Online Merchant Services

YOUR GUIDE TO ONLINE MERCHANT SERVICES

WWW.AMERICANEXPRESS.AE/OMS

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Getting Started

Online Merchant Services (OMS) is our web - based payment reconciliation tool that gives you secure and easy access to your Merchant Account information whenever you need it.

Advantages

With OMS you can:

- Create Sub-Users to control who can view reports
- View payment details and a summary of transactions for each of your branches / outlets
- See details on individual transactions by reviewing the Submission and Transaction Details Report
- Customize your Settlements and Submissions Reports
- Complete your VAT Registration details and download VAT invoices
- Download reports in different formats including PDF, Excel, and CSV for the past 24 months or in customized date ranges
- Streamline your search results by using the search function available e.g. date, transaction amount or the truncated Card number of a transaction
- Edit Merchant profile to include contact details
- Select the report formats for Settlement Advice and Submission Details to be received through automated email to the email ID assigned by you
- Add additional Outlets to your existing Merchant Account.

Enrol in OMS

Before you can view your online statements, you must enrol in OMS. During the enrolment process outlined in this section of the guide, you will be prompted for your Merchant number, your last 5 digits of your IBAN/Bank Account number and your Trade License/Commercial Registration number. After a successful creation of your User ID, a One Time Password (OTP) will be sent to your email address registered with us.

Technology Requirements

JavaScript must be enabled on your browser. Supported browsers are:

- Google Chrome (latest version)
- Microsoft Internet Explorer 9.0 and above

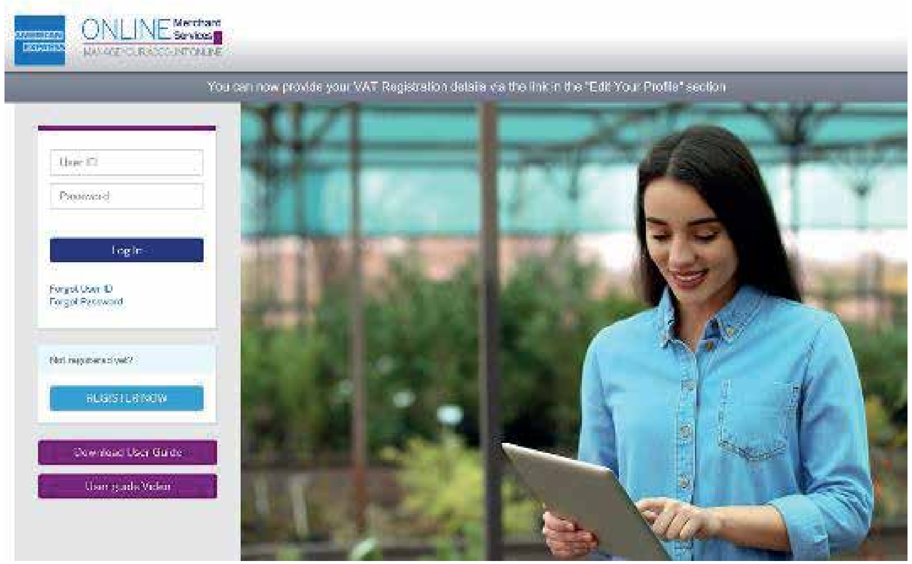
We also recommend that you have at least a 1 Mbps broadband connection to take full advantage of OMS services.

Enrolment Process

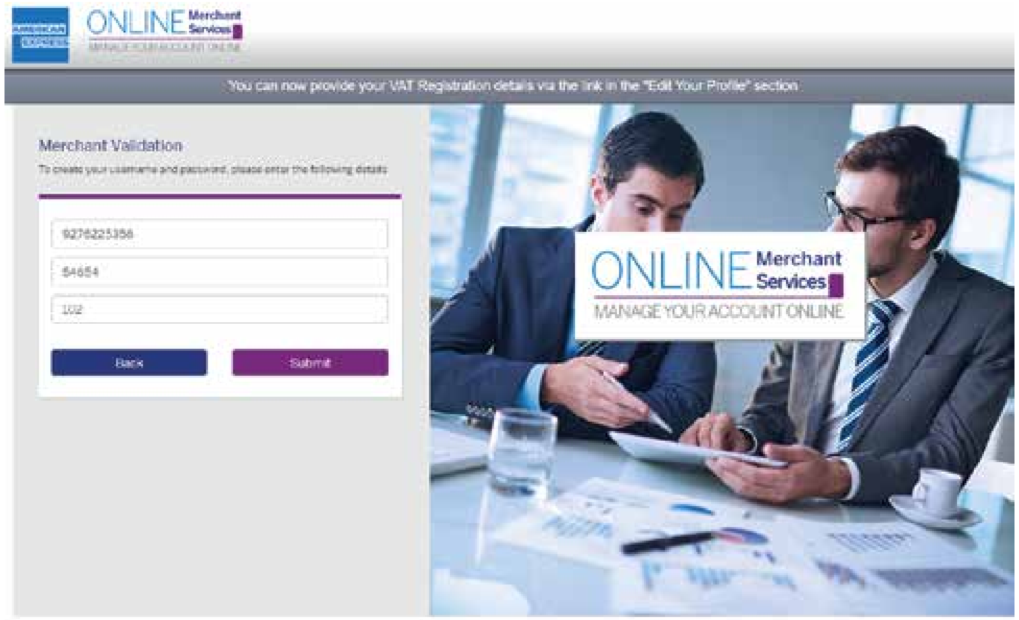
The following steps will walk you through the process of creating an OMS user linked with your Merchant account.

Access americanexpress.ae/OMS

Click the "REGISTER NOW" button located on the Online Merchant Services page (if you already have an existing User ID, continue on to page 7).



Enter your 10-digit Merchant number, your last 5-digits of the IBAN/Bank Account number and your Trade License/Commercial Registration number, then click on "Submit".



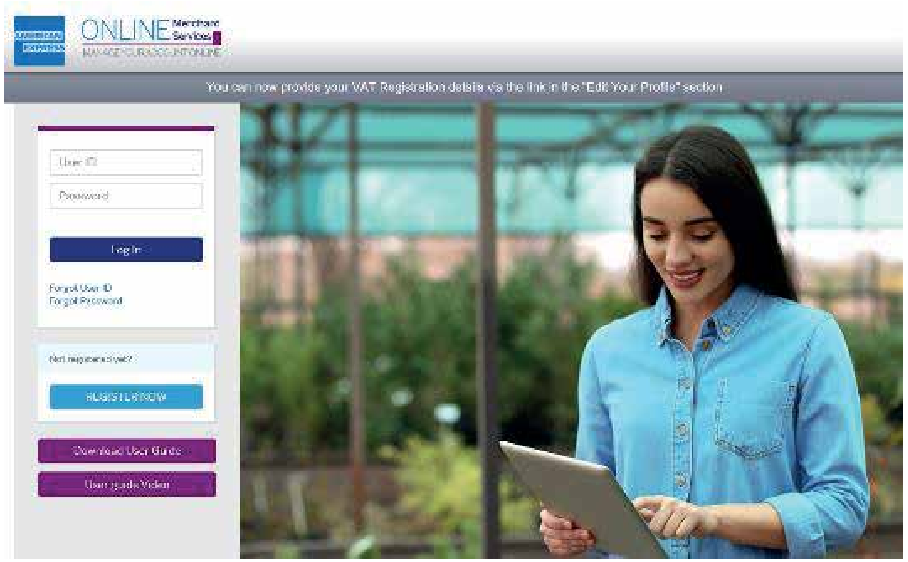
Enter a unique User ID and Password. If the email address field is blank, enter the registered email ID. Before you click on “Submit” you must review and accept the Terms and Conditions.

Once your user ID is created a One Time Passcode (OTP) is sent to you via email address. You will then enter the OTP shared in this screen to verify your email address.

Your email address is verified and you can now log-in with your new User ID and Password.

Log into OMS

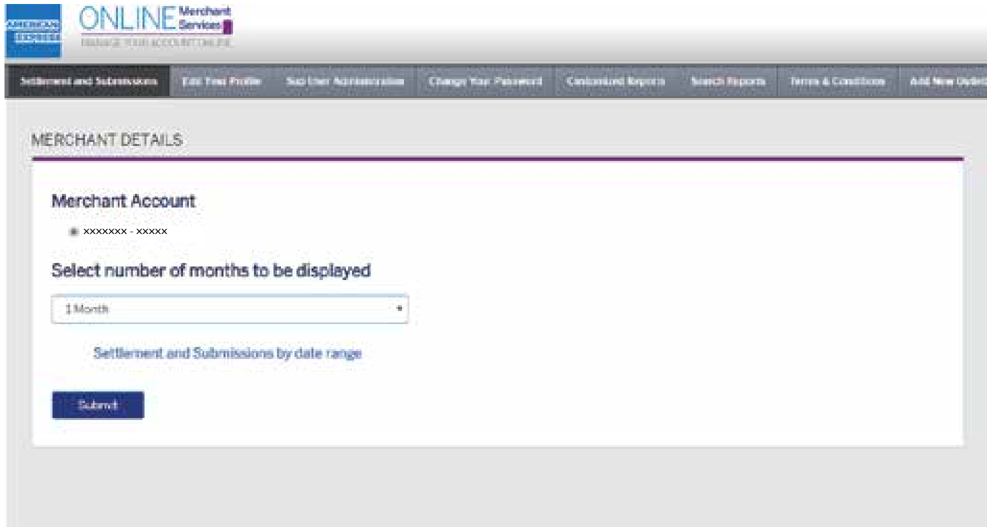
Access americanexpress.ae/OMS
Enter your UserID and Password.Then click on “Log In”.



Account Home Page

If you are a Main User, you may:

- Review the Settlement and Submissions
- Edit your profile including Adding or Deleting a Merchant Account or Adding or Editing Contact Information, Creating Customized Settlement and Submissions reports and Search for Transactions
- Selecting a report format
- Create Sub-Users
- Change your password
- Review the Terms & Conditions



If you are a Sub-User, you may:

- Review the Settlement and Submissions
- Edit your profile, which includes selecting a report format
- Change your password
- Review the Terms & Conditions
- Add New Outlets

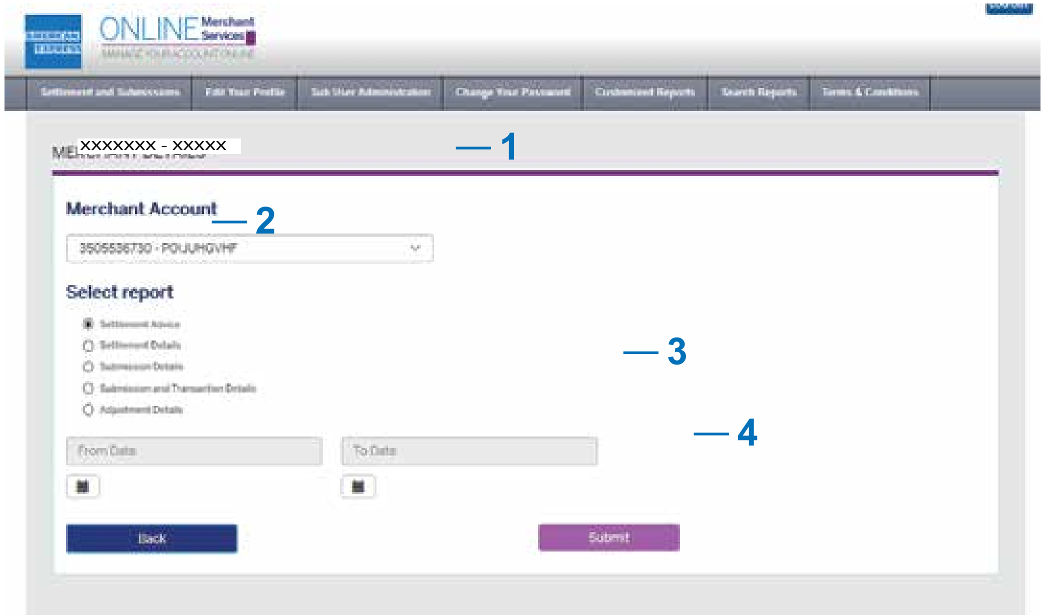
Note: For security purposes, always log out when you have completed viewing the site.
To exit, click the "Log Out" tab located at the top-rightcorner ofeach page.
Automatic log out occurs if there is no user activity for a predetermined time.

Settlement and Submissions

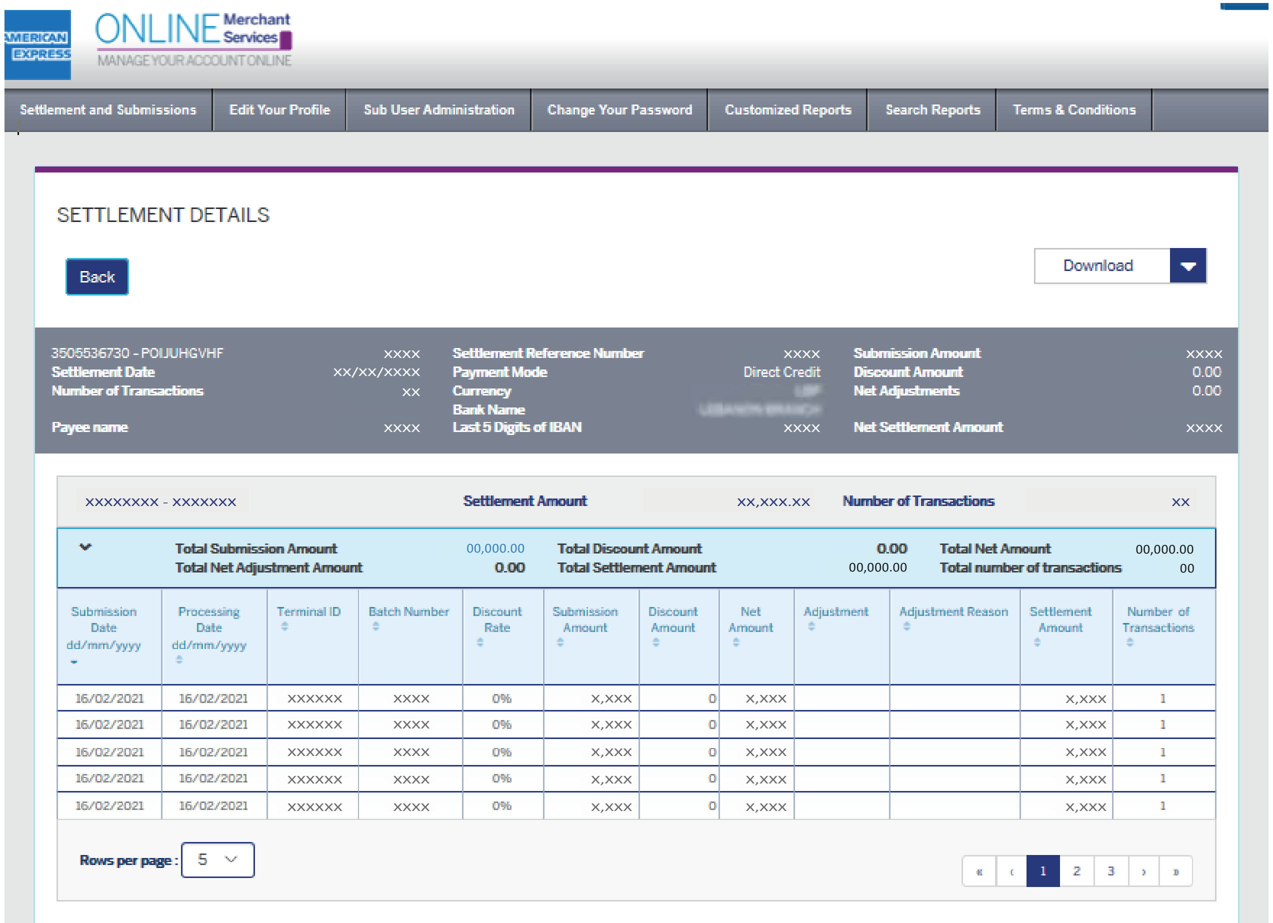
Now you can view your Settlement and Submission by date range and a host of other filters.

