



Online Merchant  
Services

YOUR GUIDE TO  
ONLINE MERCHANT SERVICES  
[WWW.AMERICANEXPRESS.AE/OMS](http://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

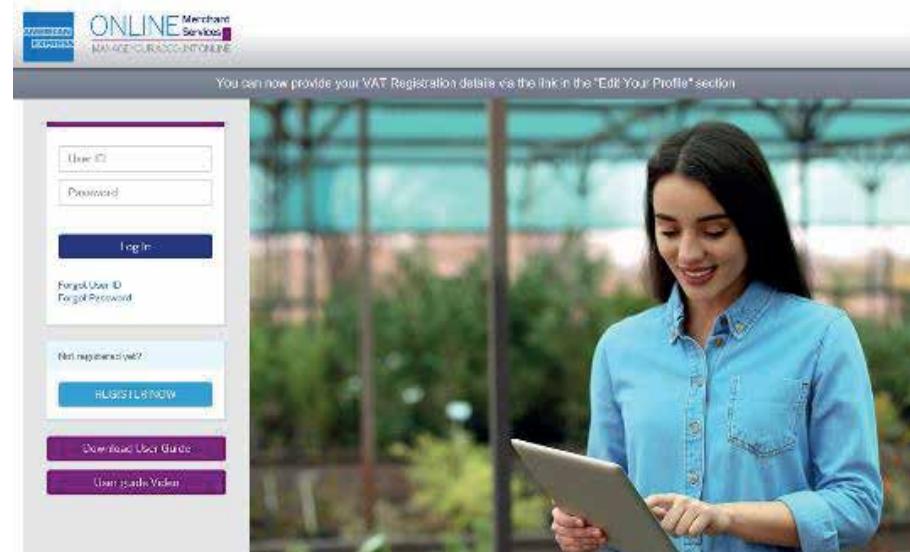
We also recommend that you have at least a 1 Mbps broadband connection to take full advantage of OMS services.

## Enrolment Process

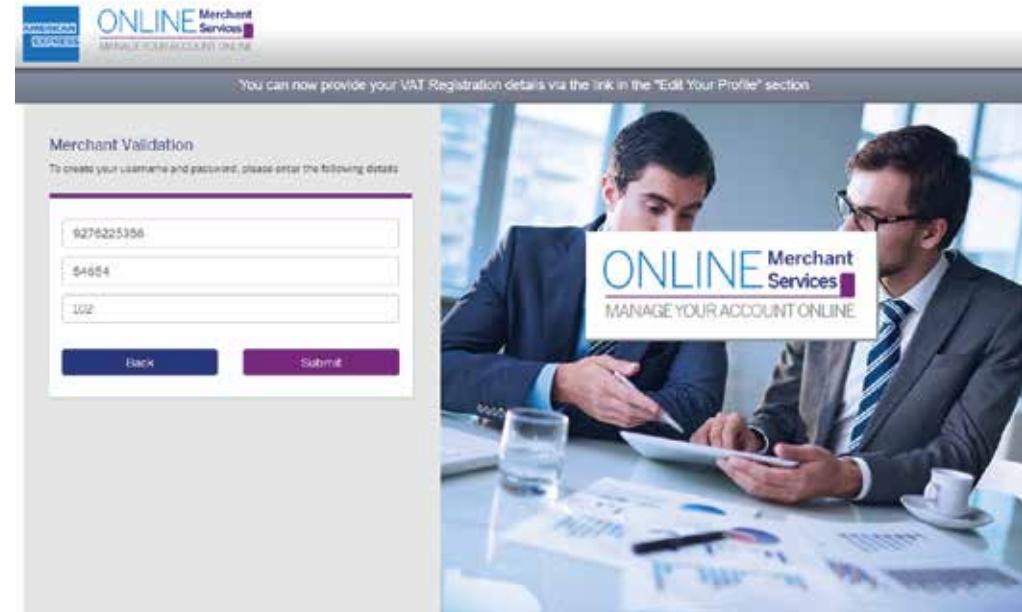
The following steps will walk you through the process of creating an OMS user linked with your Merchant account.

Access [americanexpress.ae/OMS](http://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.

You can now provide your VAT Registration details via the link in the "Edit Your Profile" section

Create User ID and Password

username:  Required  
password:  Required  
email:  Required  
 I accept the terms and conditions

Back Submit



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.

User Created Successfully

Your User ID has been created successfully. A One Time Passcode has been sent to your Email Address. Please enter the OTP below to verify your Email Address. If you cannot see the email in inbox make sure to check your SPAM folder.

OTP:

Validate OTP Resend OTP



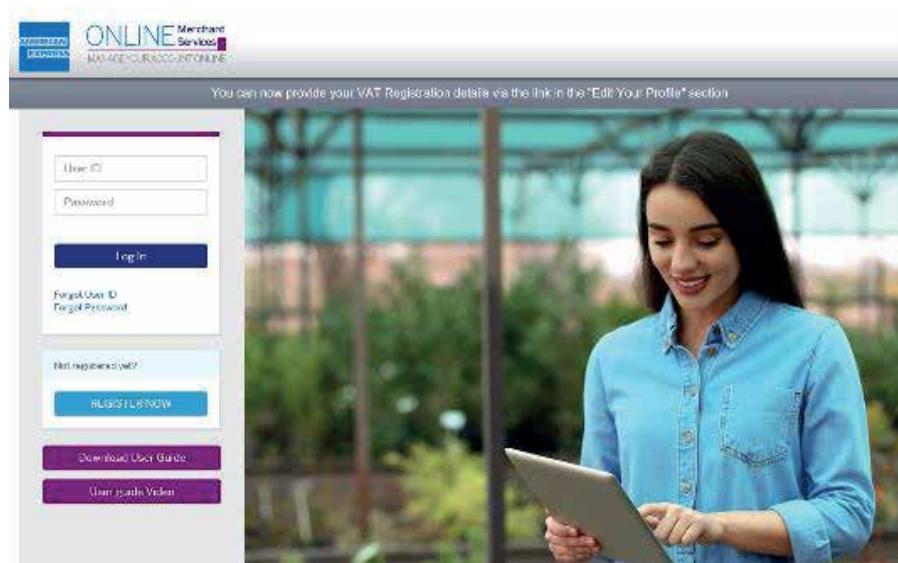
Your email address is verified and you can now log-in with your new User ID and Password.



## Log into OMS

Access [americanexpress.ae/OMS](http://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

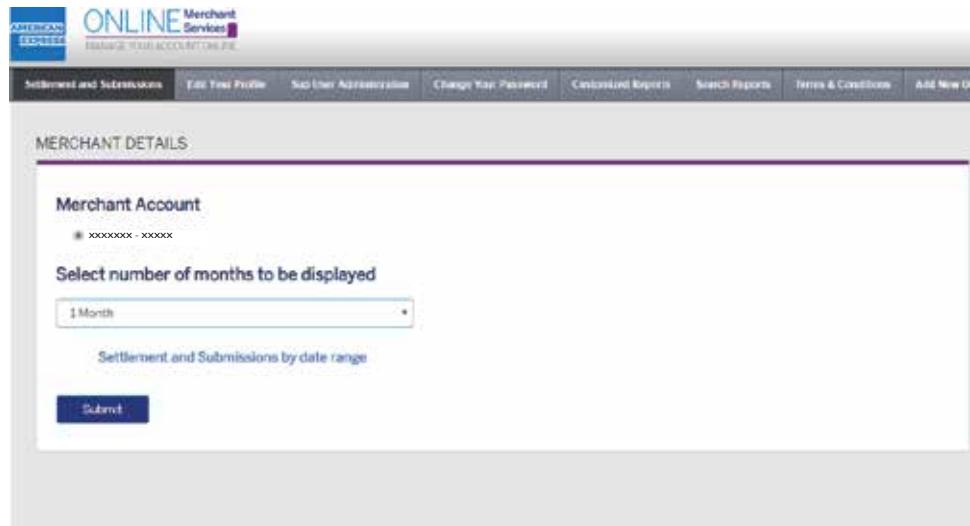
If you are a Sub-User, you may:

- 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 of each page.

Automatic log out occurs if there is no user activity for a predetermined time.



The screenshot shows the American Express Online Merchant Services interface. At the top, there is a navigation bar with links for Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, Terms & Conditions, and Add New Outlets. Below the navigation bar, the page title is "ONLINE Merchant Services" with the sub-instruction "MANAGE YOUR ACCOUNT ONLINE". The main content area is titled "MERCHANT DETAILS". It contains a "Merchant Account" section with a placeholder "xxxxxx - xxxx". Below that is a "Select number of months to be displayed" dropdown menu set to "1 Month". There is also a "Settlement and Submissions by date range" link and a "Submit" button.

