity)**

## Liability shift

If we have certified all of your terminals for Chip and PIN, and you adhere to our standard Card acceptance procedures as outlined in the Card Acceptance Agreement, you will not be liable for

fraudulent Card transactions made with lost, stolen or counterfeit Cards that could otherwise be charged back to you. Please note this may not apply if you are on our full fraud recourse programme. If we have not certified your terminals for Chip and PIN, you will be liable for any losses arising from Chip and PIN Card transactions that are found to be fraudulent and could have been prevented if you had installed and used appropriately certified Chip and PIN terminals. You will remain liable for fraudulent transactions arising from a failure to follow our standard Card acceptance procedures. Please contact your terminal provider directly, if you need any information regarding the status of your terminal equipment.

## Card Identifier Digits (CID) and Address Verification Service (AVS)

CID is the four-digit security code printed on the front of all American Express Cards above the embossed account number.

AVS provides the ability to electronically check your customer's American Express billing address and postcode against the details we hold.

Because CID and AVS include the Card Identifier Digits you can be assured that the person making the transaction has possession of the Card and, if you securely deliver to the validated address, you have greater assurance that the chance of the transaction being fraudulent is minimised. CID and AVS include and offer additional information helping you to make informed decisions on whether to proceed with a Card Not Present transaction. CID and AVS from American Express are provided to you on a complimentary basis.

*\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.*

# Disputes and Chargebacks



A chargeback is a debit for the amount of a disputed charge that American Express is entitled to collect from a Merchant. In order to help you reduce the number of enquiries you receive and the number of chargebacks processed, please ensure you follow the standard operational procedures which can be found in our Card Acceptance Agreement at Schedule A.

We advise that you make these details available to your staff so they have a thorough understanding of how the procedure works. If you require additional copies please contact us on **01273 67 55 33\***.

Most Cardmember disputes can be avoided, and outlined below are some common situations and some helpful hints on how to avoid them:

## **Does the Cardmember recognise the transaction?**

- Make sure your trading name appears on each Cardmember statement
- To check your trading name, call our Merchant Customer Services on **01273 67 55 33\***
- Provide as much data as possible to help the Cardmember recognise the transaction, e.g.; itemise the bill by room, restaurant or mini-bar

## **Has a single charge been processed more than once?**

- When submitting transactions via your electronic POS terminal, do not re-swipe the Card until the terminal notifies you to do so. This will avoid the transaction going through twice unnecessarily

- If you do make an error please contact Merchant Customer Services on **01273 67 55 33\***

## **Was the standard Operational Procedure followed properly?**

- Always get an Authorisation Approval Code
- Never split a charge to avoid your floor limit threshold (if you have one) or to skip authorisation
- For signature Cards, please ensure that your staff verify the signature against the one on the Card
- Ensure you keep all records of sales and charges so any disputes can be more easily resolved

## **What to do when you receive an enquiry letter:**

- Respond either by post or fax to the address or fax number indicated on the letter with all required details, before the reply-by date on the request
- Ensure you indicate in the space provided whether Credit or no Credit is due, as supported by your attached documentation
- If no reply is received from you by the reply-by date, American Express will deduct the Charge value from your Merchant account

Please note that even where you send a reply, we may still find in favour of the Cardmember. We also have rights to chargeback instantly before notifying you where the Cardmember presents sufficient evidence to us.

*\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.*

# Disputes and Chargebacks



## Specific tips on avoiding disputes

In all instances:

- Ensure your trading name appears correctly on Cardmember statements
- Advise Cardmembers of your returns policy for damaged and unwanted goods or cancellations of any kind
- Fully itemise all charges separately, so the Cardmember can understand the charges completely
- Ensure you always obtain an Authorisation Approval Code for the full value of the transaction

### Hotels

Disputes commonly arise from 'No Show' reservation charges, so:

- Always record full details of the Card and the reservation
- Always give the Cardmember a cancellation number
- Keep a record of the booking, a copy of your cancellation policy for the specific case and the cancellation number
- Indicate 'No Show' charge on your submission, so that it shows on the Cardmember's statement
- In addition, if a Cardmember is paying for someone else's stay, you must obtain authorisation from the Cardmember in writing, to confirm the name of the person he/she is authorising

### Restaurants

- To avoid disputes over 'No Show' reservation charges, always record full details of the Card and reservation

### Mail Order and Internet

- Make sure the Cardmember knows how long it takes for delivery
- Where possible, collect signed proof of delivery

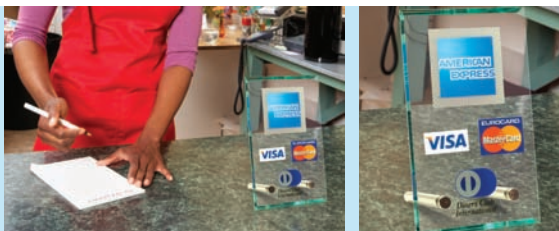
### Car Rental

- Explain to the Cardmember the policy for extra costs at the time of rental, e.g. late return fees, valet fees, petrol charges, damage charges
- Where applicable, and when the Cardmember is present, please request the Cardmember to sign an 'Acknowledgement of Responsibility' document as this will be required to support any Charges to the Cardmember account in the event of a Dispute
- Where possible, agree the final total when the Cardmember returns the vehicle