Here's how you can do so:

1 - Select the Merchant Account
2 - Select the type of report needed: Settlement Advice, Settlement Details, Submission Details, Submission and Transaction Details or Adjustment Details.
3 - Select date range: Up to 3 months at a time.
4 - Click on Submit



Once you click **“Submit”** you can view your **Settlements and Submissions Reports**



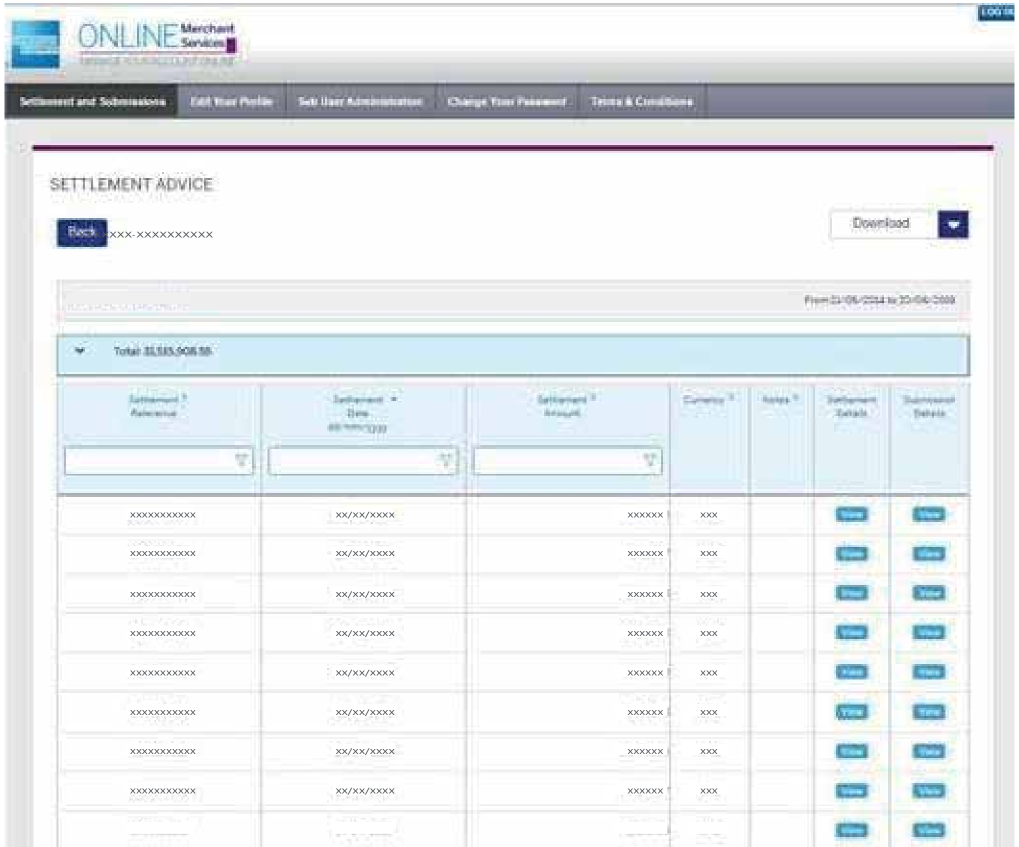
When you choose to see your payment information, the system displays your data as far back as 24 months.

If you are managing multiple locations from one User ID, you will be prompted to select a location prior to displaying the statement.

This page displays your Settlement Advice, providing a summary of your settlements for the specified period of time.

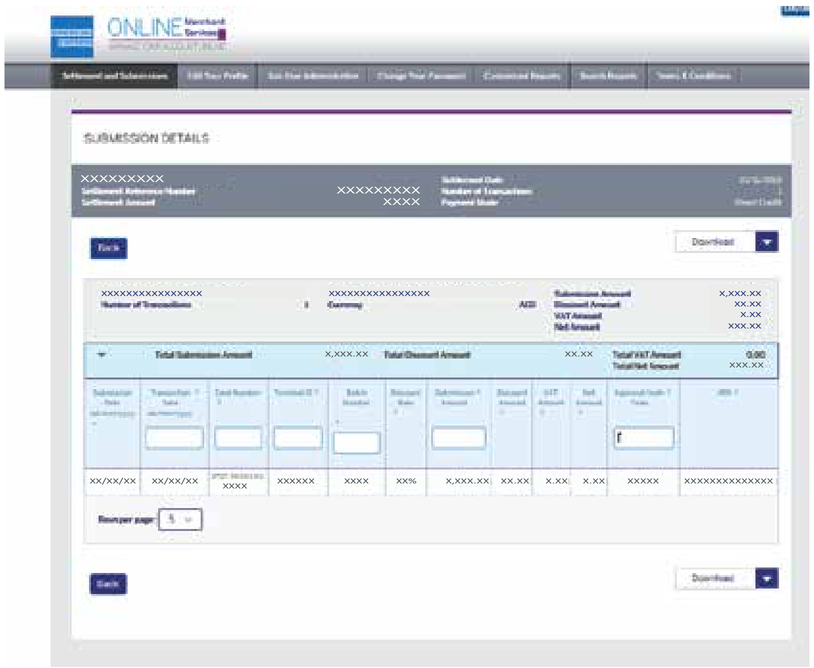
You can use the filter options available to search for a specific Settlement Reference, Settlement Date and Settlement Amount.

To view your Settlement or Submission Details, click on the “View” button.



Once you click on the **"View"** button in the Settlement Details column, you will be directed to the following page.

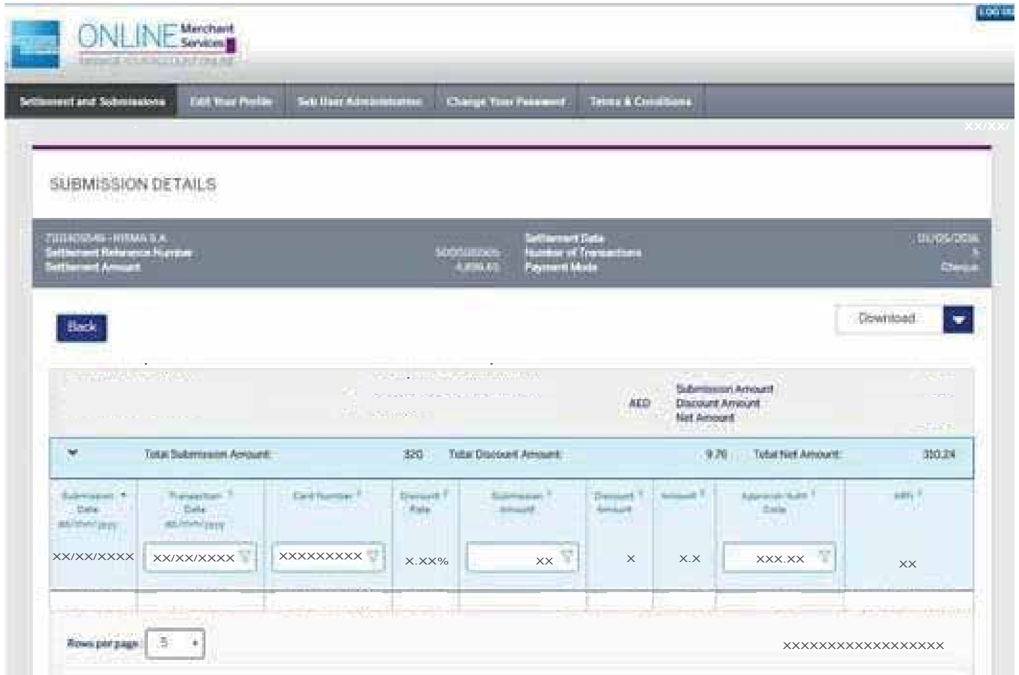
The details shown relate to: Submission date, Transaction date, Card Number, Terminal ID, Batch Number, Discount Rate, Submission Amount, Discount Amount, VAT Amount, Net Amount, Approval/Authorization Code and Acquirer Reference Number (ARN).
You can use the Download drop-down menu to download your reports in either PDF or Excel Format and CSV.
Upon clicking on the Amounts in the Submission Amount column, you will be directed to the following page.
This report shows the details of your submissions and transactions.
You can use the filter options available to search for a specific Transaction Date, Card number, Submission Amount and Approval/Authorisation Code.



Once you click to view the Submission details, you will be directed to the following page.

You can view your Submissions and use the filter options available to search for a particular Transaction Date, Card number, Submission Amount and Approval/Authorisation Code.

You can use the Download drop-down menu to download your reports in either PDF or Excel format and CSV.



Edit Your Profile

By clicking on **"Edit Your Profile"** from the tab on the top of any screen, you will be able to Add or Delete a Merchant Account, Add or Edit Contact Information and select your Report Format.

By clicking on **"Add/Delete a Merchant Account"** you will be directed to the following page.

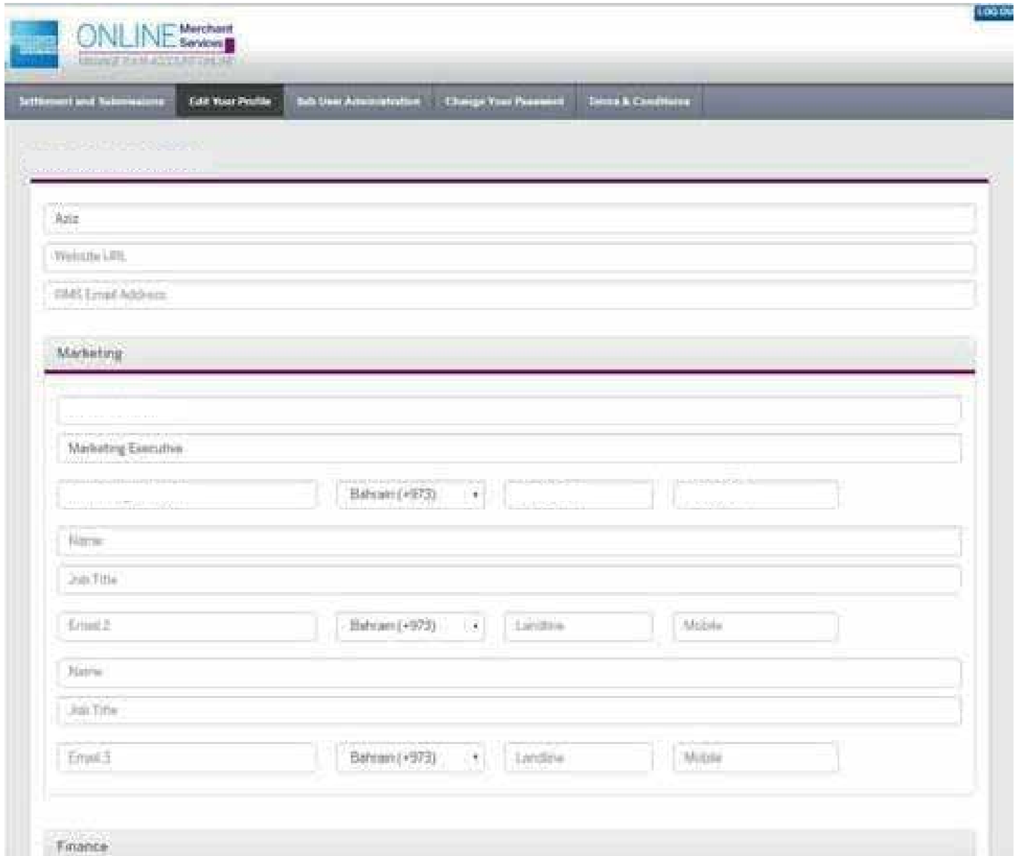
By selecting **"Add a new Merchant Account"**, you will be directed to the following page and prompted to enter a Merchant number that needs to be added, the last 5-digits of your IBAN/Account number and your Trade License/Commercial Registration number. The new Merchant will be added successfully once all information is entered correctly.

Note: If you are a sub user, this option will not be available for you.

By clicking on **“Add/Edit Contact Information”** under edit Your Profile, you will be directed to the following page.

On this screen you will be able to add the contact details of your team within the Marketing, Finance and Operations Department. By keeping this page up to date, you will be able to receive the latest notifications/updates whenever required.

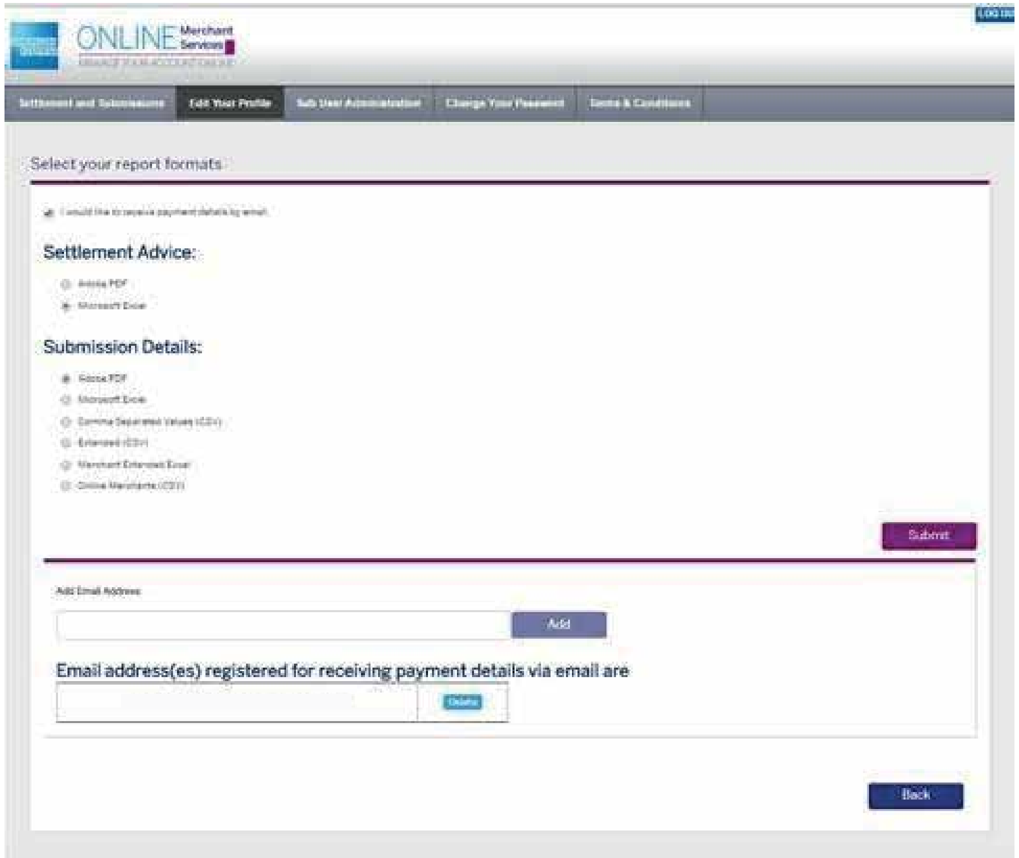
Note: If you are a sub user, this option will not be available for you.



By clicking on **“Report Format”** under edit Your Profile, you will be directed to the following page.

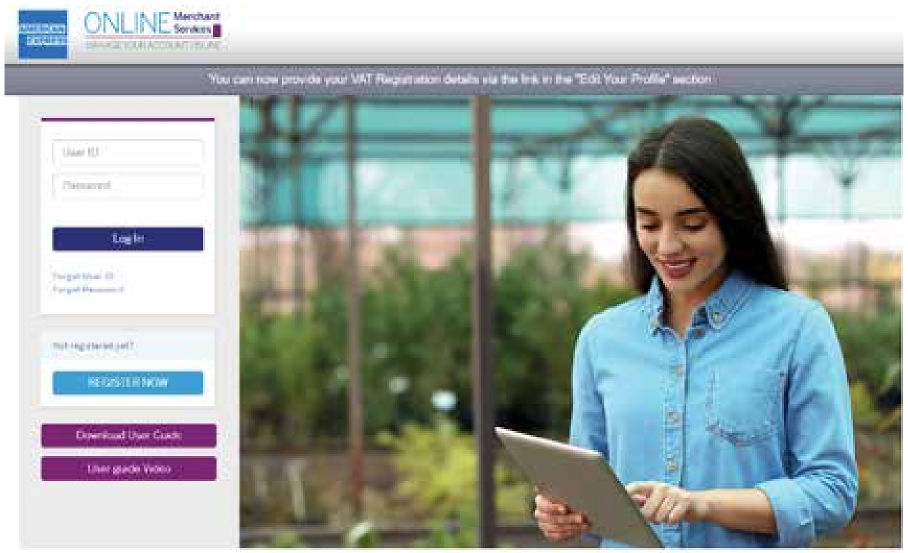
From this page you will be able to select the report formats that will be sent to your email and add unlimited number of emails to which these reports will be sent to.

Note: Only one report format can be selected per Settlement Advice and Submission Details. This function is for automated email scheduled reports.