## 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

The screenshot shows the 'Settlement and Submissions' page of the Merchant Account. The page has a header with the American Express logo and 'ONLINE Merchant Services'. The main menu includes 'Settlement and Submissions', 'Edit Your Profile', 'Set User Administration', 'Change Your Password', 'Customized Reports', 'Search Reports', and 'Terms & Conditions'. The 'Settlement and Submissions' menu is highlighted. The main content area has a title 'Merchant Account' with a dropdown menu showing '3605536730 - POUJUHGVHF'. Below this is a 'Select report' section with a radio button selected for 'Settlement Advice'. There are 'From Date' and 'To Date' fields with calendar icons. At the bottom are 'Back' and 'Submit' buttons. Blue numbers 1 through 4 are overlaid on the page to indicate the steps: 1 is above the 'Settlement and Submissions' menu, 2 is above the 'Merchant Account' dropdown, 3 is above the 'From Date' field, and 4 is above the 'Submit' button.

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

AMERICAN  
EXPRESS

ONLINE Merchant Services  
MANAGE YOUR ACCOUNT ONLINE

Settlement and Submissions | Edit Your Profile | Sub User Administration | Change Your Password | Customized Reports | Search Reports | Terms & Conditions

SETTLEMENT DETAILS

[Back](#)

[Download](#)

3505536730 - POIUHGVHF	xxxx	Settlement Reference Number	xxxx	Submission Amount	xxxx
Settlement Date	xx/xx/xxxx	Payment Mode	Direct Credit	Discount Amount	0.00
Number of Transactions	xx	Currency	LEBANON DOLLAR	Net Adjustments	0.00
Payee name	xxxx	Bank Name		Net Settlement Amount	xxxx
		Last 5 Digits of IBAN	xxxx		

XXXXXXXX - XXXXXX		Settlement Amount		xx,xxx.xx		Number of Transactions		xx	
<b>▼</b>		<b>Total Submission Amount</b>		00,000.00		<b>Total Discount Amount</b>		0.00	
<b>Total Net Adjustment Amount</b>		0.00		<b>Total Settlement Amount</b>		00,000.00		<b>Total Net Amount</b>	
Submission Date dd/mm/yyyy	Processing Date dd/mm/yyyy	Terminal ID △	Batch Number △	Discount Rate △	Submission Amount △	Discount Amount △	Net Amount △	Adjustment △	Adjustment Reason △
16/02/2021	16/02/2021	XXXXXX	XXXX	0%	X,XXX	0	X,XXX		X,XXX
16/02/2021	16/02/2021	XXXXXX	XXXX	0%	X,XXX	0	X,XXX		X,XXX
16/02/2021	16/02/2021	XXXXXX	XXXX	0%	X,XXX	0	X,XXX		X,XXX
16/02/2021	16/02/2021	XXXXXX	XXXX	0%	X,XXX	0	X,XXX		X,XXX
16/02/2021	16/02/2021	XXXXXX	XXXX	0%	X,XXX	0	X,XXX		X,XXX

Rows per page:

5 ▾

« « 1 2 3 » »

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.

Settlement Reference	Settlement Date	Settlement Amount	Currency	Sales	Settlement Details	Submission Details
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	
xxxxxxxxxx	xx/xx/xxxx	xxxxxx	xxx	<a href="#">View</a>	<a href="#">View</a>	

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.

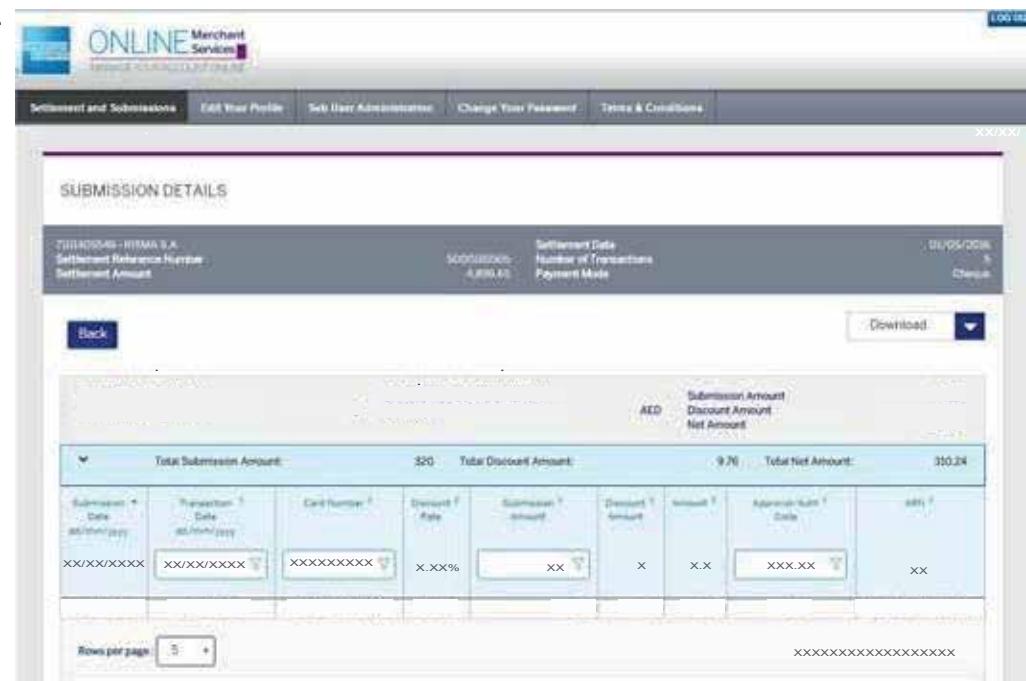
You can use the filter options available to search for a specific Transaction Date, Card number, Submission Amount and Approval/Authorisation Code.

The screenshot shows a web-based reporting interface for merchant submissions. At the top, there's a navigation bar with links for 'Settlement and Submissions', 'Edit User Profile', 'Settle Submissions', 'Change Trial Payment', 'Customer Requests', 'Search Requests', and 'Terms & Conditions'. The main content area is titled 'SUBMISSION DETAILS'. It displays several sets of transaction details. The first set includes 'Settlement Reference Number' (XXXXXXXXXX), 'Settlement Date' (01/01/2018), 'Number of Transactions' (1), and 'Submission Amount' (XXXXXX XXXX). Below this is a table with columns for 'Number of Transactions' (1), 'Currency' (Euro), 'ACB', 'Submission Amount' (XXXXXX XXXX), and 'X,XXX'. The table also includes sub-amounts for 'Discount Amount' (XXXXXX XXXX), 'VAT Amount' (XXXXXX XXXX), and 'Net Amount' (XXXXXX XXXX). Further down, there's a breakdown of 'Total Submission Amount' (XXXXXX XXXX), 'Total Discount Amount' (XX.XX), 'Total VAT Amount' (XX.XX), and 'Total Net Amount' (XX.XX). At the bottom of the page, there's a table for 'Settlement Details' with columns for 'Submission Date', 'Transaction Type', 'Card Number', 'Terminal ID', 'Batch Number', 'Merchant Name', 'Submission ID', 'Discount Amount', 'VAT Amount', 'Net Amount', 'Approval Code', and 'ARN'. The table contains placeholder data like 'XX/XX/XX', 'XXXX/XX', 'XXXXXX', 'XXXX', 'XXXX', 'XXXXXX.XX', 'XX.XX', 'X.XX', 'XXXX', and 'XXXXXXXXXXXX'. A 'Download' button is located at the top right of the main content area, and a 'Print' button is at the bottom left.

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.



The screenshot shows the 'SUBMISSION DETAILS' page of the ONLINE Merchant Services portal. The top navigation bar includes links for 'Settlement and Submissions', 'Edit Your Profile', 'Self User Administration', 'Change Your Password', 'Terms & Conditions', and 'Logout'. The date '26/05/2018' is displayed in the top right. The main section is titled 'SUBMISSION DETAILS' and shows a summary table with the following data:

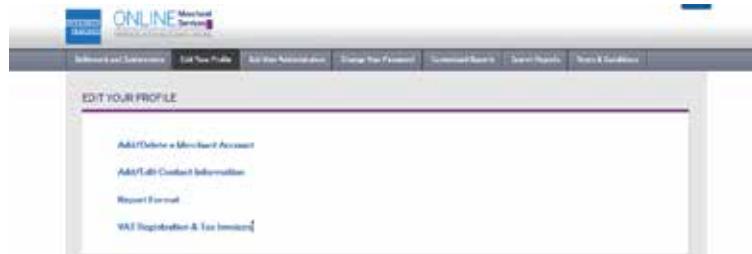
20180524 - HITMA S.A.	Settlement Reference Number	Settlement Date	26/05/2018
Settlement Amount	Settlement Status	Number of Transactions	1000000
AED	Approved	Payment Mode	Debit
AED		Submission Amount	320.00
		Discount Amount	9.76
		Net Amount	310.24

Below this is a detailed table with columns for Submission Date, Transaction Date, Card number, Discount %, Settlement Amount, Discount Amount, Net Amount, Approval/Authorisation Code, and a large 'xxxxx' placeholder. The 'Card number' and 'Approval/Authorisation Code' columns contain masked data. The 'Rows per page' dropdown is set to 5.