## More information

For more details just go to the 'How to Guide' section of the Merchant website [americanexpress.co.uk/merchant](https://americanexpress.co.uk/merchant)

## Point-of-Purchase Materials



Being an American Express Merchant, you can benefit from our extensive range of complimentary Point-of-Purchase Materials to help open up your business to the large number of American Express Cardmembers who look out for the American Express logo. It's worth remembering:

- As of February 2009 there were over 92 million American Express Cards in force globally  
(American Express Annual Report 2008, published February 2009)
- As of December 2008 American Express Cardmembers spent, on average, 90% more than other credit cardholders  
(American Express Premium Value Proposition Research 2008, December 2008. Figure provided is for average incremental spend across 6 industries: Everyday Retail, Supermarkets, Fashion Retail, Lodging/Hotels, Restaurants, Online Retail)
- As of December 2008, 26% of Cardmembers insisted on using their Card and more than 1 in 10 would stop visiting an establishment if it did not accept the Card  
(American Express Everyday Retail Stores (local spend) data from UK Premium Value Proposition Research 2008, December 2008)

### Be seen in all the best places

All the Point-of-Purchase Materials are available **on a complimentary basis** and can be ordered in the following way:

**Order online** – Visit [americanexpress.co.uk/ondisplay](http://americanexpress.co.uk/ondisplay) and choose from the wide range of Point-of-Purchase Materials available.

**Order by telephone** – Call Merchant Customer Services on **01273 67 55 33\***.

\* Please ensure you have your American Express Merchant number and be prepared to answer security questions when you call.

# Marketing Opportunities



At American Express we work closely with our Merchants, to help drive new and repeat business. Detailed here are some of the ways you can work with us:

## American Express Selects

Selects is a unique, easy-to-use and complimentary online marketing tool for dining, retail and travel establishments, and can be accessed by American Express Cardmembers in up to 60 markets on [americanexpress.co.uk/selects](http://americanexpress.co.uk/selects). With an average of 57,000 unique visitors a month\*, Selects is a great opportunity to attract American Express Cardmembers to your business.

Divided into regions, Selects allows you to promote your exclusive offers to resident and visiting Cardmembers. Because American Express Cardmembers are savvy shoppers as well as internet users, you need to entice them to take up your Selects offer by ensuring it is:

- Better than, or at least as good as, any offers you are making elsewhere
- Valid for a minimum period of one month
- Not limited to certain Cardmembers. That's to say, offers to women or men only, the under 50s only, or those living in a certain region, for example
- Clear, that in order to benefit, Cardmembers must pay using their American Express Cards
- Trackable: when you know the response, you know whether to make the same or a different offer, next time

## Some examples of the type of promotions you can run on Selects

- **Restaurant offer:** Enjoy a 15% saving on food and drinks when booking in advance
- **Accommodation offer:** Take advantage of three nights for the price of two throughout spring, including a complimentary breakfast
- **Retail offer:** Receive a free gift with purchase

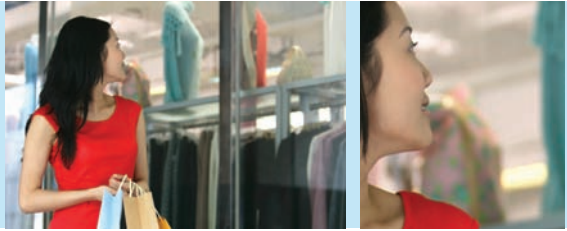
American Express Selects is a **complimentary service** to all our Merchant partners. For more information and to place your promotion on the Selects site, visit [americanexpress.co.uk/marketing](http://americanexpress.co.uk/marketing)



\* American Express Internal Data, UK Selects.

Figure provided is for average monthly unique visitors for the period: January-August 2009.

## Marketing Opportunities



### Encouraging repeat purchases

Whenever a Cardmember makes a purchase from your business, you can ensure you remain front of mind by placing a Loyalty Marketing Message underneath the record of charge on their statement.

Your message can be a simple 'thank you', an offer, a new service or, simply, your web address – it's up to you.

In addition, you can tailor your message according to Card type or spend. This promotional space is **complimentary** to Merchants. We will place Loyalty Marketing Messages subject to an individual Cardmember's marketing opt-in status.

To place your offer on this complimentary platform, visit **[americanexpress.co.uk/marketing](https://americanexpress.co.uk/marketing)** and follow the instructions.



American Express Payment Services Limited  
Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9TQ, United Kingdom  
Registered in England and Wales with Company Number 06301718.  
American Express Payment Services Limited is authorised by the Financial Services Authority  
under the Payment Services Regulations 2009 (Ref No. 484347) for the provision of payment services.