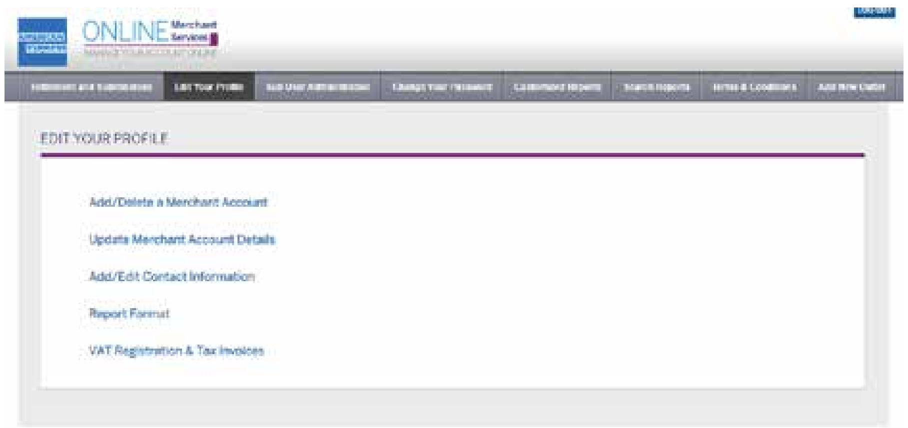


Update Merchant Account Details

1. Log in to **Online Merchant Services** using your User Name and Password

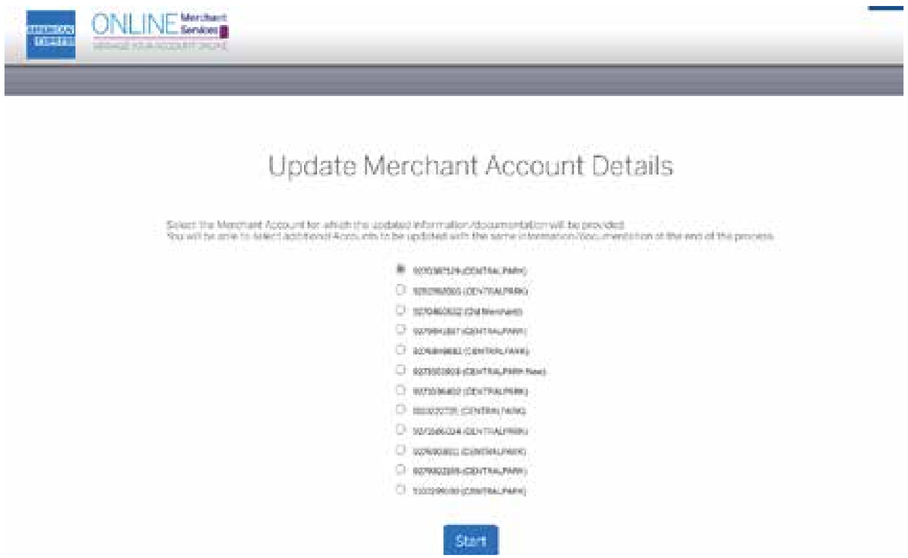


2. Click **"Edit your Profile"** – Then click on **"Update Merchant Account Details"**

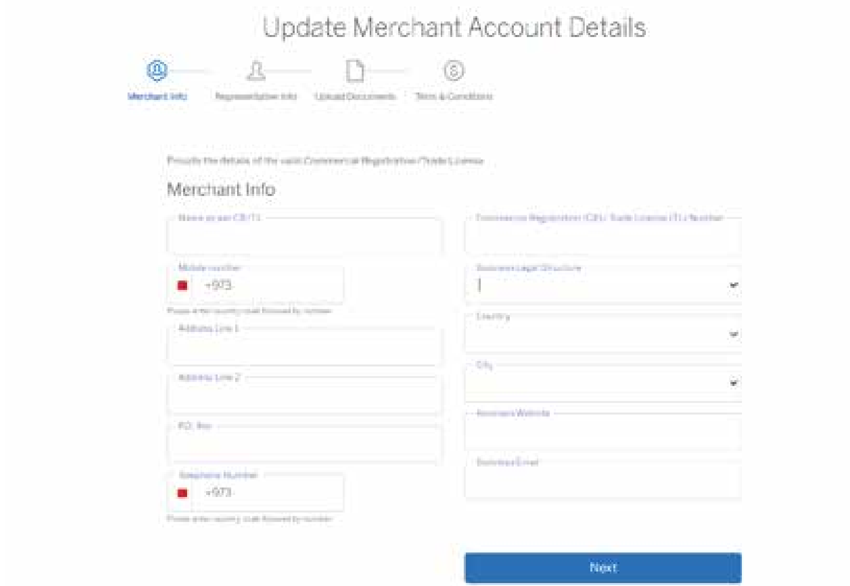


3. **Update Merchant Account Details –** Select the Merchant Account for which the updated information/documentation will be provided.

You will be able to select additional Accounts to be updated with the same information/documentation at the end of the process.



4. **Merchant Information**
Provide the details of the valid Commercial Registration (CR)/Trade License (TL)



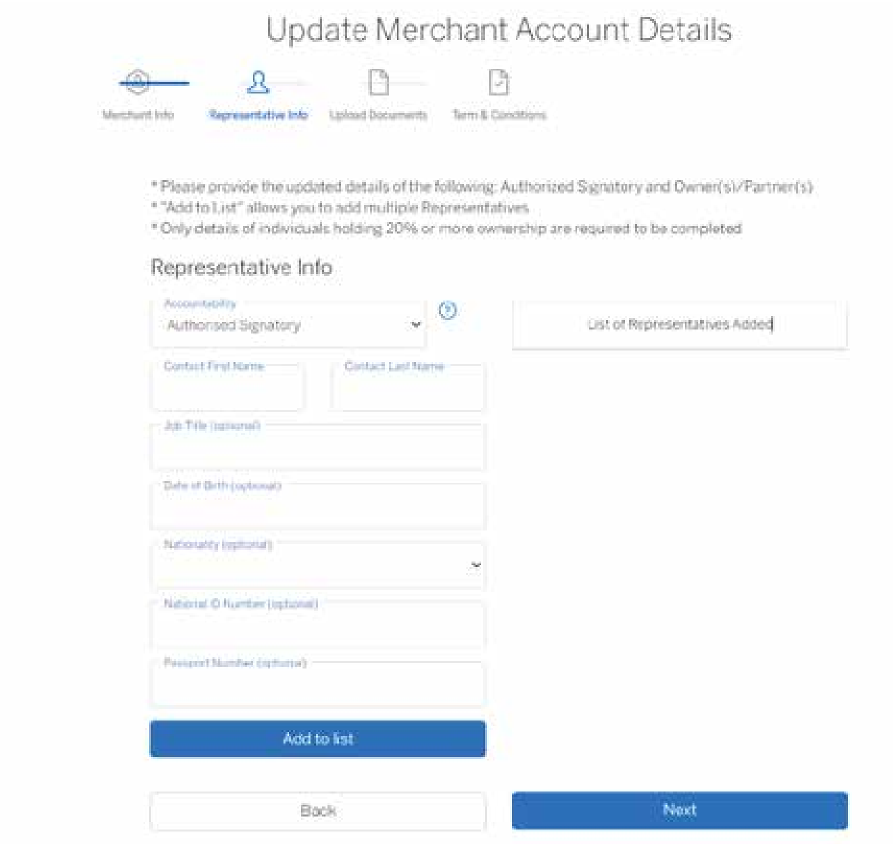
5. **Representative Information** Please provide the details of the following: Authorized Signatory, Owner(s)/Partners(s) and Ultimate Beneficiary Owners.

*"Add to List" allows you to add multiple Representatives

Please select and complete first the "Authorized Signatory" details, followed by the "Ownership details" and "Ultimate Beneficial Owner" last.

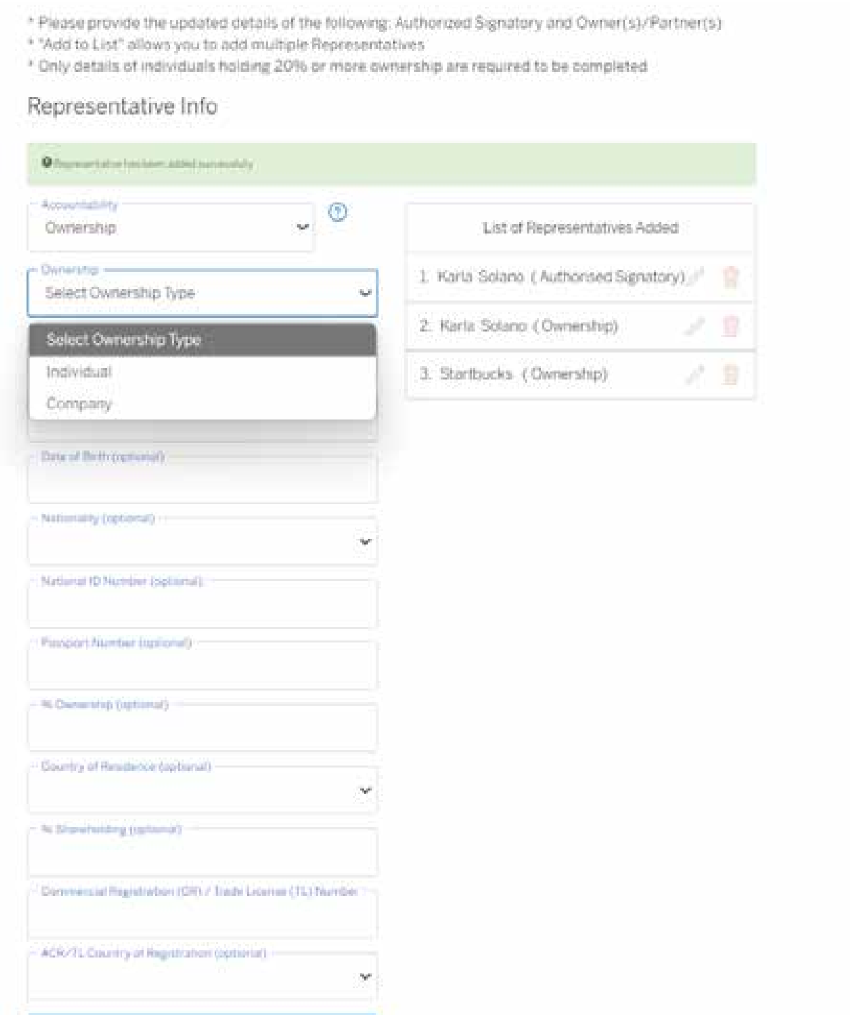
Authorized Signatory -Person authorized to do business on behalf of the company or open a merchant account.
Ownership - Individuals holding 25% or more of the issued capital/shares/profit for UAE, 10% for Jordan and 20% all other markets.

Ultimate Beneficiary Owner- Natural persons who exercise control or ultimately have a controlling ownership interest in the company. If there are no natural persons who exercise control, please provide the details of the natural person(s) holding the position of Senior Management in the company.



5.1 Accountability: Ownership

Please select the type of "Ownership"; whether it's an Individual or a Company and proceed to complete the relevant information.



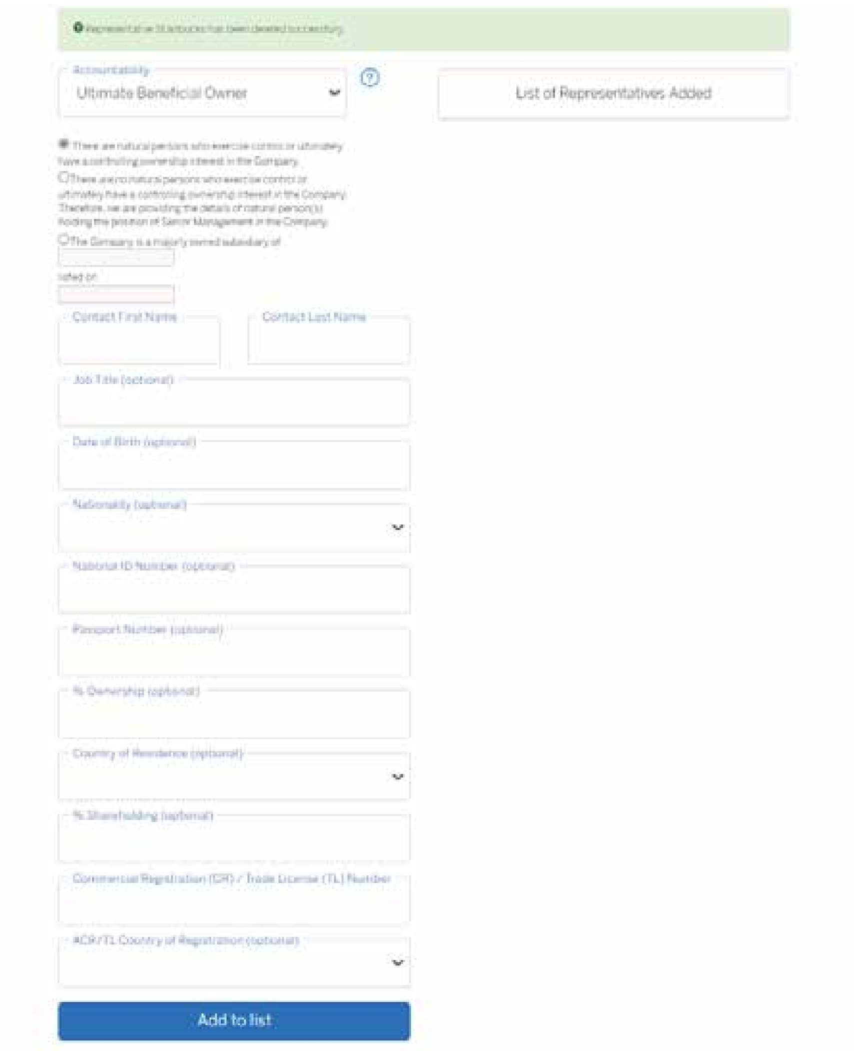
5. **2 Accountability: Ultimate Beneficial Owner**

Please select from the Options available for the type of UBO and provide the information accordingly;

a.- If there are natural persons who exercise control or ultimately have a controlling ownership interest in the company.

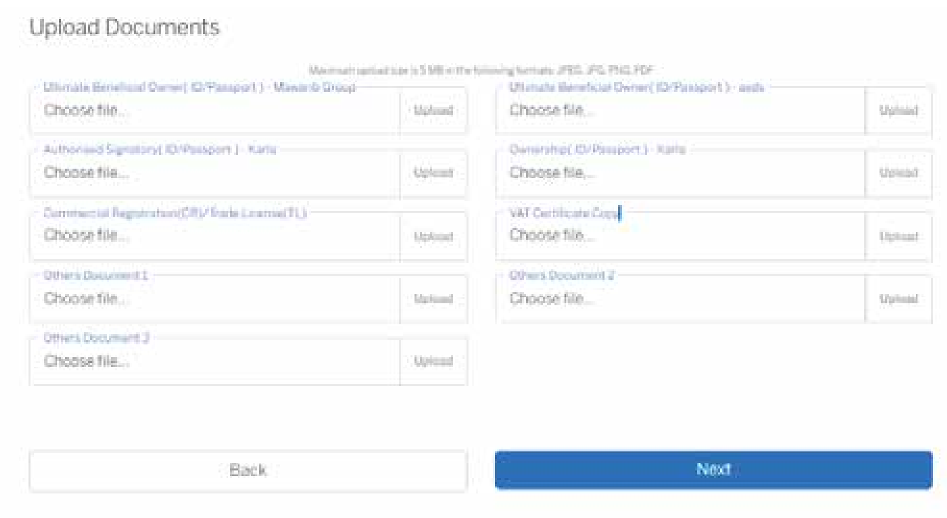
b.- If there are no natural persons who exercise control, please provide the details of the natural person(s) holding the position of Senior Management in the company.

c.- If it's a publicly listed company.



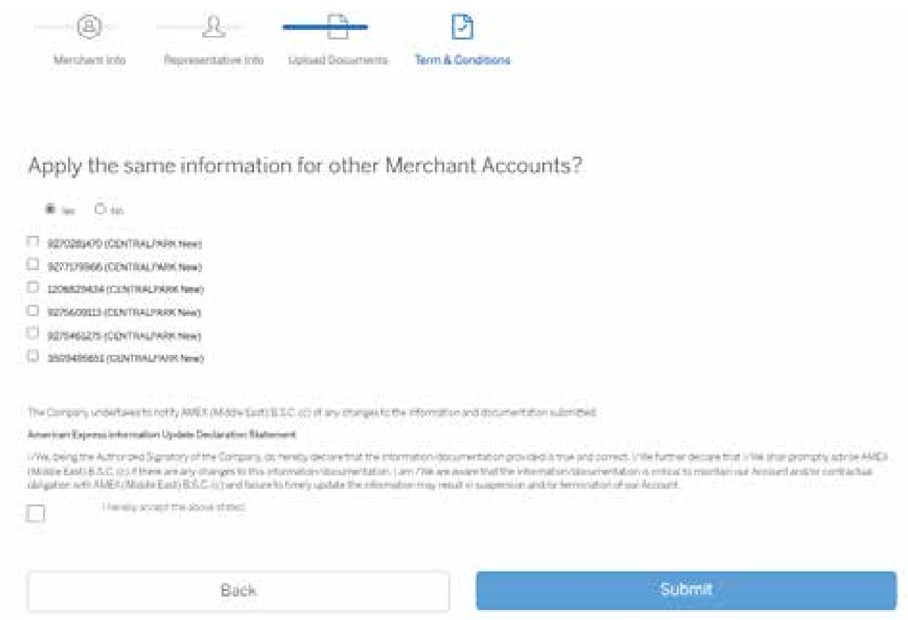
6.- **Upload documents** Please upload the official, valid copy of the documents required to substantiate the information provided.