## 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.

The screenshot shows a web-based profile editing interface for 'ONLINE Merchant Services'. The top navigation bar includes links for 'Settlement and Submissions', 'Edit Your Profile' (which is the active tab), 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The main content area is titled 'Edit Your Profile' and displays contact information for three departments: Marketing, Finance, and Operations. Each department section contains fields for 'Name', 'Job Title', 'Email 1', 'Country (e.g. Bahrain (+973))', 'Landline', and 'Mobile'. The 'Marketing' section is currently active, showing 'Marketing Executive' as the name and 'Bahrain (+973)' as the country. The 'Finance' section is partially visible at the bottom.

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.

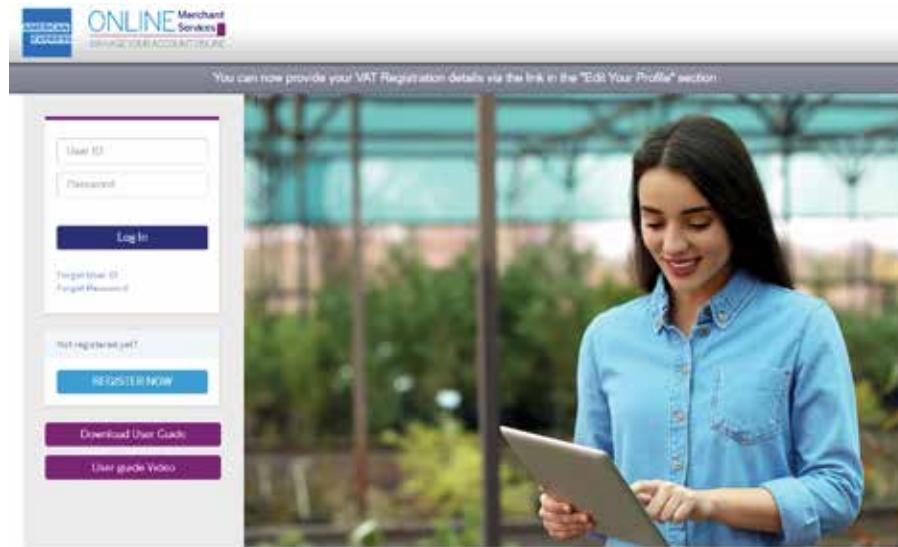
Note: Only one report format can be selected per Settlement Advice and Submission Details. This function is for automated email scheduled reports.

The screenshot shows a web page titled 'ONLINE Merchant Services' with a sub-header 'Settlement and Submission'. The page is divided into several sections:

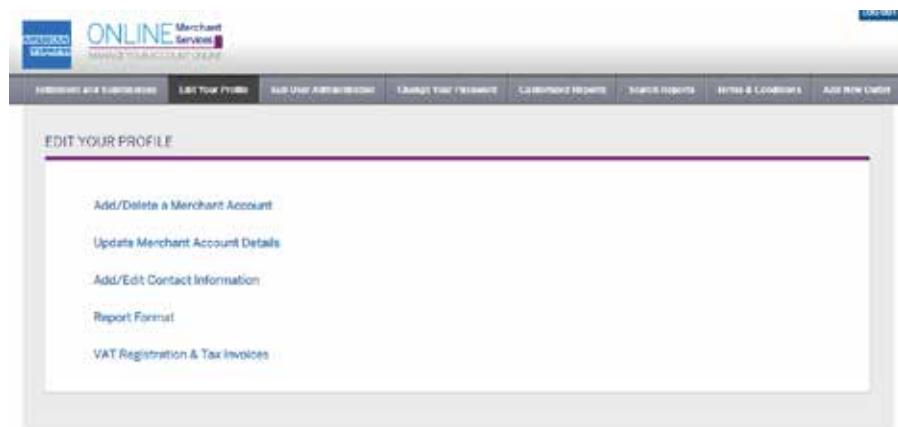
- Settlement and Submission:** A radio button labeled 'I would like to receive payment details via email' is selected.
- Settlement Advice:** A list of options:
  - Adobe PDF
  - Microsoft Excel
- Submission Details:** A list of options:
  - Adobe PDF
  - Microsoft Excel
  - Comma Separated Values (CSV)
  - Extended (CSV)
  - Merchant Extended Excel
  - Oracle Merchant (CSV)
- Add Email Address:** A text input field with an 'Add' button to its right.
- Email address(es) registered for receiving payment details via email are:** A list box containing an email address with a 'Delete' button.
- Buttons:** 'Submit' (top right), 'Back' (bottom right), and 'Logout' (top right).

## 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.



## Update Merchant Account Details

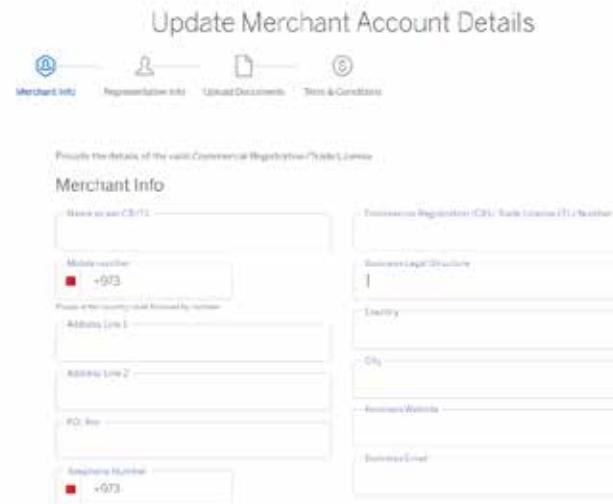
Select the Merchant Account for which the updated information/documentation will be provided.  
You will be able to select additional Accounts to be updated with the same information/documentation at the end of this process.

- 9070387129 (CENTRAL\_PAWN)
- 9070200005 (CENTRAL\_PAWN)
- 9070460002 (CENTRAL\_PAWN)
- 907098187 (CENTRAL\_PAWN)
- 9070498882 (CENTRAL\_PAWN)
- 9070501019 (CENTRAL\_PAWN)
- 9070364602 (CENTRAL\_PAWN)
- 9070270738 (CENTRAL\_PAWN)
- 9070266024 (CENTRAL\_PAWN)
- 9070908512 (CENTRAL\_PAWN)
- 9070502339 (CENTRAL\_PAWN)
- 9070200001 (CENTRAL\_PAWN)

Start

#### 4. Merchant Information

Provide the details of the valid Commercial Registration (CR)/Trade License (TL)



Your guide to Online Merchant Services

**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 Beneficiary 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.

Update Merchant Account Details

Merchant Info   Representative Info   Upload Documents   Term & Conditions

\* Please provide the updated details of the following: Authorized Signatory and Owner(s)/Partner(s)  
\* “Add to List” allows you to add multiple Representatives  
\* Only details of individuals holding 20% or more ownership are required to be completed

Representative Info

Accountability: Authorised Signatory

Contact First Name:  Contact Last Name:

Job Title (optional):

Date of Birth (optional):

Nationality (optional):

National ID Number (optional):

Passport Number (optional):

**Add to list**

**Back** **Next**

List of Representatives Added

## 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.

\* Please provide the updated details of the following: Authorized Signatory and Owner(s)/Partner(s)

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

\* Only details of individuals holding 20% or more ownership are required to be completed

### Representative Info

The screenshot shows a form titled "Representative Info" with a green header bar. On the left, there is a dropdown menu for "Accountability" set to "Ownership" and a dropdown for "Ownership" set to "Select Ownership Type". A sub-menu for "Select Ownership Type" is open, showing "Individual" and "Company" as options. To the right, there is a table titled "List of Representatives Added" with three entries:

Index	Name	Type
1.	Karla Solano	( Authorised Signatory )
2.	Karla Solano	( Ownership )
3.	Starbucks	( Ownership )

Below the table, there are several input fields for personal and business information, each with an optional note in parentheses:

- Date of Birth (optional)
- Nationality (optional)
- National ID Number (optional)
- Passport Number (optional)
- IC Ownership (optional)
- Country of Residence (optional)
- IC Shareholding (optional)
- Commercial Registration (CR) / Trade License (TL) Number
- CR/TL Country of Registration (optional)

## 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.

Representative Starbucks has been selected for selection.

Accountability: **Ultimate Beneficial Owner** [?](#)

There are natural persons who exercise control or ultimately have a controlling ownership interest in the Company.  
 There are no natural persons who exercise control or ultimately have a controlling ownership interest in the Company. Therefore, we are providing the details of natural person(s) holding the position of Senior Management in the Company.  
 The Company is a mainly owned subsidiary of

Related to:

Contact First Name:  Contact Last Name:

Job Title (optional):

Date of Birth (optional):

Nationality (optional):

National ID Number (optional):

Passport Number (optional):

% Ownership (optional):

Country of Residence (optional):

% Shareholding (optional):

Commercial Registration (CR) / Trade License (TL) Number:

ACR/TL Country of Registration (optional):

[Add to list](#)

List of Representatives Added

**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

#### Upload Documents

Maximum upload size is 5 MB in the following formats: JPEG, JPG, PNG, PDF.