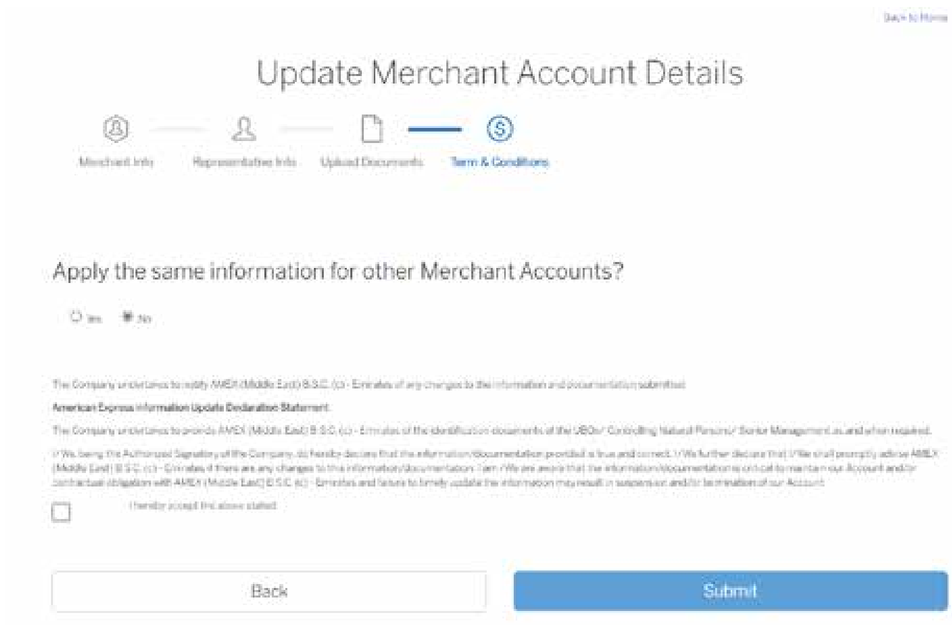
For countries where tax is applicable, you can upload the VAT Certificate in this section

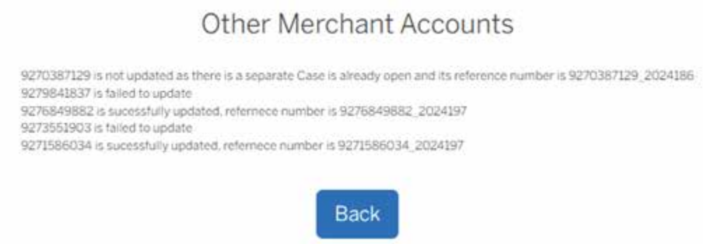


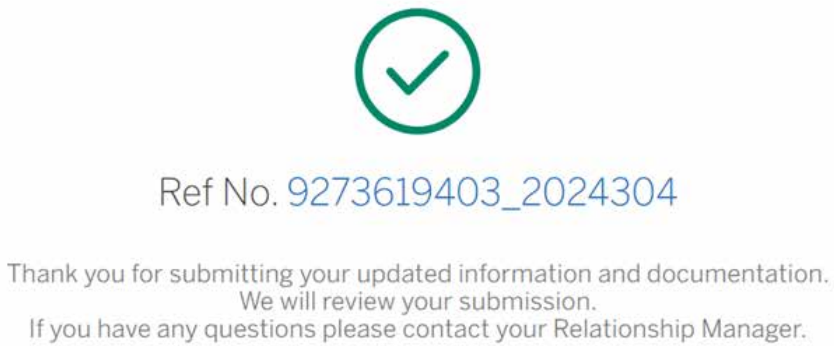
7.- **Apply the same information to other Merchant Accounts** + T&C's

If you would like to apply the same information to other Merchant Accounts, select the additional Accounts, click on accepting the T&C's and proceed.



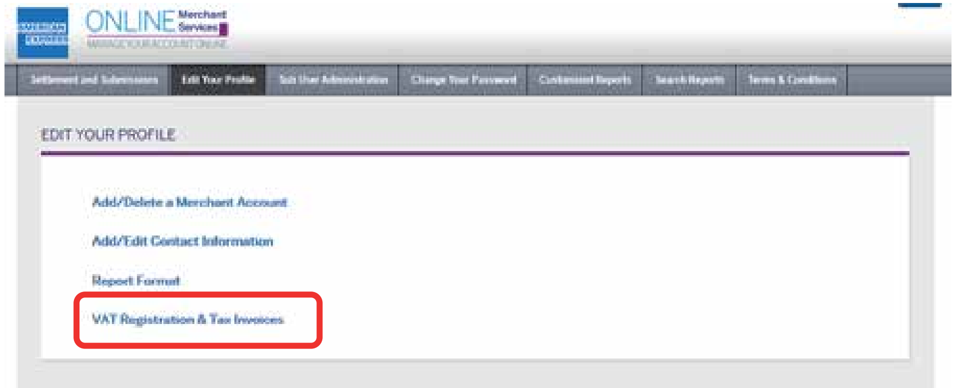

Update Merchant Account Details
Term & Conditions
Apply the same information for other Merchant Accounts?
American Express Information Update Declaration Statement
Back
Submit


Other Merchant Accounts
9270387129 is not updated as there is a separate Case is already open and its reference number is 9270387129_2024186
9279841837 is failed to update
9276849882 is sucessfully updated, refernece number is 9276849882_2024197
9273551903 is failed to update
9271586034 is sucessfully updated, refernece number is 9271586034_2024197
Back


Ref No. 9273619403_2024304
Thank you for submitting your updated information and documentation.
We will review your submission.
If you have any questions please contact your Relationship Manager.

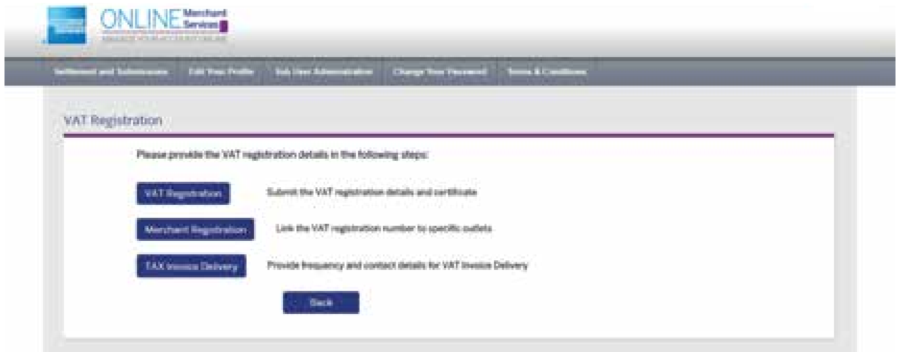
Uploading your VAT Registration Information and Certificate(s) & Downloading your VAT invoices

Select **“Edit Your Profile”** and click on **"VAT Registration & Tax invoices"**



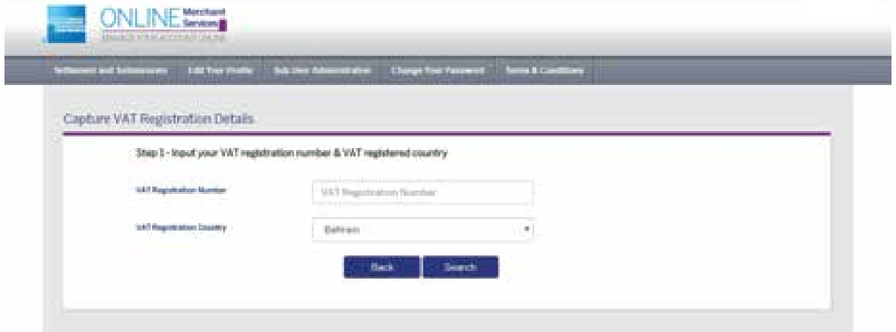
VAT Registration screen will be displayed with the following options:

- VAT Registration
- Merchant Registration
- Tax Invoice Delivery



VAT Registration

Step 1 – Submit VAT Registration Details by filling in the following, then click **Search**
VAT Registration Number
VAT Registration Country

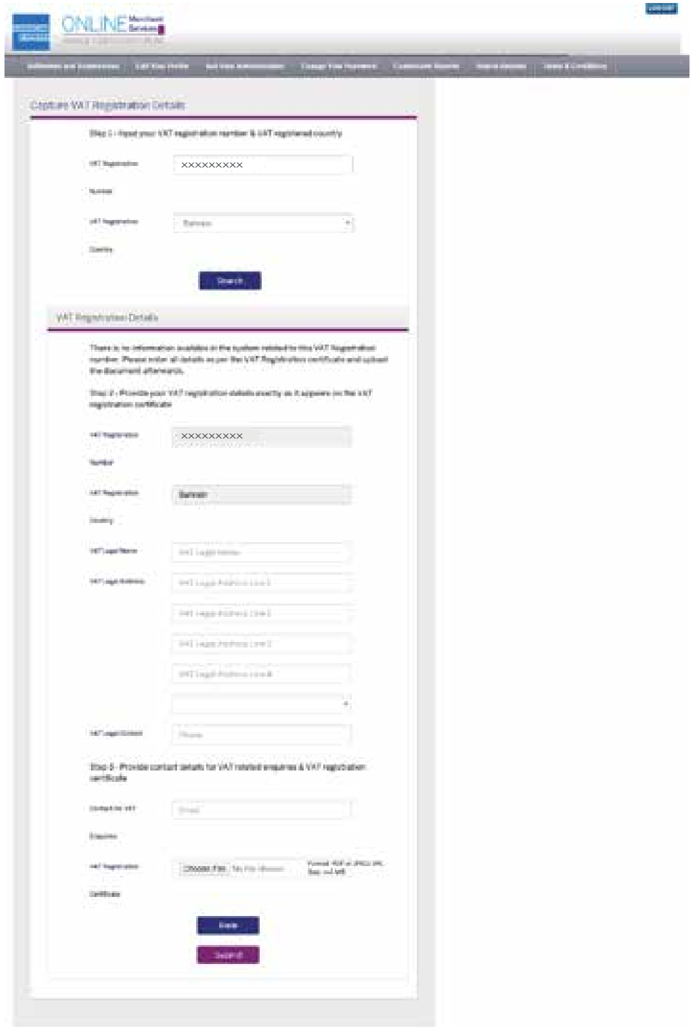


Step 2 – Once you click on Search, the following options will be displayed, and you will need to enter the additional details:

- VAT Legal Name
- VAT Legal Address* (Address Line 1, Line 2, Line 3 and Line 4 provided)

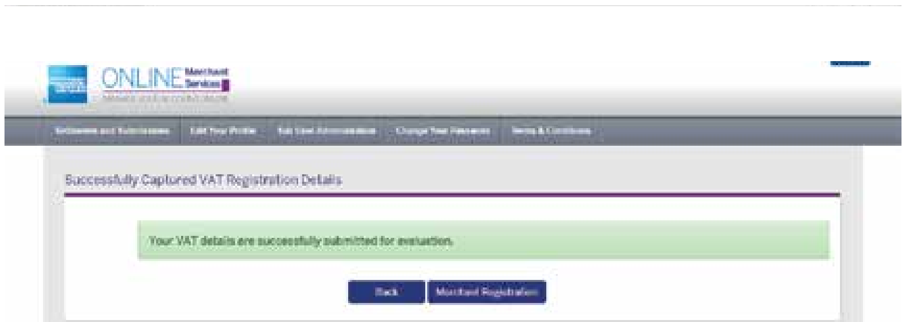
* Address Line accepts a maximum of 30 allowable characters per line

- VAT Legal Contact (Telephone number)



Step 3 – Provide contact details for VAT related enquiries:

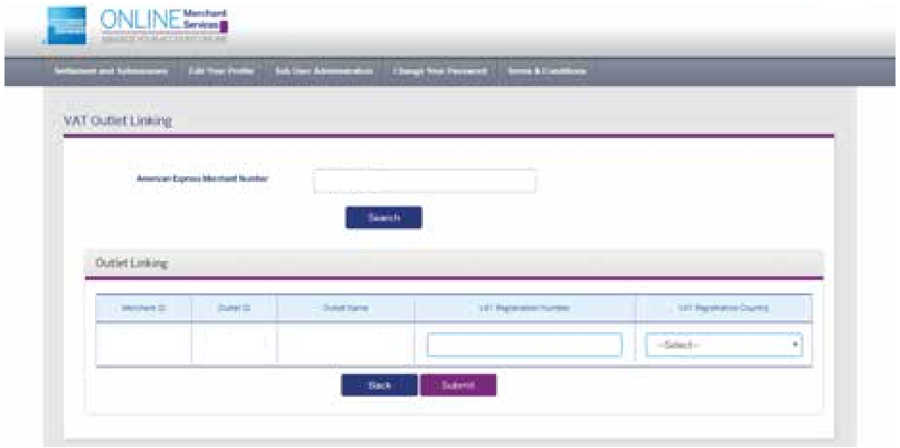
- Contact for VAT enquiries (provide a valid email address where VAT related enquires can be raised)
- VAT Registration Certificate (Upload a copy of your VAT Registration Certificate, using one of the following formats; PDF, JPEG/JPG and up to 1 MB in size)
- Click on Submit and you should receive a success notification.



Merchant Registration – VAT Outlet Linking

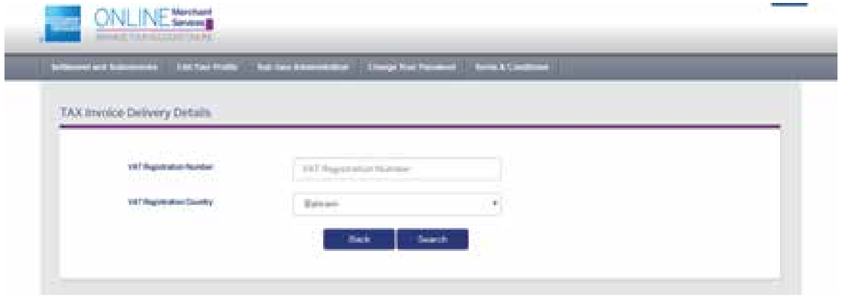
- Enter your Merchant Number(s)*, then click **Search**
- List will display outlet(s) under your Merchant Number(s)
- Enter **VAT Registration Number** and **Country** pertaining to outlet(s)
- Once completed, click on **Submit** then you should receive a success notification

* If you have more than one Merchant Number, please enter them together separated by a single comma without any spaces (,) e.g. 976XXXXXXX, 976XXXXXXX, 976XXXXXXX



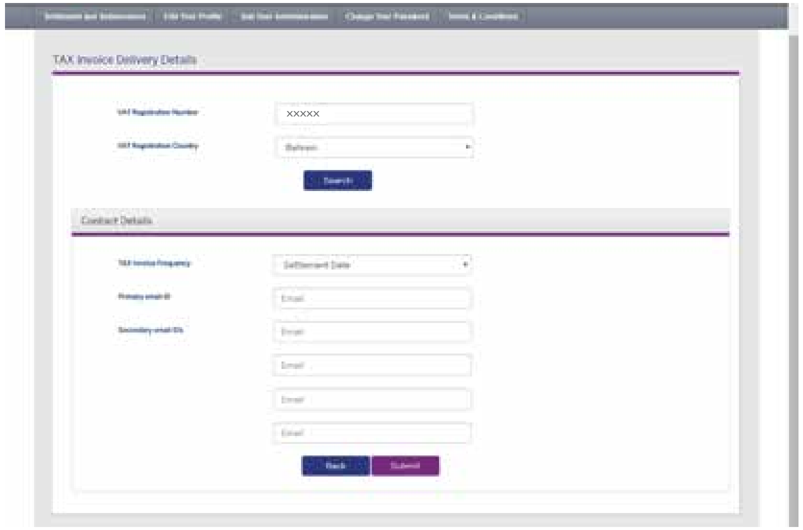
Tax Invoice Delivery – Provide the following information, then click **Search**

- VAT Registration Number
- VAT Registration Country



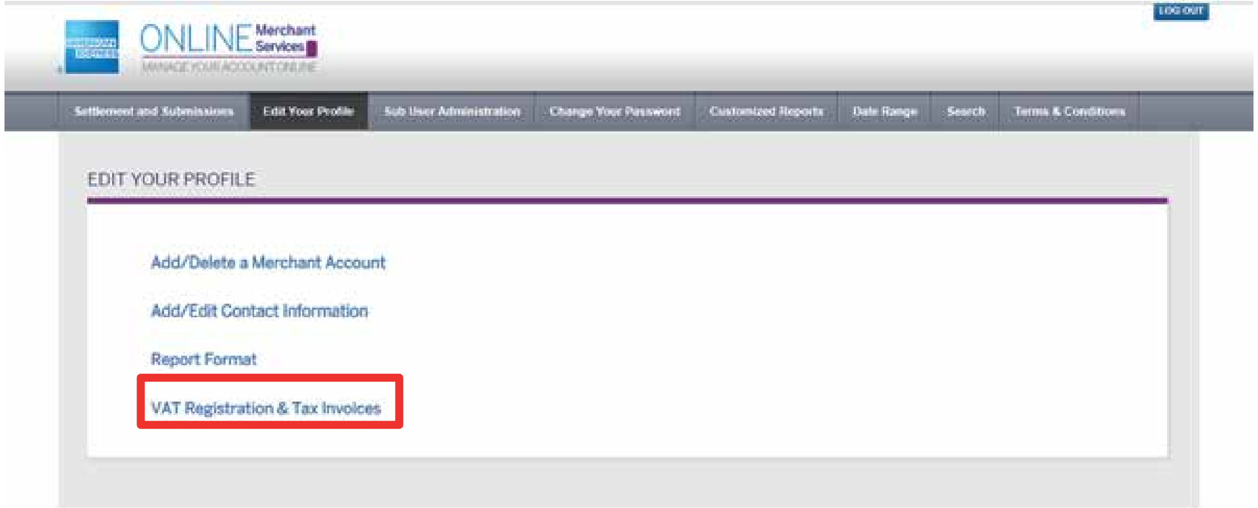
Contact Details section will be displayed. Fill out the following:

- Tax Invoice Frequency (Settlement Date, Monthly)
- Primary Email ID (This field is mandatory and will be the email address that the Tax Invoice gets sent to)
- Secondary Email ID (This field in optional, and you can provide up to four (4) email addresses
- Once information has been completed, click Submit then you should receive a success notification
- **You have now submitted all your VAT related documents.**

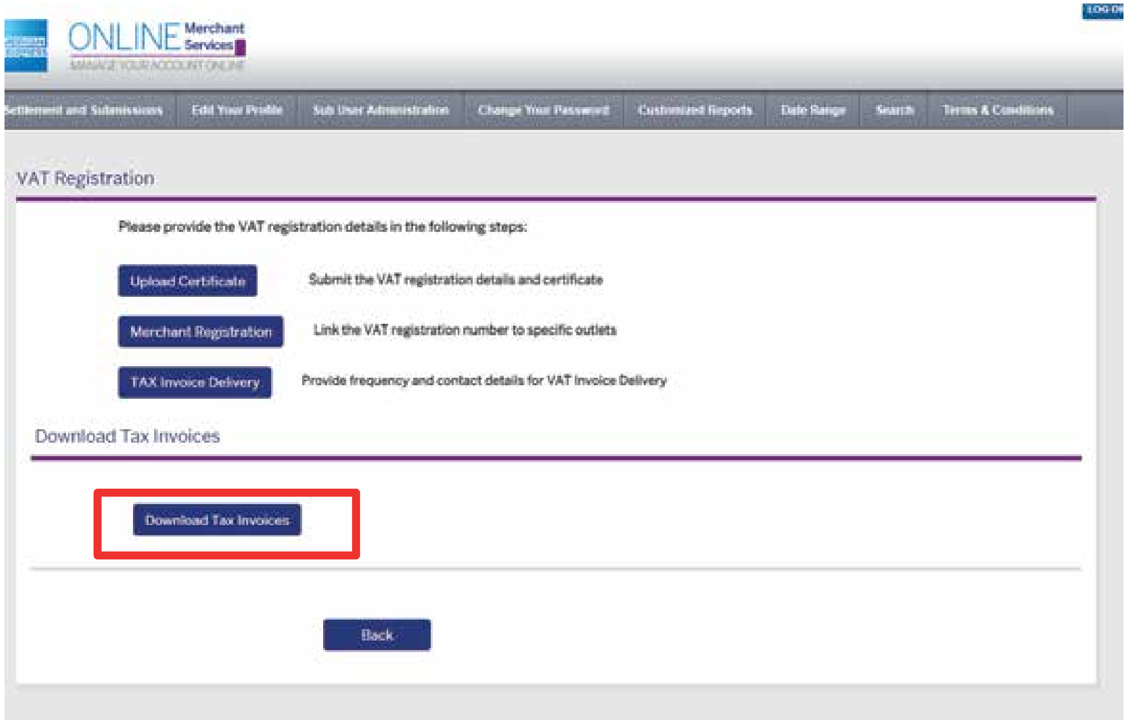


Downloading Your VAT Invoices

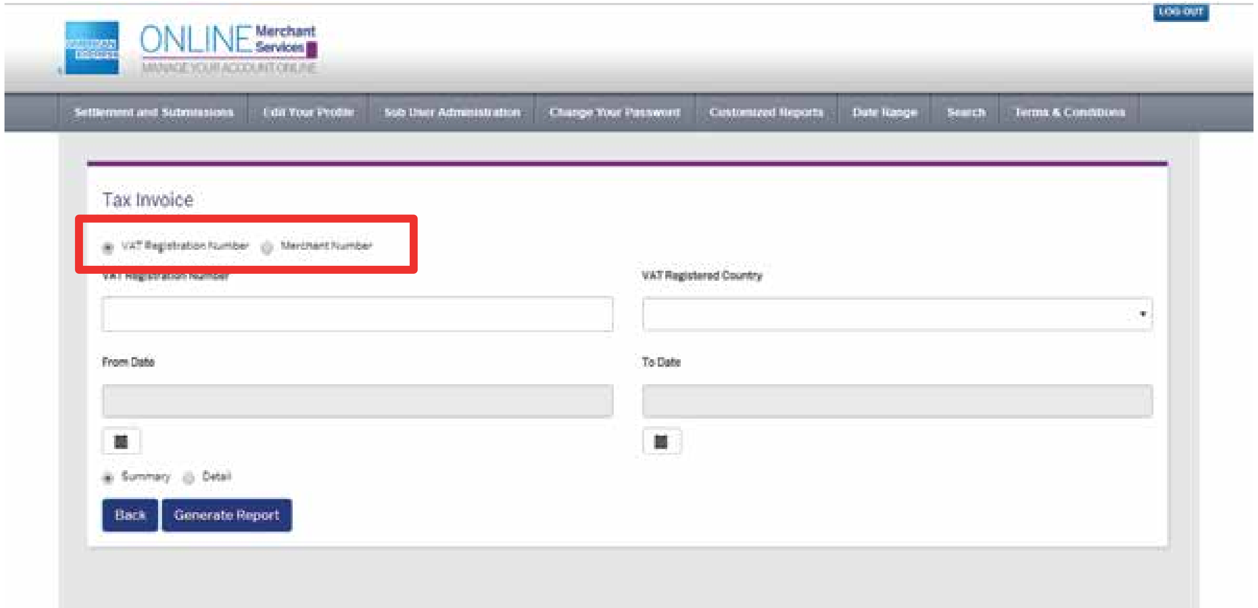
Select **"Edit Your Profile"** and the click on **"VAT Registration & Tax Invoices"**



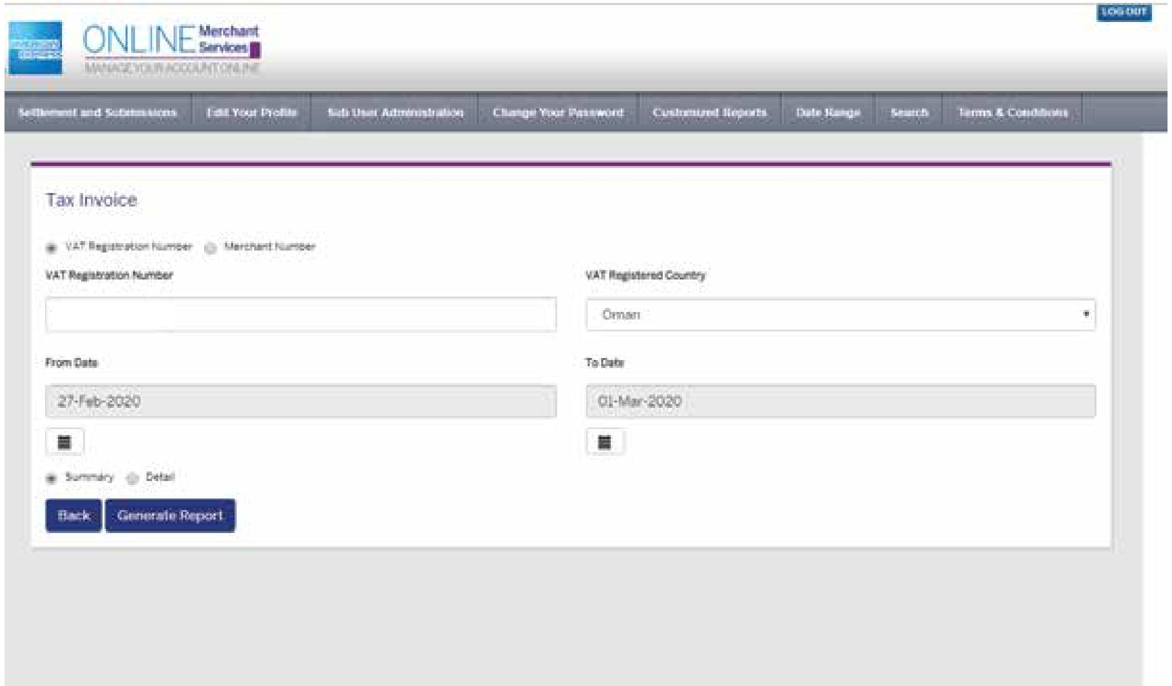
Select **"Download Tax Invoices"**



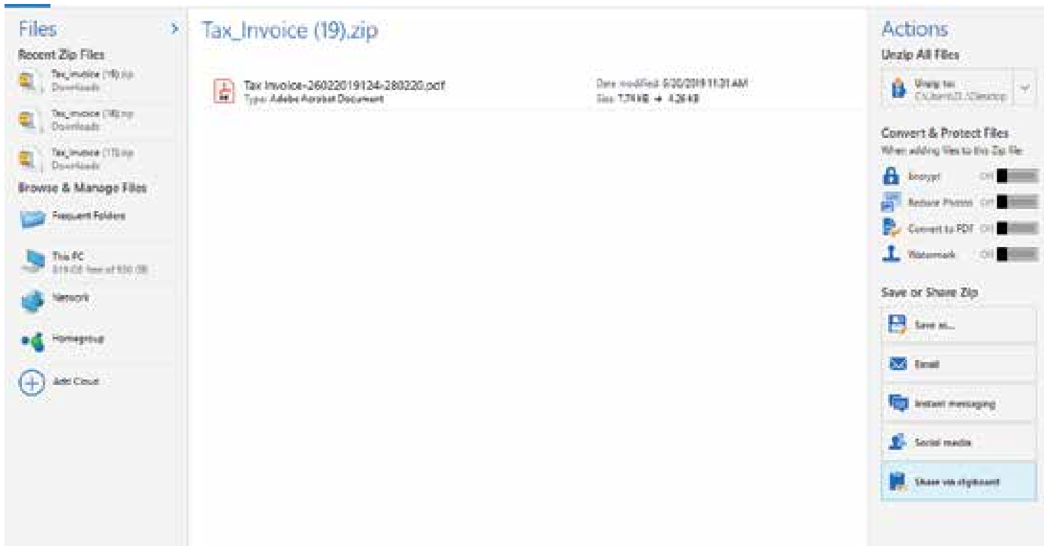
Download your tax invoice(s) by selecting either the VAT registration number or Merchant number



Enters all the details and click on **“Generate Report”**

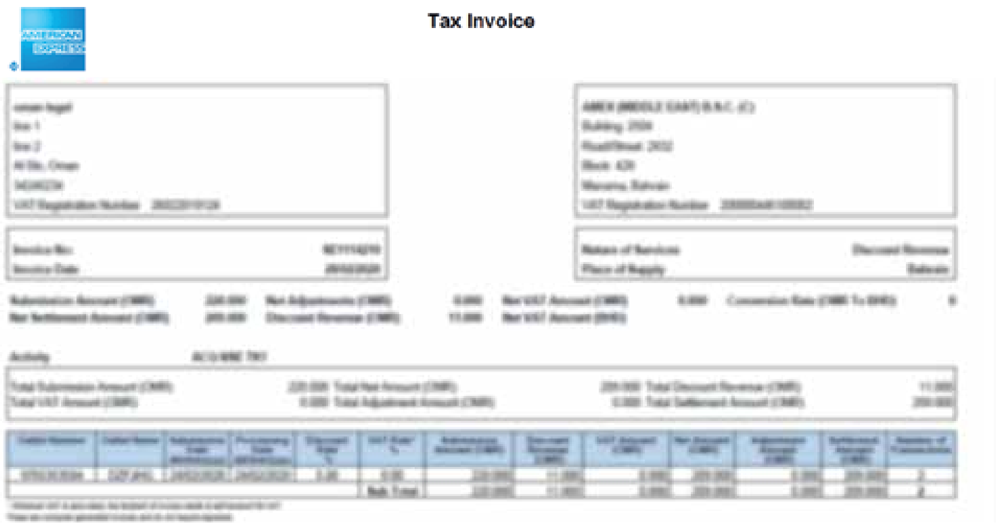


Your **Tax Invoices** will be downloaded as a compressed file. Simply decompress the file to view.



Sample Tax Invoice

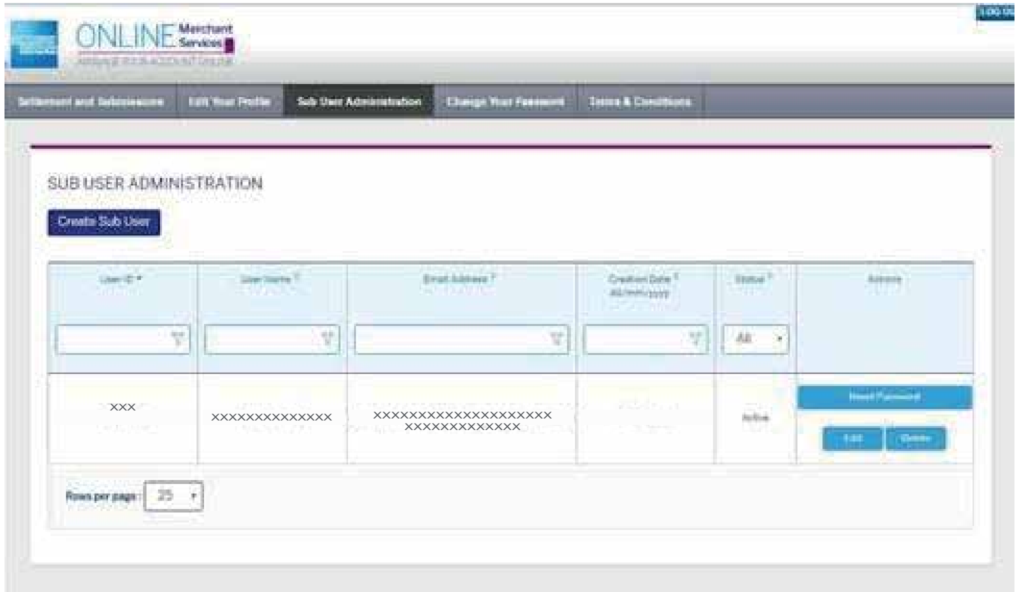
Here's an example of your downloaded Tax Invoice



Sub User Administration

As a Main User you will be able to create a Sub-User, delete an existing Sub-User or edit the Sub-User's information by clicking on the **"Sub-User Administration"** tab available on the top of any screen.

Sub-Users are able to use all features as Main Users with the exception of editing profiles.