Ultimate Beneficial Owner (ID/Passport) - Mandate Group	Choose file...	Upload	Ultimate Beneficial Owner (ID/Passport) - waite	Choose file...	Upload
Authorised Signatory (ID/Passport) - Karla	Choose file...	Upload	Ownership (ID/Passport) - Karla	Choose file...	Upload
Commercial Registration (OR/Trade License/TL)	Choose file...	Upload	VAT Certificate Copy	Choose file...	Upload
Others Document 1	Choose file...	Upload	Others Document 2	Choose file...	Upload
Others Document 3	Choose file...	Upload			

Back

Next

#### 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.



#### Apply the same information for other Merchant Accounts?

Yes  No

- 927028140 (CENTRALPARK New)
- 927179866 (CENTRALPARK New)
- 1208629434 (CENTRALPARK New)
- 9275600113 (CENTRALPARK New)
- 927546275 (CENTRALPARK New)
- 2509495611 (CENTRALPARK New)

The Company undertakes to notify AWEX (Middle East) B.S.C. (c) of any changes to the information and documentation submitted.

American Express Information Update Declaration Statement

"We, being the Authorized Signatory of the Company, do hereby declare that the information/documentation provided is true and correct. We further declare that if we shall promptly advise AWEX (Middle East) B.S.C. (c) of any changes to this information/documentation, I am/we are aware that the information/documentation is critical to maintain our Account and/or contractual obligation with AWEX (Middle East) B.S.C. (c) and failure to timely update the information may result in suspension and/or termination of our Account.

I hereby accept the above stated.

Back

Submit

[Back to Home](#)

## Update Merchant Account Details

[Term & Conditions](#)

Apply the same information for other Merchant Accounts?

 Yes No

The Company undertakes to notify AMEX (Middle East) B.S.C. (c) - Errata of any changes to the information and documentation submitted.  
[American Express Information Update Declaration Statement](#)

The Company undertakes to provide AMEX (Middle East) B.S.C. (c) - Errata of the identification documents of the CEO/ Controlling Natural Persons/ Senior Management, as and when required.  
I/We, being the Authorized Signatory of the Company, do hereby declare that the information/documentation provided is true and correct. I/We further declare that I/We shall promptly advise AMEX (Middle East) B.S.C. (c) - Errata if there are any changes to this information/documentation. I/We are aware that the information/documentation is critical to maintain our Account and/or contractual obligation with AMEX (Middle East) B.S.C. (c) - Errata and failure to timely update the information may result in suspension and/or termination of our Account.



I hereby accept the above stated

[Back](#)[Submit](#)[Back](#)

## 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 successfully updated, reference number is 9276849882\_2024197  
9273551903 is failed to update  
9271586034 is successfully updated, reference number is 9271586034\_2024197

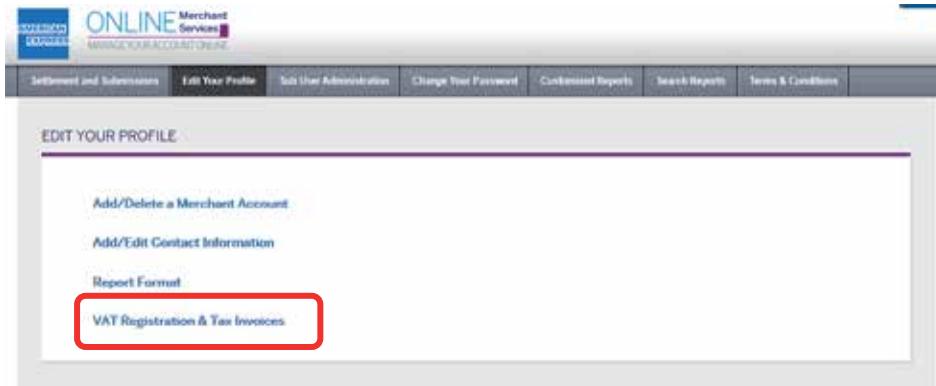


Ref No. 9273619403\_2024304

Thank you for submitting your updated information and documentation.  
We will review your submission.  
If you have any questions please contact your Relationship Manager.

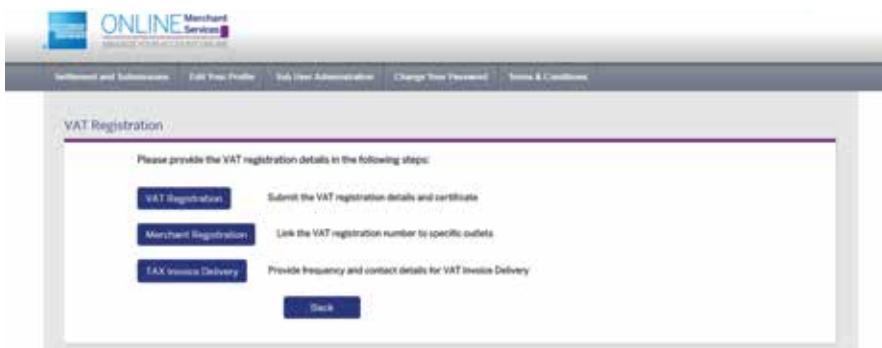
## Uploading your VAT Registration Information and Certificate(s) & Downloading your VAT invoices

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



VAT Registration screen will be displayed with the following options:

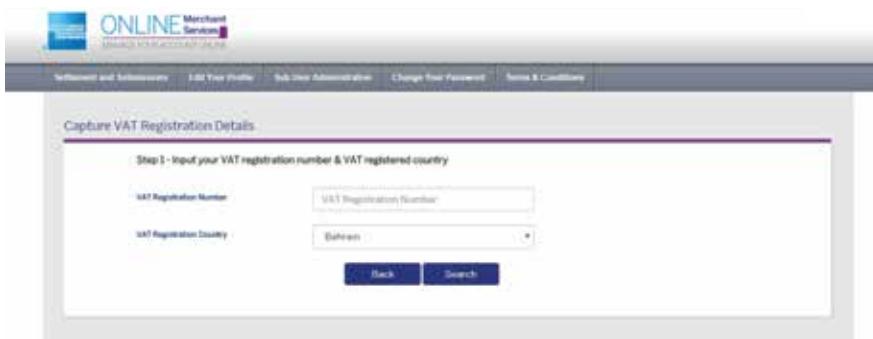
- VAT Registration
- Merchant Registration
- Tax Invoice Delivery



## VAT Registration

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

VAT Registration Number  
VAT Registration Country



Capture VAT Registration Details.

Step 1 - Input your VAT registration number & VAT registered country

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)

Capture VAT Registration Details

Step 1 - Input your VAT registration number & VAT registered country

VAT Registration: xxxxxxxx  
Number:   
VAT Registration:  United Kingdom  
Country:

Step 2 - Provide your VAT registration details exactly as it appears on the VAT registration certificate

VAT Registration: xxxxxxxx  
Number:   
VAT Registration:  United Kingdom  
Country:   
VAT Legal Name:  Unit Legal Name  
VAT Legal Address:  Unit Legal Address Line 1  
 Unit Legal Address Line 2  
 Unit Legal Address Line 3  
 Unit Legal Address Line 4  
VAT Legal Contact:   
Step 3 - Provide contact details for VAT related enquiries & VAT registration certificate

Email for VAT related enquiries:  Email  
Emails:   
VAT Registration:  (Maximum File: 1MB, PDF or JPEG, ZIP, Zip and PDF)  
Certificate:   
Save  Save & Next

**Step 3** – Provide contact details for VAT related enquiries:

- Contact for VAT enquiries (provide a valid email address where VAT related enquiries 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.

Successfully Captured VAT Registration Details

Your VAT details are successfully submitted for evaluation.

Back Merchant Registration

## 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

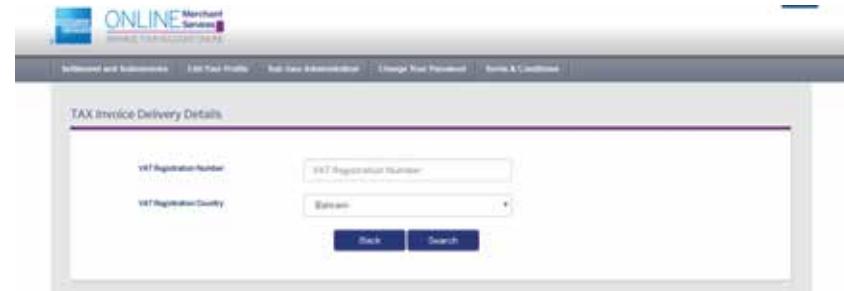
\* If you have more than one Merchant Number, please enter them together separated by a single comma without any spaces (,) e.g. 976XXXXXXX, 976XXXXXXX, 976XXXXXXX

Merchant ID	Outlet ID	Outlet Name	VAT Registration Number	VAT Registration Country
				—Select—

Your VAT Registration information will be updated in the system within 5 working days

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

- VAT Registration Number
- VAT Registration Country



The screenshot shows a search interface for tax invoice delivery details. At the top, there is a navigation bar with links for 'Home', 'Merchant Services', 'About Your Account', 'Help', 'Log Out', and 'Logout & Close Session'. Below the navigation bar, the page title is 'TAX Invoice Delivery Details'. The search form contains two text input fields: 'VAT Registration Number' and 'VAT Registration Country'. There is also a dropdown menu labeled 'Select'. At the bottom of the form are two buttons: 'Back' and 'Search'.