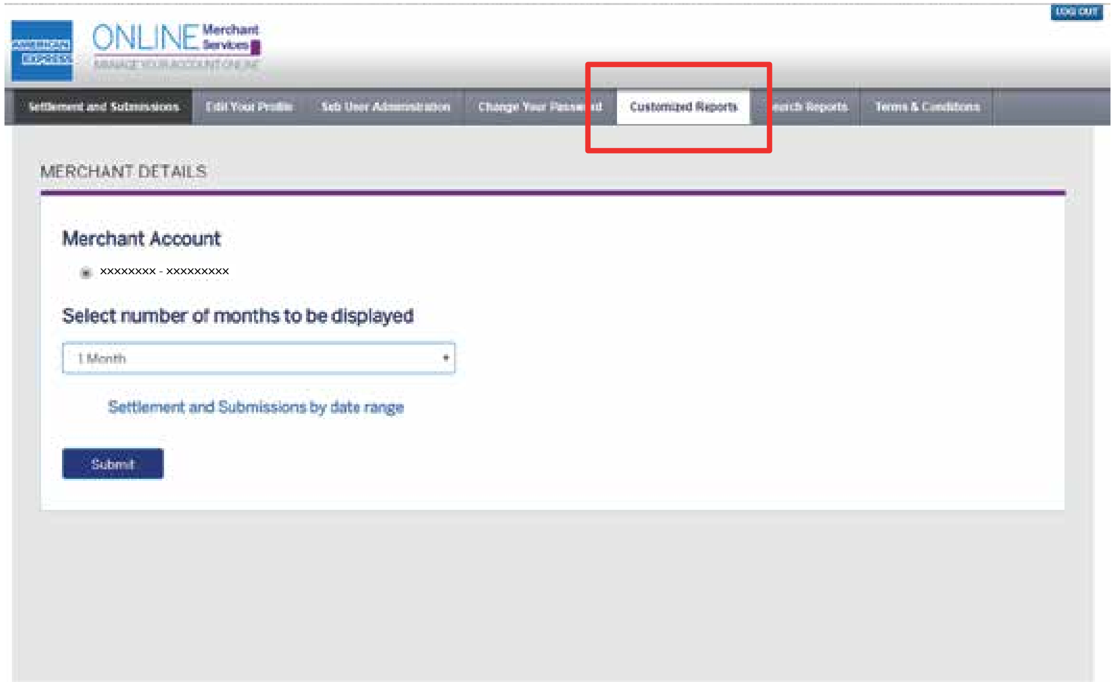
Change Your Password

Changing your password is simple. You can select to change your password anytime by clicking on the **"Change Your Password"** tab available on the top of any screen.

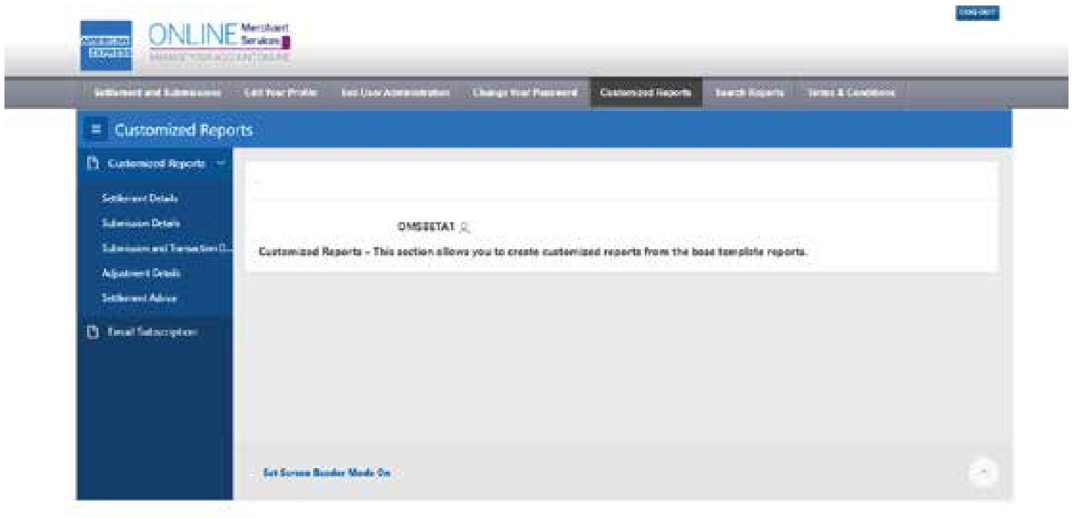
Enter the following information and click **"Submit"**.
- Current password
- New password
- New password again

Customized Reports

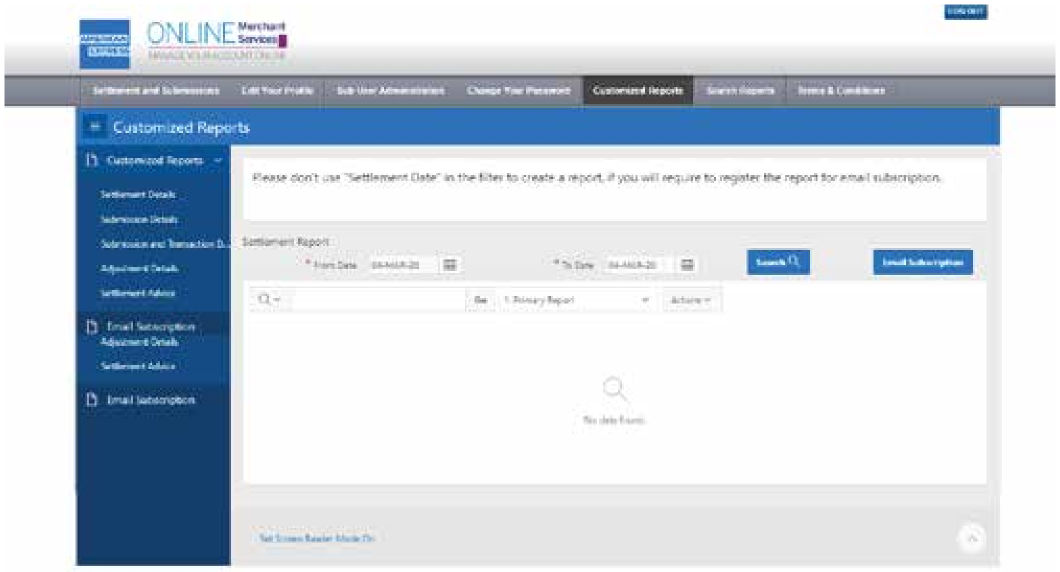
Select Customized Reports on the top menu bar. This section allows you to create new reports from the base template reports.



On the Customized Reports page, select the required type of report: Settlement Details, Submission Details, Submission and Transaction Details, Adjustment Details or Settlement Advice.



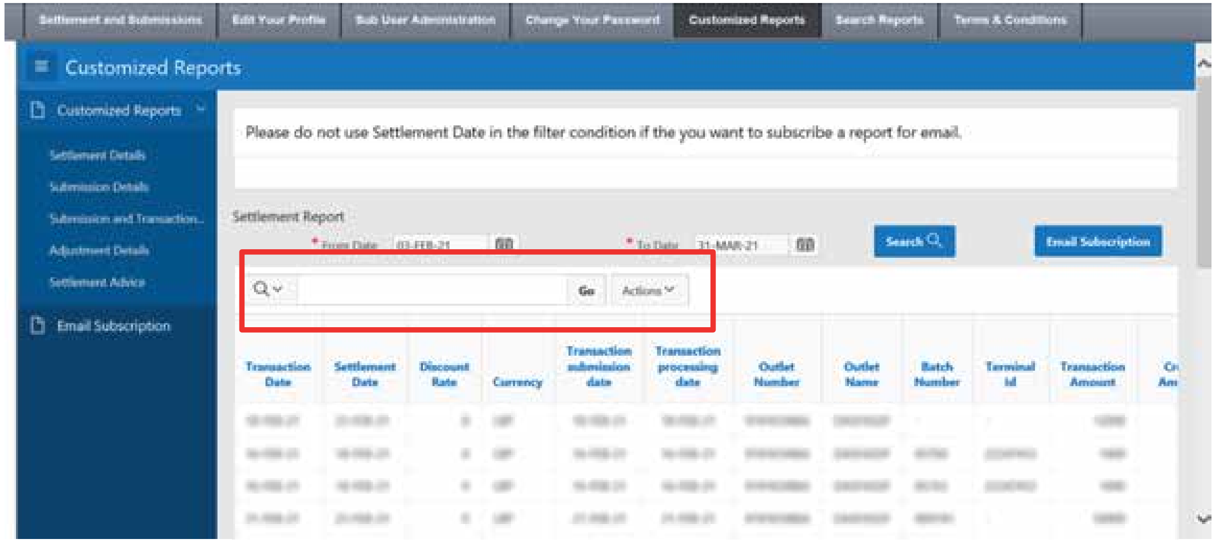
Select the desired date range for the report to be displayed and press Search.



Search Reports

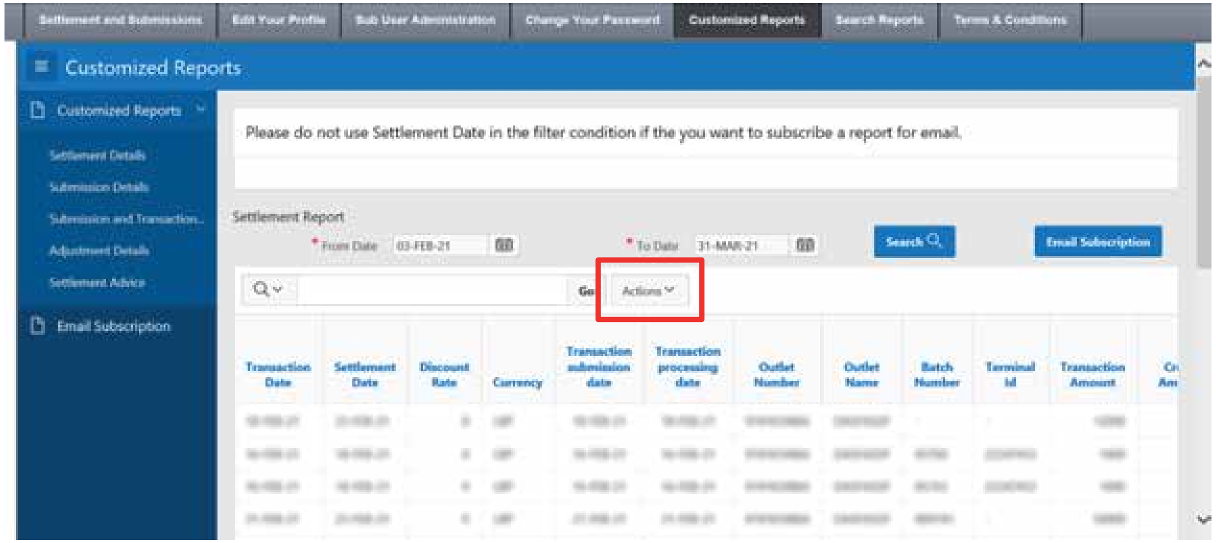
Take advantage of the following features to make the most of the Search function.

- **Select columns icon** enables you to identify which column to search (or all).
- **Text area** enables you to enter case insensitive search criteria.
- **Go button** executes the search. Hitting the enter key will also execute the search when the cursor is in the search text area.
- **Reports** displays alternate default and saved private or public reports.
- **Actions Menu** enables you to customize a report. See the sections that follow.

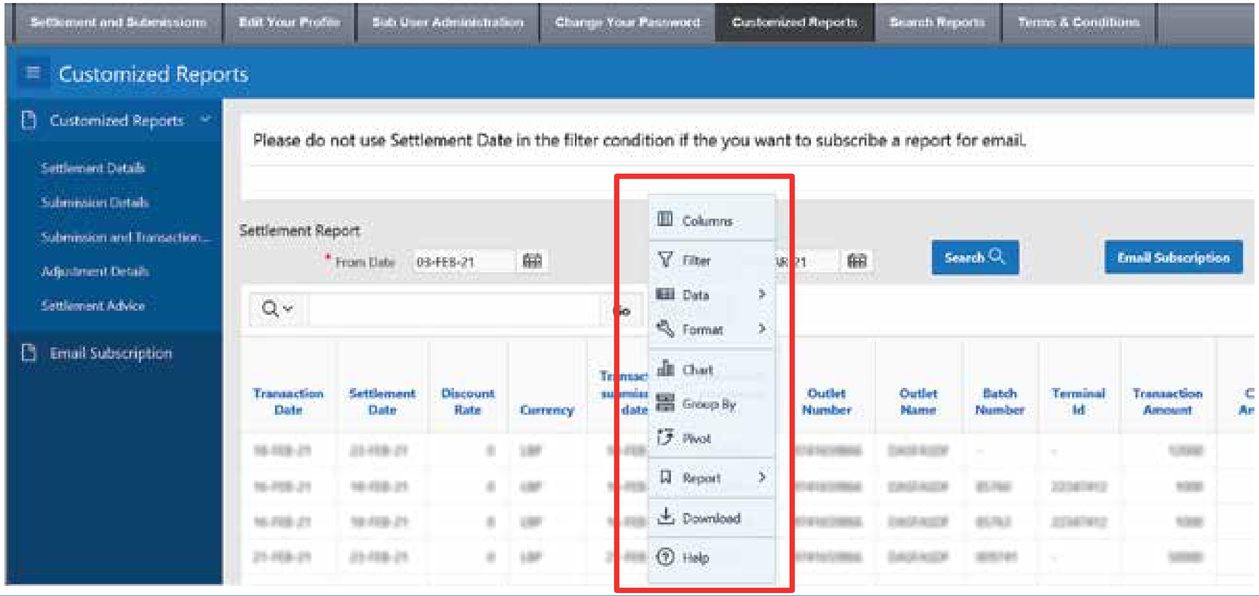


Actions Menu :

Once the report is displayed based on the select date range, in order to customize it you have to click on the **"Actions"** menu. The **"Actions"** menu appears to the right of the "Go" button on the search bar. Use this menu to customize an interactive report.



Customize the report by selecting the following:



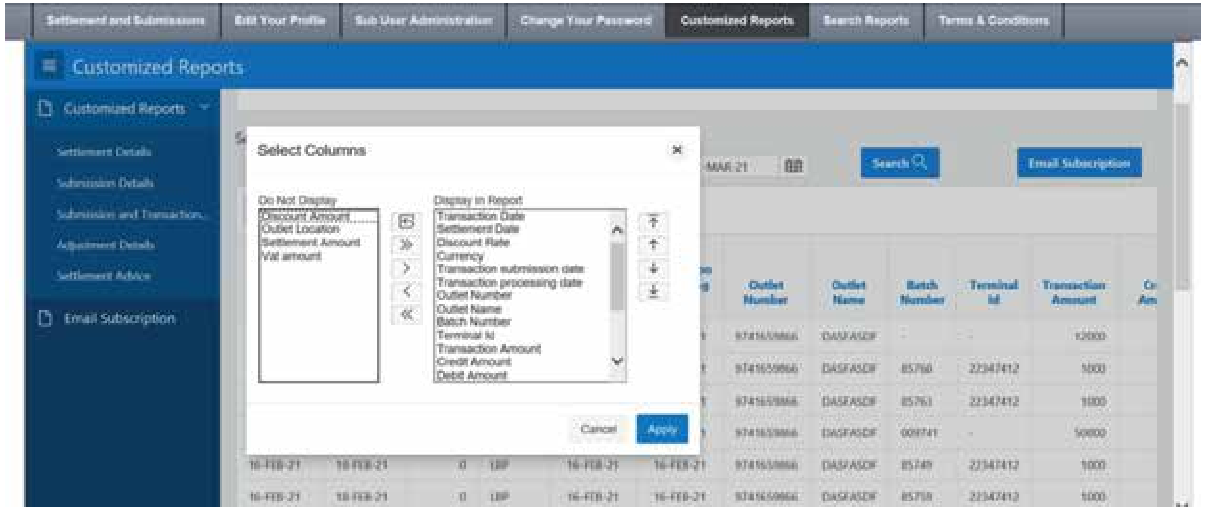
Columns: You can use **"Columns"** to modify the data you require to be displayed.

<u>Select Columns</u>

The columns on the right are displayed and on the left are hidden. You can reorder the displayed columns using the arrows on the far right.
Computed columns are prefixed with **.