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 is 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.**

TAX Invoice Delivery Details

VAT Registration Number:

VAT Registration Country:

**Contact Details**

TAX Invoice Frequency:

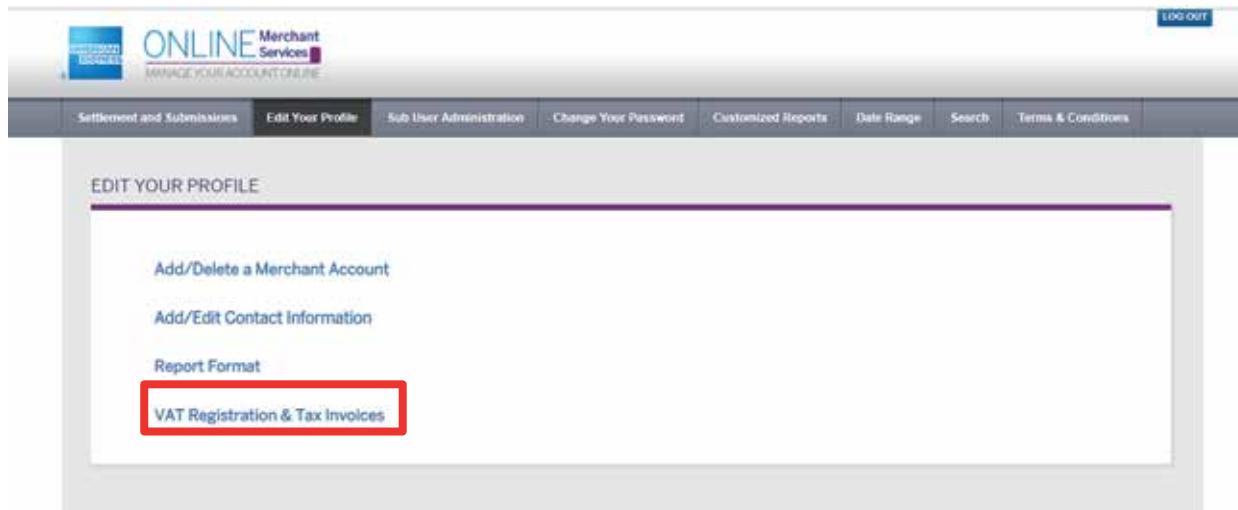
Primary email ID:

Secondary email ID:

Successfully Captured VAT Invoice Delivery Details

## Downloading Your VAT Invoices

Select “Edit Your Profile” and the click on “VAT Registration & Tax Invoices”



The screenshot shows the 'Edit Your Profile' section of the Merchant Services Online interface. The 'VAT Registration & Tax Invoices' link is highlighted with a red box.

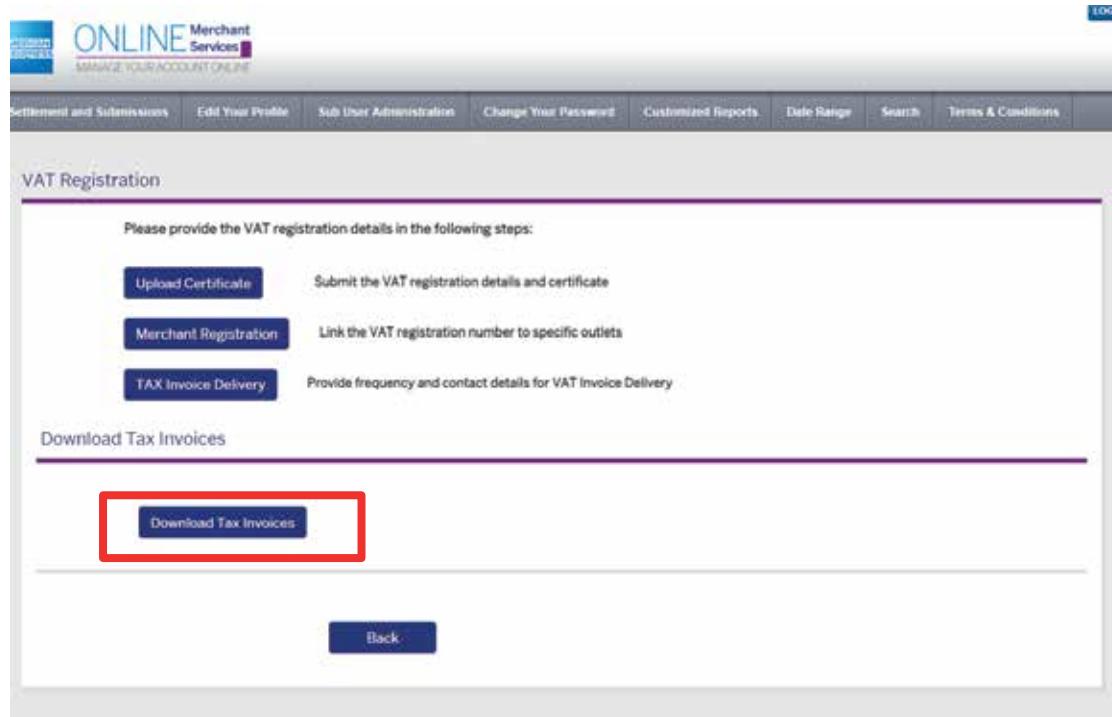
Merchant Services  
ONLINE Merchant Services  
MANAGE YOUR ACCOUNT ONLINE

Settlement and Submissions Edit Your Profile Sub User Administration Change Your Password Customized Reports Date Range Search Terms & Conditions LOG OUT

EDIT YOUR PROFILE

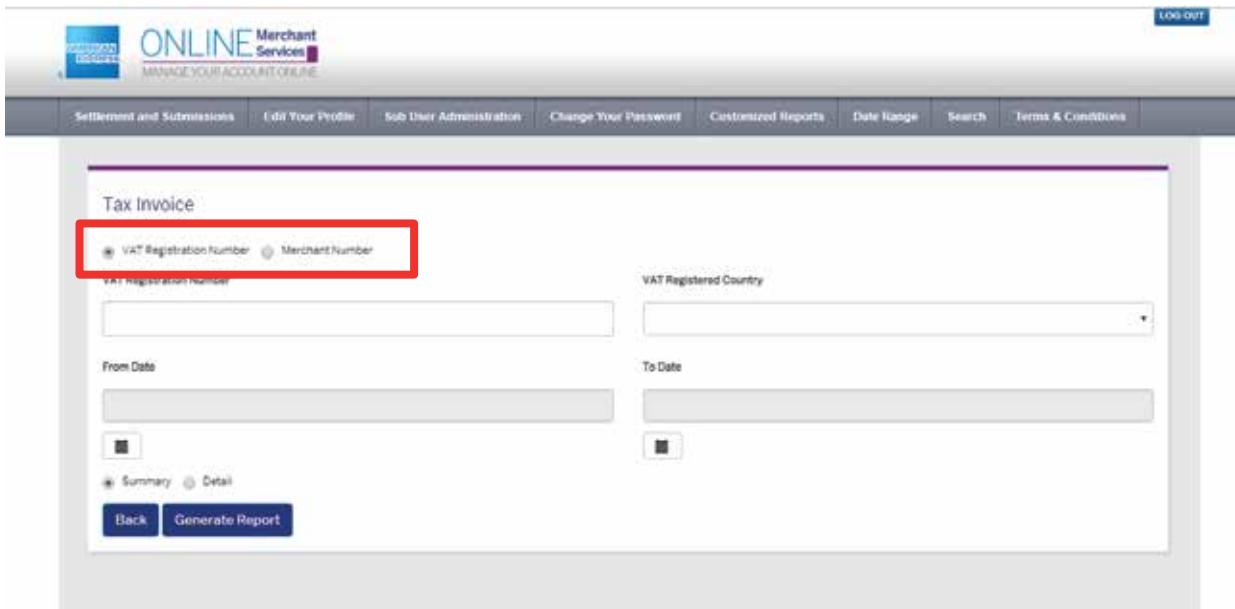
Add/Delete a Merchant Account  
Add/Edit Contact Information  
Report Format  
**VAT Registration & Tax Invoices**

Select “Download Tax Invoices”



The screenshot shows a web-based merchant services platform. At the top, there is a navigation bar with links for 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports', 'Date Range', 'Search', and 'Terms & Conditions'. On the far right of the top bar is a 'LOG OFF' button. Below the navigation bar, the page title 'VAT Registration' is displayed. A sub-instruction 'Please provide the VAT registration details in the following steps:' is present. Three buttons are listed under this section: 'Upload Certificate' (with the sub-instruction 'Submit the VAT registration details and certificate'), 'Merchant Registration' (with the sub-instruction 'Link the VAT registration number to specific outlets'), and 'TAX Invoice Delivery' (with the sub-instruction 'Provide frequency and contact details for VAT Invoice Delivery'). Below this section, the title 'Download Tax Invoices' is shown. A single button labeled 'Download Tax Invoices' is highlighted with a red rectangular border. At the bottom of the page, there is a 'Back' button.

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



The screenshot shows the 'Tax Invoice' search interface. At the top, there is a navigation bar with links: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Date Range, Search, and Terms & Conditions. On the far right of the navigation bar is a 'LOG OUT' button. Below the navigation bar, the main search form is displayed. The form title is 'Tax Invoice'. It includes a radio button group for selecting 'VAT Registration Number' (which is selected and highlighted with a red box) or 'Merchant Number'. Below this are two input fields: 'VAT Registration Number' and 'VAT Registered Country'. Further down are 'From Date' and 'To Date' fields, each with a date picker icon. At the bottom of the form are two radio buttons for 'Summary' (selected) and 'Detail', followed by 'Back' and 'Generate Report' buttons.

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

ONLINE Merchant Services  
MANAGE YOUR ACCOUNT ONLINE

LOG OUT

Settlement and Submissions Edit Your Profile Site User Administration Change Your Password Customized Reports Date Range Search Terms & Conditions

**Tax Invoice**

VAT Registration Number  Merchant Number

VAT Registration Number:

VAT Registered Country:

From Date:

To Date:

Summary  Detail

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

The screenshot shows a file download interface. On the left, a sidebar titled 'Files' lists recent zip files and a 'Recent Zip Files' section with three entries: 'Tax\_Invoice (19).zip' (Downloads), 'Tax\_Invoice (18).zip' (Downloads), and 'Tax\_Invoice (17).zip' (Downloads). Below this are sections for 'Browse & Manage Files', 'Frequent Folders', 'This PC' (with a 519 GB free of 800 GB note), 'Network', and 'Homegroup'. A 'Cloud' section with a '+' button is also present. On the right, the main area shows a file named 'Tax\_Invoice-26022019124-280220.pdf' with a size of 7.74 KB and a modified date of 5/20/2019 11:31 AM. The file type is 'Adobe Acrobat Document'. The 'Actions' sidebar on the right includes options like 'Unzip All Files', 'Upload to', 'Encrypt', 'Restore Previous', 'Convert to PDF', 'Watermark', 'Save as...', 'Email', 'Instant messaging', 'Social media', and 'Share via clipboard', with 'Share via clipboard' being highlighted.

## Sample Tax Invoice

Here's an example of your downloaded Tax Invoice

The screenshot shows a sample tax invoice from American Express. At the top is the American Express logo. The document is titled 'Tax Invoice' and includes the following sections:

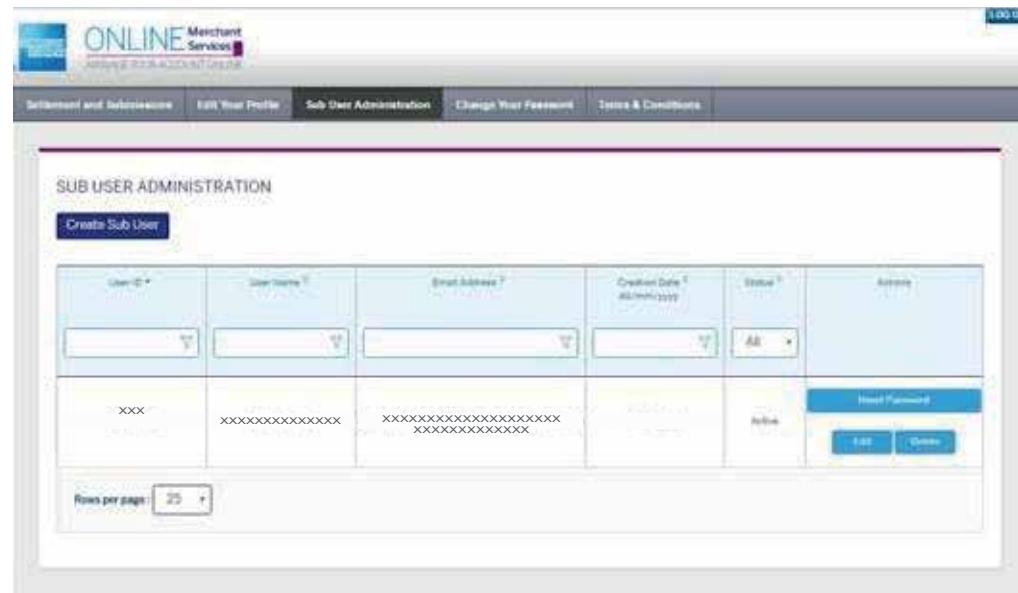
- Customer Details:** Name 1, Name 2, Address: 4100, Ocean, 34296234, VAT Registration Number: 28022019124.
- Invoice Info:** Invoice No: 821114210, Invoice Date: 2019/05/20.
- Business Details:** ABN (99001234567) B.N.C. (C) Building 2500, Road/Street: 2002, Block: A20, Municipality: Balwyn, Victoria, VAT Registration Number: 28022019124.
- Invoice Summary:** Submission Amount (VAT00): 200.000, Net Adjustment (VAT00): 0.000, Net VAT Amount (VAT00): 11.000, Discount Revenue (VAT00): 0.000, Conversion Rate (VAT00 To VAT00): 0.
- Activity:** Activity: AC 12 8902 781, Total Submission Amount (VAT00): 200.000, Total Net Amount (VAT00): 11.000, Total Discount Revenue (VAT00): 0.000, Total Adjustment Amount (VAT00): 0.000, Total VAT Amount (VAT00): 11.000.
- Customer Payment:** Customer Name: 28022019124, Customer Address: 4100, Ocean, 34296234, Payment Type: Direct Debit, VAT ID: 28022019124, Amount: 200.000, VAT Amount: 11.000, Net Amount: 189.000, Payment Method: Direct Debit, Payment Status: Pending, Payment Date: 2019/05/20, Payment Reference: 28022019124.

Small text at the bottom of the invoice states: 'American Express is a registered trademark of American Express Company Inc. © 2019 American Express Company Inc. All rights reserved. American Express is not a bank.'

## 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.



The screenshot shows the 'Sub User Administration' section of the Online Merchant Services interface. At the top, there are tabs for 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration' (which is the active tab), 'Change Your Password', and 'Terms & Conditions'. Below the tabs, the title 'SUB USER ADMINISTRATION' is displayed. A 'Create Sub User' button is visible. The main area contains a table with columns: User ID, User Name, Email Address, Creation Date, Status, and Actions. The table shows one row of data with placeholder values. At the bottom of the table, there is a 'Rows per page' dropdown set to 25.

## 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”**.

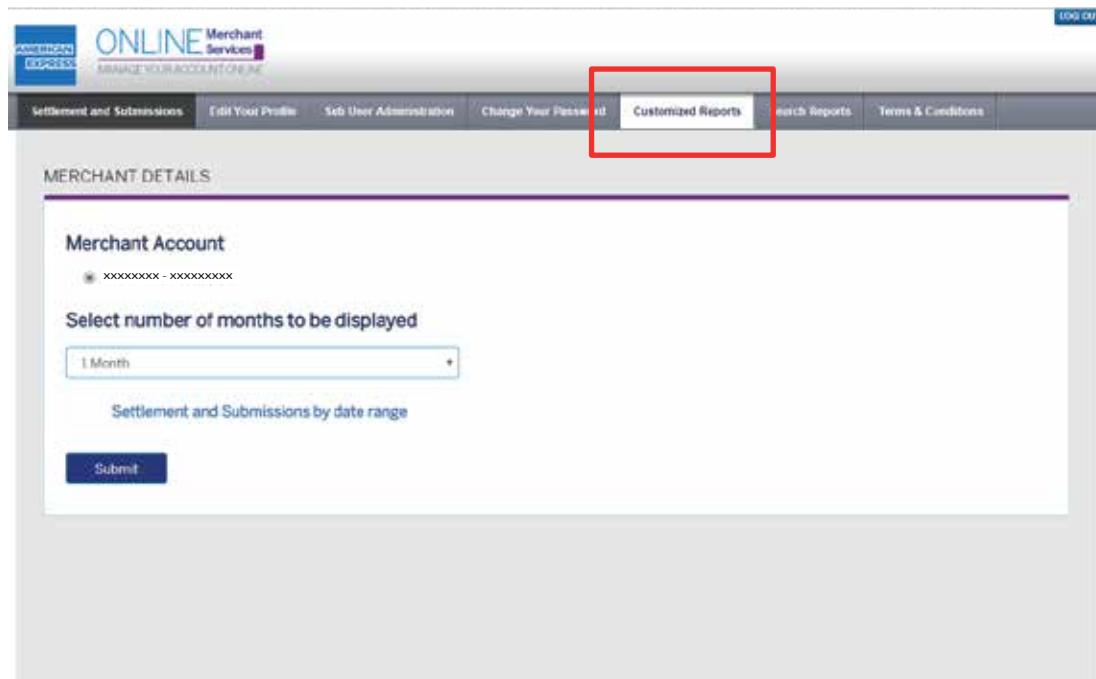
- Current password
- New password
- New password again



The screenshot shows the 'Change Your Password' section of the Online Merchant Services interface. At the top, there are tabs for 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password' (which is the active tab), and 'Terms & Conditions'. Below the tabs, the title 'Change Your Password' is displayed. The main area contains a form with fields for 'Current Password', 'Create New Password' (with a dropdown menu showing 'New Password'), and 'Re-enter New Password'. A 'Submit' button is located at the bottom of the form. The background of the page features a photograph of a man and a woman in professional attire using a tablet computer. A watermark for 'ONLINE Merchant Services' is visible in the background.