<u>Columns include:</u>

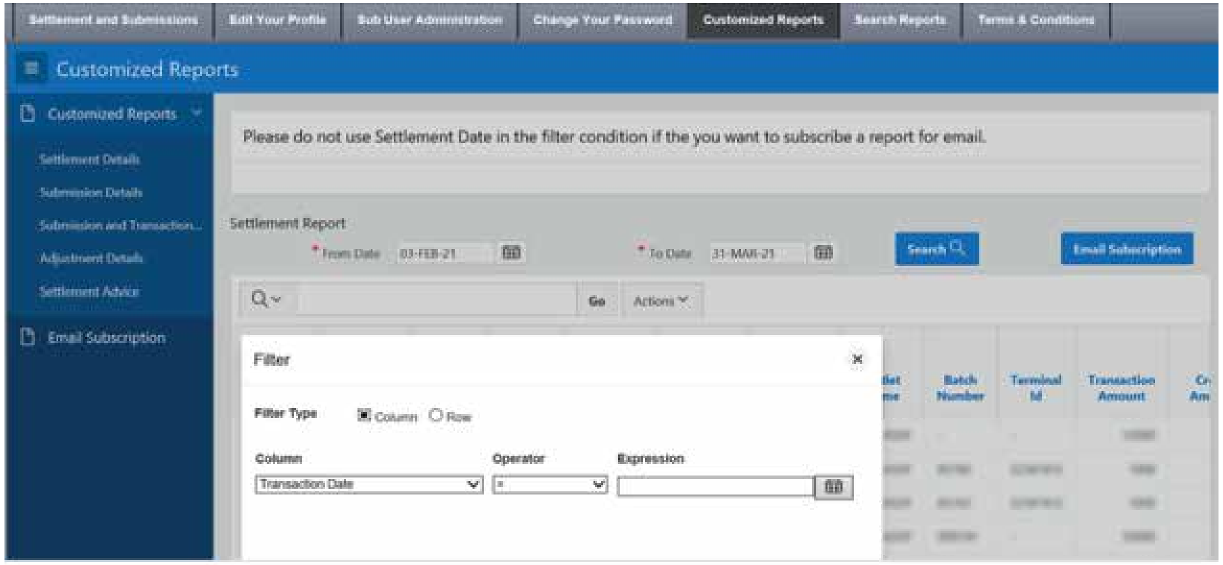
Transaction Date, Settlement Date, Discount Rate, Currency, Transaction submission date, Transaction processing date, Outlet Number, Outlet Name, Batch Number, Terminal ID, Transaction Amount, Credit Amount, Debit Amount, Net Transaction Amount, Merchant Number, Settlement Reference Number, Settlement Bank Name, Dispute Case Reference Number, Adjustment Reason, Acquirer Merchant ID, Discount Amount, Outlet Location and Settlement Amount, VAT amount.



Filter: This focuses the report by adding or modifying the WHERE clause on the query. You can filter on a column or by row.

If you filter by column, select a column (it does not need to be one that is displayed), select a standard Oracle operator (=, !=, not in, between), and enter an expression to compare against. Expressions are case sensitive. Use % as a wild card (for example, STATE_NAME like A%).

If you filter by row, you can create complex WHERE clauses using column aliases and any Oracle functions or operators (for example, G = 'VA' or G = 'CT', where G is the alias for CUSTOMER_STATE).

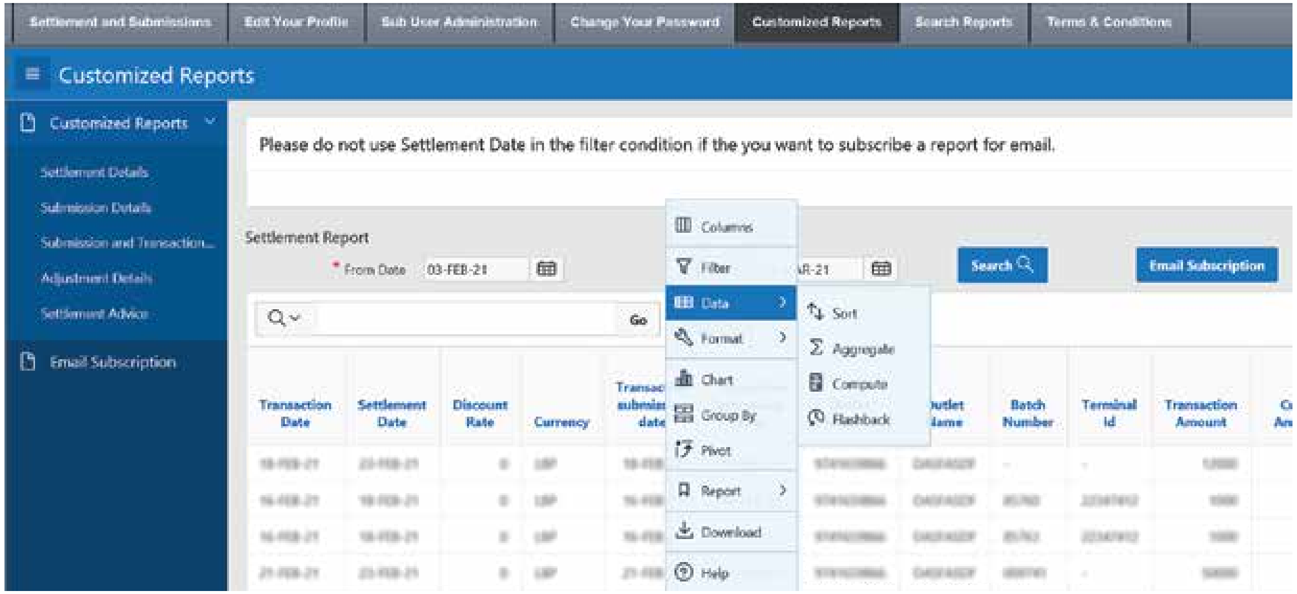


Data: The **“Data”** menu enables you to customize the display of the report using a range of fields.

Sort - Used to change the columns to sort and determines whether to sort in ascending or descending order.

Aggregate - These are mathematical computations performed against a column. Aggregates display after each control break and at the end of the report within the column they are defined.

Compute - Enables you to add computed columns to your report as mathematical computations or standard Oracle functions applied to existing columns.

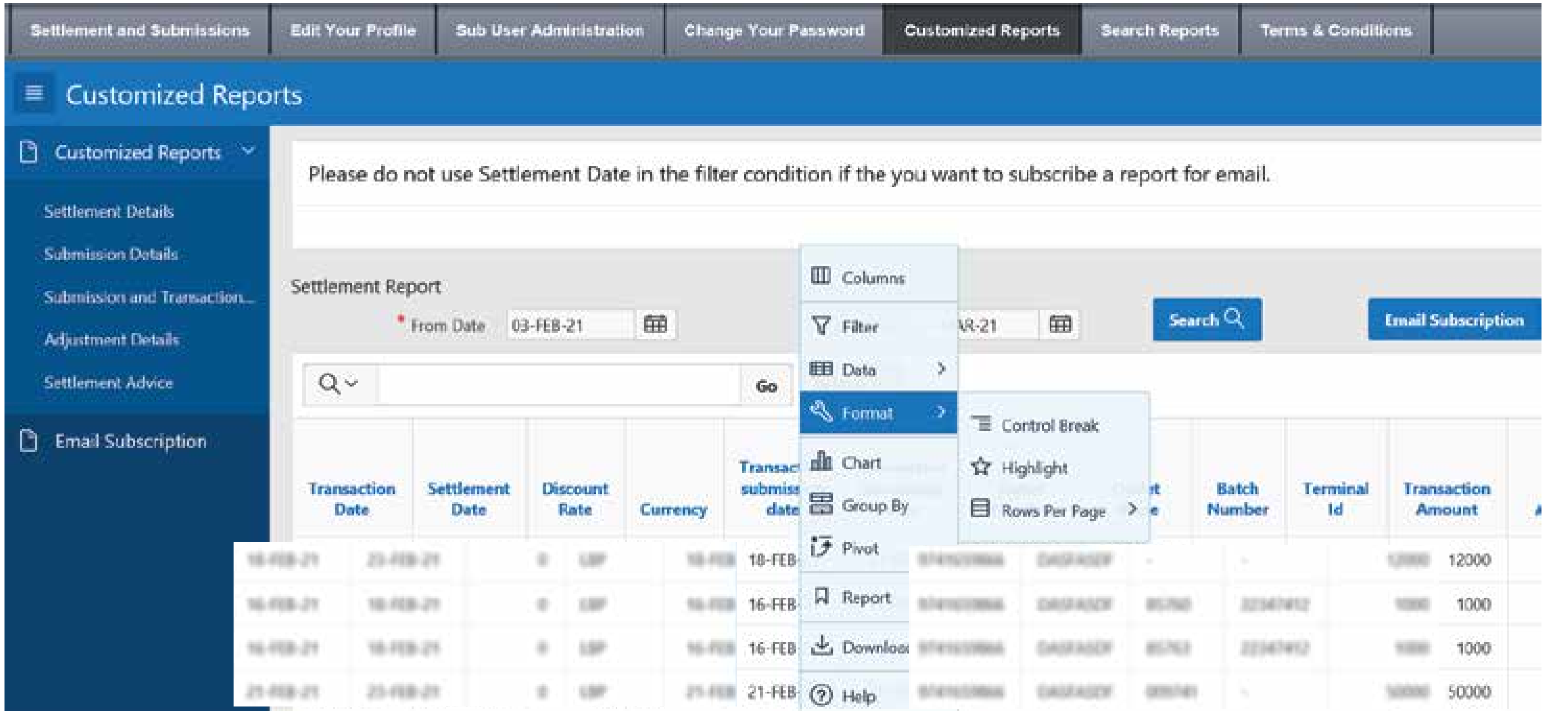


Format: View the data you require in the format you require.

Control Break – This is used to create a break group on one or several columns. It pulls the columns out of the interactive report and displays them as a master record.
Highlight – With it you would be enabled to define a filter. The rows that meet the filter criteria display as highlighted using the characteristics associated with the filter.

Options include:
Name is used only for display.
Sequence identifies the sequence in which the rules are evaluated.
Enabled identifies if a rule is enabled or disabled.
Highlight Type identifies whether the row or cell should be highlighted. If Cell is selected, the column referenced in the Highlight Condition is highlighted.
Background Colour is the new colour for the background of the highlighted area.
Text Colour is the new colour for the text in the highlighted area.
Highlight Condition defines your filter condition.

Rows per page – This allows you to select the number of rows to be displayed at once.



Chart

You can define one chart per saved report. Once defined, you can switch between the chart and report views using view icons in the Search bar. Options include:

Chart Type identifies the chart type to include. Select from horizontal bar, vertical bar, pie, or line.
Label enables you to select the column to be used as the label.
Axis Title for Label is the title that displays on the axis associated with the column selected for Label. This is not available for pie chart.
Value enables you to select the column to be used as the value. If your function is a COUNT, a Value does not need to be selected.
Axis Title for Value is the title that displays on the axis associated with the column selected for Value. This is not available for pie chart.
Function is an optional function to be performed on the column selected for Value.
Sort allows you to sort your result set.

Group By

You can define one Group by view per saved report. Once defined, you can switch between the group by and report views using view icons on the Search bar. To create a Group by view, you select:

The columns on which to group and
The columns to aggregate along with the function to be performed (average, sum, count, etc.)

Pivot

You can define one Pivot view per saved report. Once defined, you can switch between the pivot and report views using view icons on the Search bar. To create a Pivot view, you select:
The columns on which to pivot
The columns to display as rows
The columns to aggregate along with the function to be performed (average, sum, count, etc.)

Report

Save Report
Saves the customized report for future use. You provide a name and optional description and can make the report accessible to the public (that is, all users who can access the primary default report). You can save four types of interactive reports:
Primary Default - The Primary Default is the report that initially displays based on a default template provided by American Express. Primary Default reports can't be renamed or deleted.
Private Report (End user) - Only the end user that created the report can view, save, rename or delete the report.
If you save customized reports, a Reports selector displays in the Search bar to the left of the Rows selector (if this feature is enabled).

Reset

Resets the report back to the default settings, removing any customizations that you have made.

Download

Enables the current result set to be downloaded. The download formats differ depending upon your installation and report definition but may include CSV and HTML.

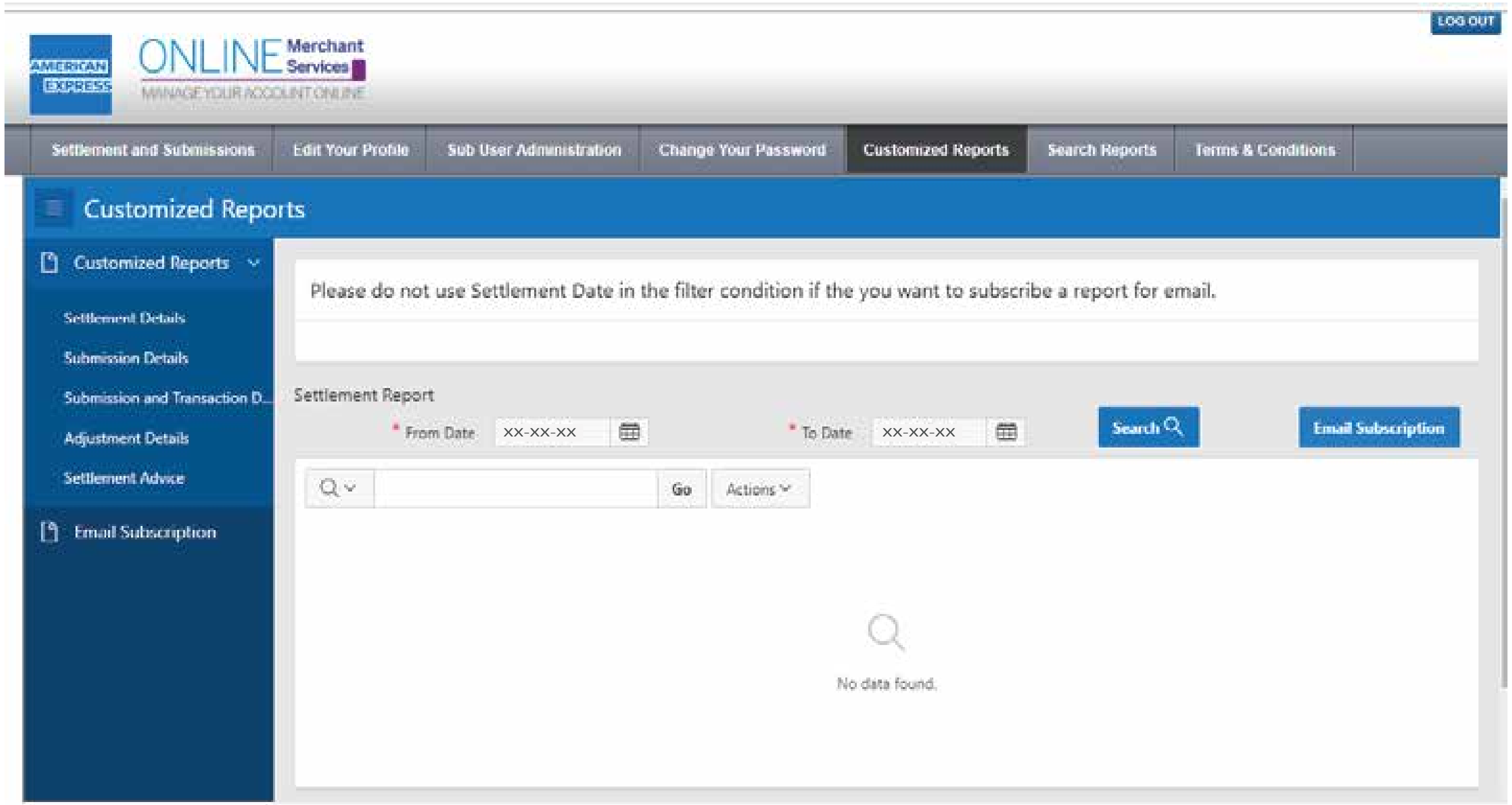
Search Function

You can select the report you wish to run a search on. At all times the date range should be populated which is a maximum of 3 months at a time.

- Under Settlement Advice, you can search by Settlement Amount and Settlement Reference Number.
- Under Settlement Details, you can search by Settlement Amount, ARN, Outlet Number and Terminal Number.
- Under Submission Details, you can search by ARN, Outlet Number, Submission Amount, Masked Card Number, Approval Code, Transaction ID, WON, RRN, STAN, Terminal Number and Batch Number,
- Under Adjustment Details, you can search by ARN, Outlet Number, Submission Amount, Masked Card Number, Transaction Amount and Dispute Case Reference Number.