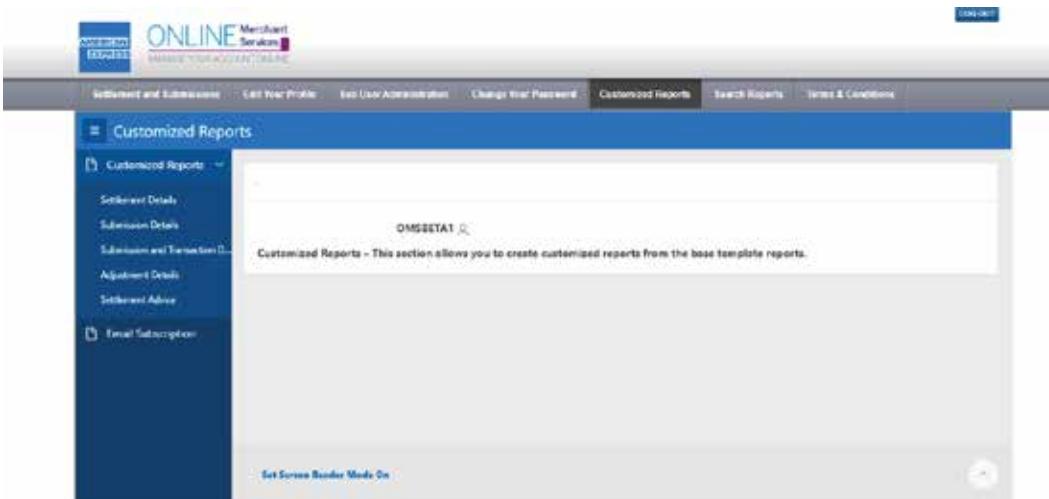
## Customized Reports

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

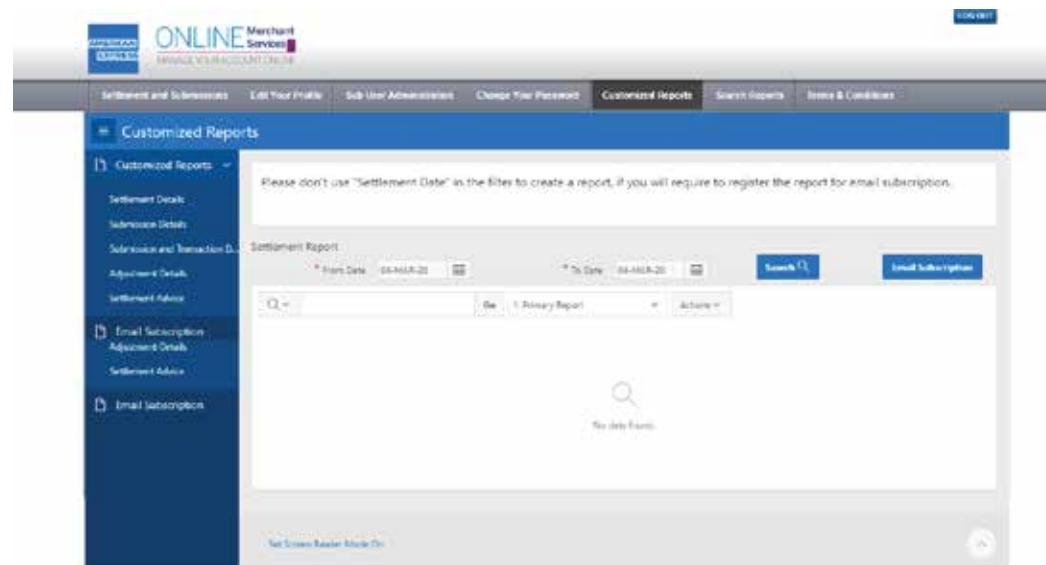


The screenshot shows the American Express Online Merchant Services interface. At the top, there is a navigation bar with links: Settlement and Submissions, Edit Your Profile, Set User Administration, Change Your Password, Customized Reports (which is highlighted with a red box), Search Reports, and Terms & Conditions. On the far right of the top bar is a LOG OUT button. Below the navigation bar, the page title is MERCHANT DETAILS. Under this title, there is a section for Merchant Account, showing a masked account number (xxxxxx - xxxxxxxx). Below this, there is a dropdown menu for selecting the number of months to be displayed, with '1 Month' selected. There is also a link for 'Settlement and Submissions by date range'. At the bottom of the form is a 'Submit' button.

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



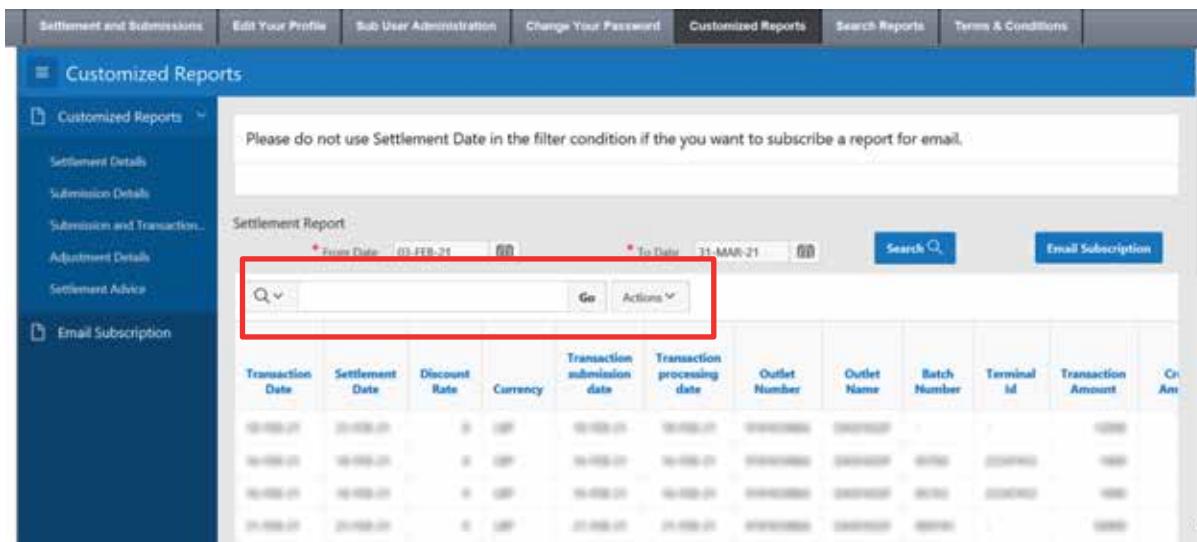
Select the desired date range for the report to be displayed and press Search.