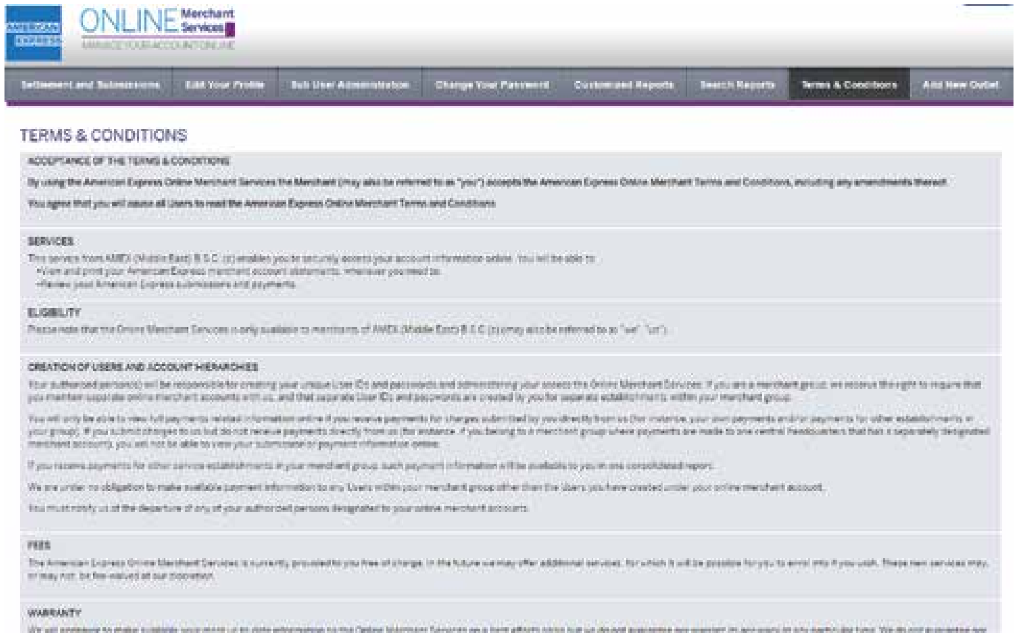
Email Subscription

Subscribe to saved reports which can be sent by email either daily, monthly or annually. No more than 5 reports can be subscribed to be sent by email.



Terms & Conditions

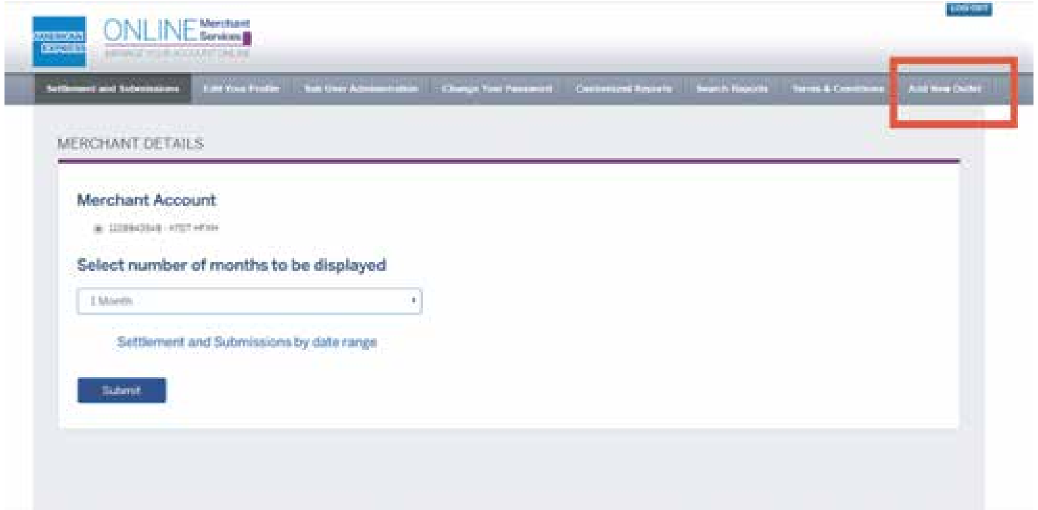
You can view the Terms and Conditions at any time by clicking on **“Terms & Conditions”**.



Adding New Outlets

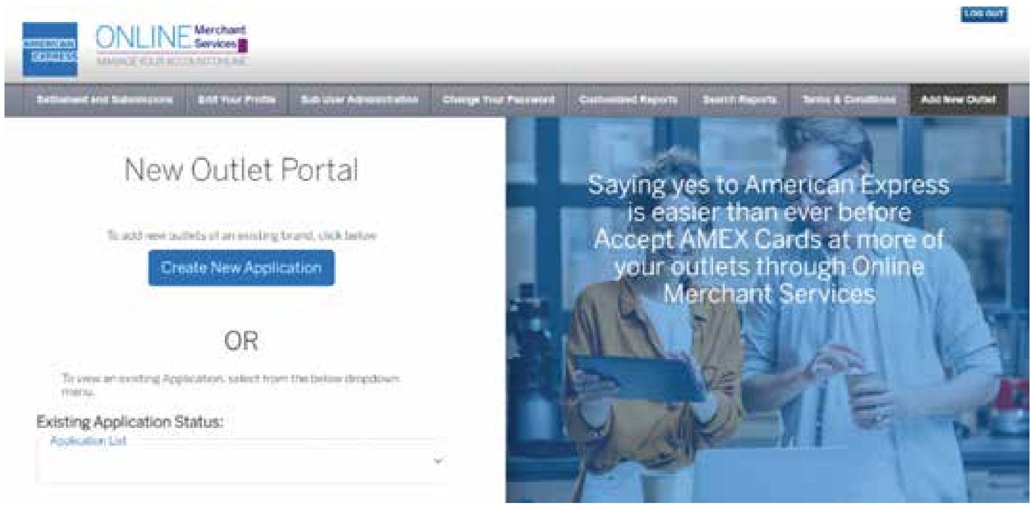
Accepting American Express Cards at more of your business outlets is now easier than ever using OMS and it takes just a few easy steps to do so online to get your new outlets up and running swiftly.

Once you have logged into OMS, all you have to do is follow the steps below:
Click on **Add New Outlet** tab located on the menu bar at the top right.



You will then be redirected to the New Outlet Portal page, where you will be able to:

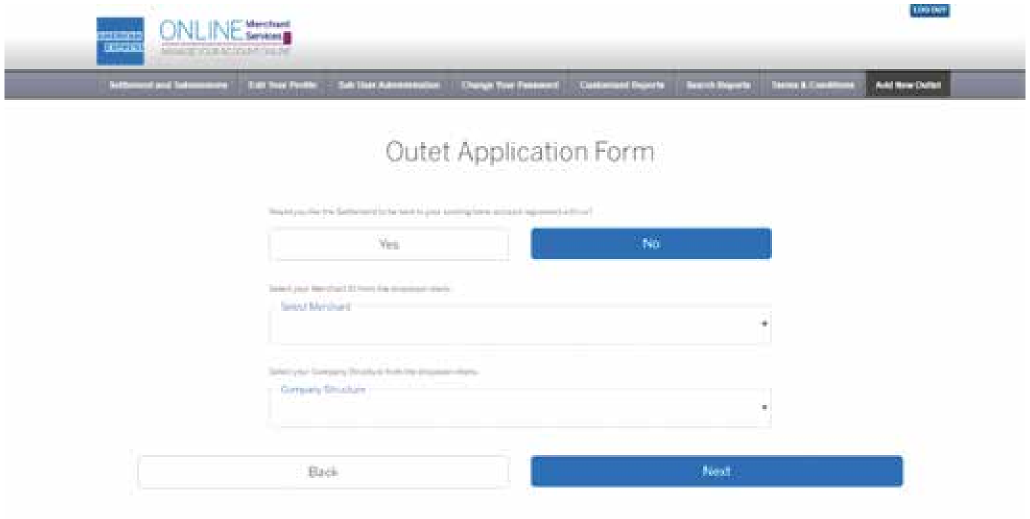
- Create New Application(s)
- View the status of existing Application(s) which you have submitted earlier



Creating a New Application

In the Create New Application page, you will be requested to provide the following information:

- Would you like the settlement of the new outlet to be linked to your existing bank account registered with us? (Yes / No)
- Select your Merchant ID from the drop-down list to link it to your existing account
- Select your Company Structure from the drop-down list, and proceed by clicking **Next**

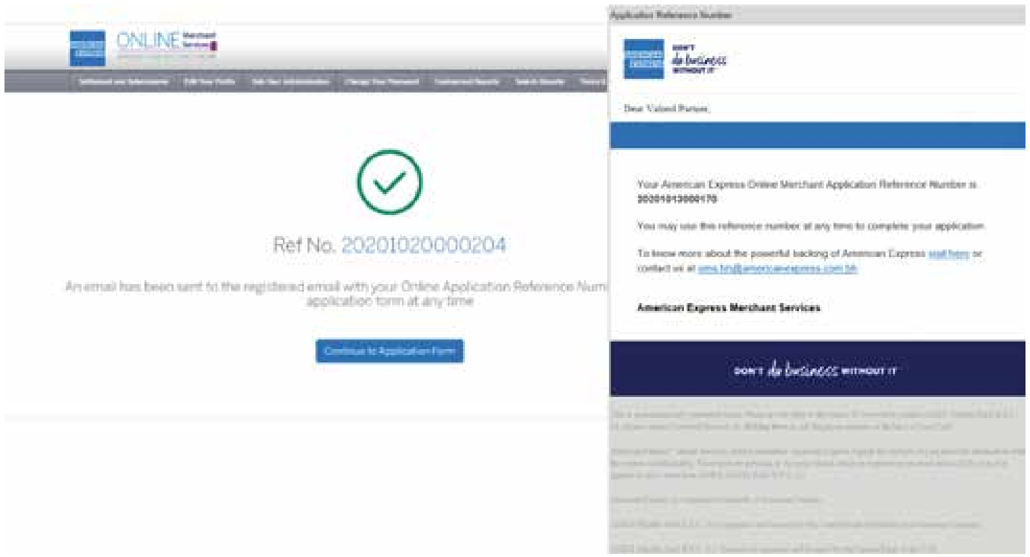


Application Reference Number

You will receive your **Application Reference Number** followed by an email that includes your Merchant Application Reference Number for future reference. This will allow you to pick up your Application where you left off in case you get timed out.

NOTE: Make sure to keep your Application Reference Number safe in case of system time-out to return to you your Application and for any other Application enquiries.

Then you may proceed by clicking **Continue to Application Form.**

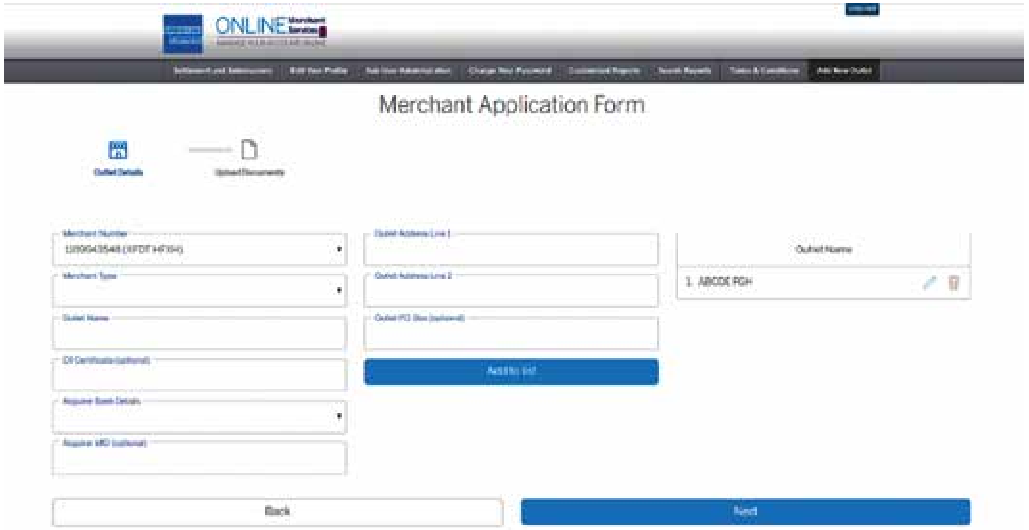


Outlet Details

In the **Outlet Details** page, you will be required to provide specific details pertaining to your outlet, some details are mandatory and others optional. Please note the below:

- Merchant Type (POS* / Online) - If you have presence on **both** POS and Online you will be required to create two (2) Outlet entries, one (1) for POS and one (1) for your Online outlet.
- As an added option, if you are a POS Outlet you can also provide your Google Maps Coordinates (Latitude and Longitude) by entering them both in the required fields or by clicking on the **Locate Outlet** button where a window will appear, displaying Google Maps which will allow you to pin the exact location of your outlet.
- Once all details have been provided, click on **Add to List**. Once added, the entry is displayed on the right-hand side under Outlet Name (more than (1) one outlet may be added if required), then click **Next** to proceed further with your Application.

** POS – Point of Sale (In-store Outlet)*



Uploading Documents

In the **Upload Documents** page, you will be requested to upload the following documents, which is a **mandatory** requirement for us to onboard you as an American Express Merchant:

- Commercial Registration Certificate / Online CR Certificate (whichever is applicable or both if you have POS and Online Outlets)
- VAT Registration Certificate (if applicable to your Country)
- Authorized Signatory Proof of ID (Multiple IDs may be added)
- Proof of Bank Account or Bank Statement (to be provided by Outlet registered)

**Maximum document uploa size is 1 MB in the following formats: JPEG, JPG, PNG, PDF.*

Scanning Documents

Once you have uploaded the required documents, we will need to verify the authenticity of the documents provided. This step will require you to Scan Documents using a Camera option on your device (Desktop, Laptop or Smartphone).

If you do not have access to a Camera on the device you are using, you may request an Amex Sales Representative to collect the documents from you by checking the option box OR you may login and access your Application (using your Application Reference No. and Password) from a camera enabled device (tablet, laptop, smartphone etc.) to proceed with your Application.

Click **Open Camera** to start scanning your documents.

NOTE: *For more information regarding the safety of your personal information, you may download a copy of our* ***Privacy Statement.***

Terms and Conditions

As a final step and before submitting your Application and a signed copy of the Terms and Conditions, review a summary of the Pricing Plan for your outlet, which is based on the information you have previously provided.

- Industry
- Discount Rate
- Speed of Payment

Make sure to read all articles of the T&C's carefully. You will then need to fill in the **Name** (of the Authorised Signatory), **Date** and **Signature** located on the last page of the T&Cs, following that please upload a scanned copy of the signed T&C's. By doing so, you agree and accept all Terms and Conditions provided by American Express, and then check the box to proceed with your submission. You may refer to the T&Cs at any time by visiting our website www.americanexpress.ae/merchantservices

Submission Completion

Once your Submission is completed, you will receive an email confirmation to the registered email address you have provided.

Please allow for up to three (3) working days for our team to process your Application.

As soon as your Application is approved, you will receive an email confirmation to start welcoming American Express Cards at your business.

Existing Application Status

To check the **Status** of your Application, go back to the Main Page and select the **Reference Number** from the drop-down list provided.

Additional Information

Customer Services

We hope the guide will help you make the most of the great features on OMS.
If you have any further queries, please email us on:

UAE: oms.ae@americanexpress.ae

For all other Markets:
Bahrain: oms.bh@americanexpress.com.bh
Egypt: oms.eg@americanexpress.com.bh
Jordan: oms.jo@americanexpress.com.bh
Kuwait: oms.kw@americanexpress.com.bh
Lebanon: oms.lb@americanexpress.com.bh
Morocco & Tunisia: oms.na@americanexpress.com.bh
Oman & Yemen: oms.om@americanexpress.com.bh
Qatar: oms.qa@americanexpress.com.bh

Copyright Statement

Glossary

Adjustment – An American Express generated credit or debit used to make an alteration to an account.

Approval/Authorisation Code – The code number given by American Express or a third party designated and approved by American Express.

Bank Account Number – The bank account number that the payments are deposited to.

Card Number – The American Express account number of the Cardmember. For security this number will be truncated (e.g. 3744xxxxxx12345)

Commercial Registration Number – The number in the document issued by the municipal corporation in your hometown which gives you permission to carry on the particular trade or business for which it is issued.

Currency – The currency of the country in which the charge or credit is incurred.

Discount Amount – The American Express transaction processing service fee deducted from the gross amount of your submissions. This is usually a percentage (discount rate) applied to the gross amount of the payment.

Gross Amount – The total amount of a submission, chargeback or adjustment before any deductions are made.

Merchant Number – The number used to identify a merchant; also called Service Establishment (SE) number.

Net Amount – Amount of the net payment after American Express has applied the discount amount, and any other adjustments such as incentives, Chargebacks or fees, when applicable.

Processing Date – Date of which American Express processed the submission.

Settlement Amount – Amount that has been settled by American Express.

Date – Date of which the amount has been settled by American Express.

Submission Amount – Amount that has been processed by American Express which is due for payment.

Trade License Number – The number in the license issued by the municipal corporation in your hometown, which gives you permission to carry on the particular trade or business for which it is issued.

Transaction – The initial transaction from a customer purchase.

Transaction Amount – Total amount billed to the Cardmember for the charge incurred.

Transaction Date – The date on which the original transaction was incurred.