## 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.

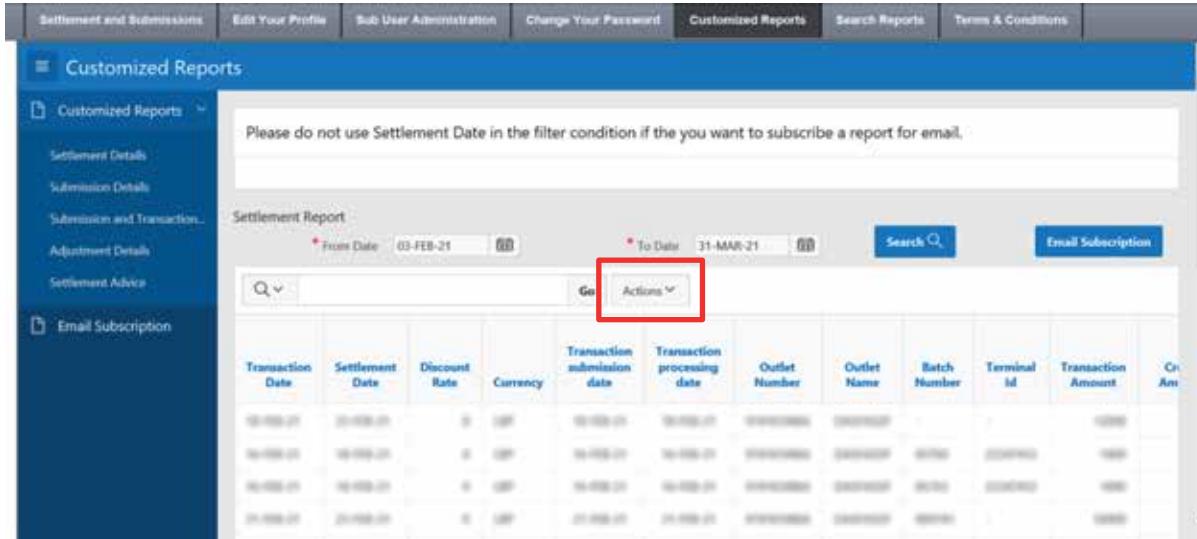


The screenshot shows the 'Customized Reports' section of a software interface. The top navigation bar includes links for Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, and Terms & Conditions. The 'Customized Reports' link is highlighted in blue. The left sidebar has a tree view with nodes for Customized Reports, Settlement Details, Submission Details, Submission and Transaction, Adjustment Details, Settlement Advice, and Email Subscription. The 'Customized Reports' node is expanded. The main content area is titled 'Settlement Report' and contains a search form with fields for 'From Date' (01-FEB-21) and 'To Date' (31-MAR-21), a 'Search' button, and an 'Email Subscription' button. Below the search form is a table with columns: Transaction Date, Settlement Date, Discount Rate, Currency, Transaction submission date, Transaction processing date, Outlet Number, Outlet Name, Batch Number, Terminal Id, Transaction Amount, and Cr Am. The first four rows of the table are displayed, showing data for dates from 01-FEB-21 to 01-MAR-21.

Transaction Date	Settlement Date	Discount Rate	Currency	Transaction submission date	Transaction processing date	Outlet Number	Outlet Name	Batch Number	Terminal Id	Transaction Amount	Cr Am
01-FEB-21	01-FEB-21	0.00%	USD	01-FEB-21	01-FEB-21	0000000000	0000000000			100.00	100.00
01-FEB-21	01-FEB-21	0.00%	USD	01-FEB-21	01-FEB-21	0000000000	0000000000			100.00	100.00
01-FEB-21	01-FEB-21	0.00%	USD	01-FEB-21	01-FEB-21	0000000000	0000000000			100.00	100.00
01-FEB-21	01-FEB-21	0.00%	USD	01-FEB-21	01-FEB-21	0000000000	0000000000			100.00	100.00

## Actions Menu :

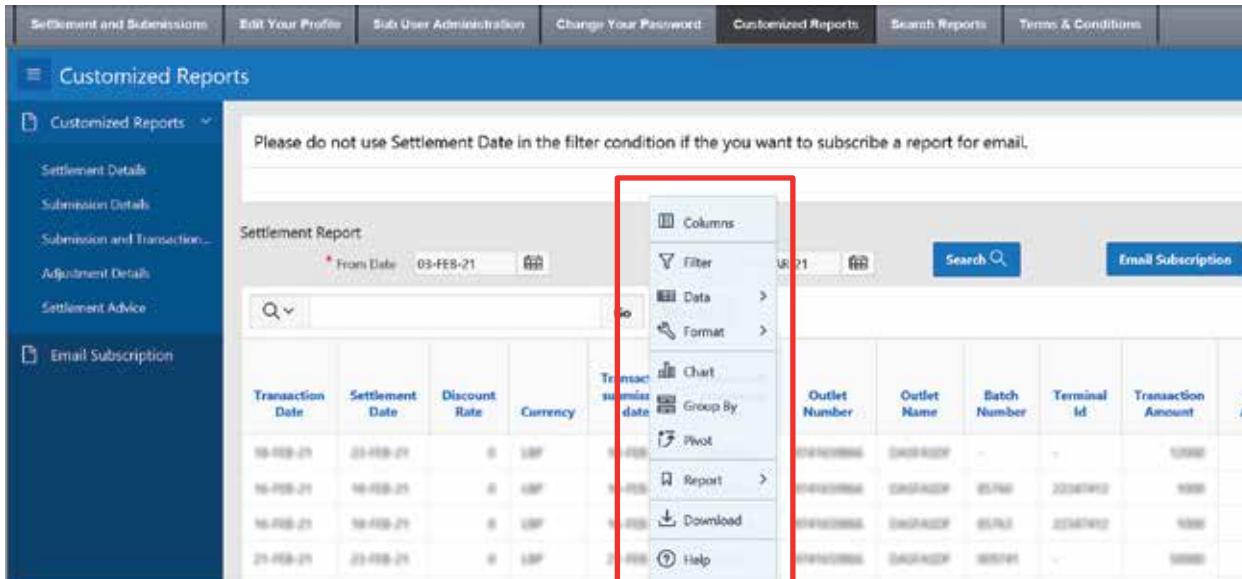
Once the report is displayed based on the select date range, in order to customize it you have to click on the “Actions” menu. The “Actions” menu appears to the right of the “Go” button on the search bar. Use this menu to customize an interactive report.



This screenshot shows the 'Settlement Report' page within a 'Customized Reports' interface. The 'Actions' button is highlighted with a red box. The report table displays several rows of transaction data.

Transaction Date	Settlement Date	Discount Rate	Currency	Transaction admission date	Transaction processing date	Outlet Number	Outlet Name	Batch Number	Terminal Id	Transaction Amount	On Am
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000

Customize the report by selecting the following:



This screenshot shows the 'Settlement Report' page with the 'Actions' menu expanded, revealing various customization options. The 'Columns' option is highlighted with a red box.

- Columns
- Filter
- Data
- Format
- Chart
- Group By
- Pivot
- Report
- Download
- Help

Transaction Date	Settlement Date	Discount Rate	Currency	Transaction admission date	Transaction processing date	Outlet Number	Outlet Name	Batch Number	Terminal Id	Transaction Amount	On Am
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000
10-FEB-21	21-FEB-21	0	INR	10-FEB-21	10-FEB-21	0000000000	0000000000	0000000000	0000000000	0000000000	0000000000

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

### Select Columns

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 \*\*.

#### Columns include:

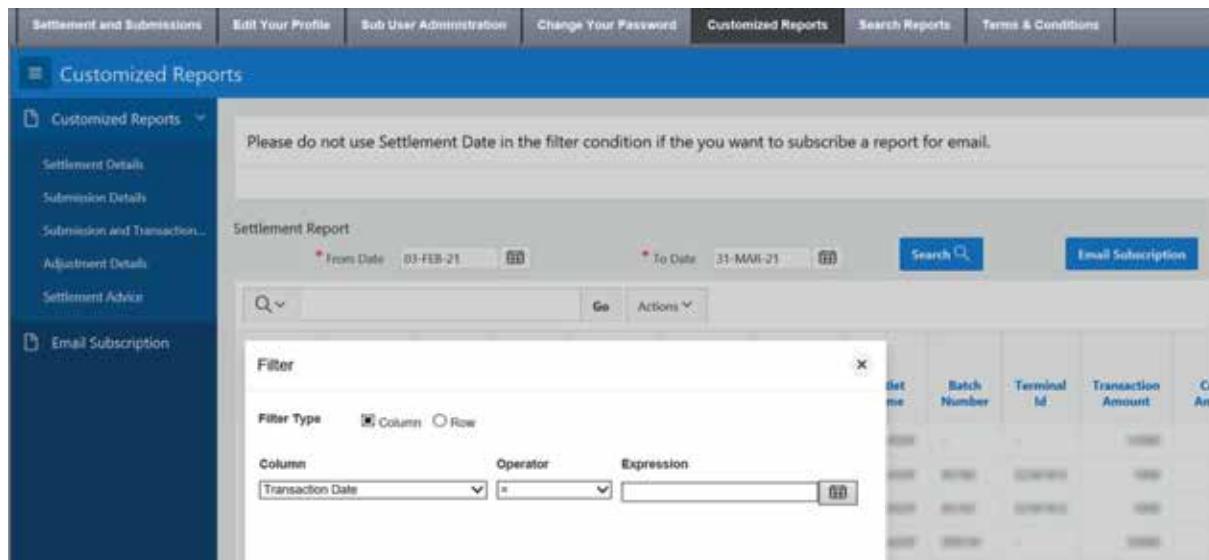
Transaction Date, Settlement Date, Discount Rate, Currency, Transaction submission date, Transaction processing date, Outlet Number, Outlet Name, Batch Number, Terminal ID, Transaction Amount, Credit Amount, Debit Amount, Net Transaction Amount, Merchant Number, Settlement Reference Number, Settlement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

Outlet Number	Outlet Name	Batch Number	Terminal Id	Transaction Amount	Or Am
9741659866	DASFASDF	-	-	12000	
9741659866	DASFASDF	85760	22347412	1000	
9741659866	DASFASDF	85763	22347412	1000	
9741659866	DASFASDF	009741	-	50000	
9741659866	DASFASDF	85749	22347412	1000	
9741659866	DASFASDF	85718	22347412	1000	

**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 ).



The screenshot shows the 'Customized Reports' page with a 'Settlement Report' section. The report table has columns: Bet Name, Batch Number, Terminal Id, Transaction Amount, and Cr Am. A 'Filter' dialog is open, set to 'Column' mode. It shows a row for 'Transaction Date' with an operator '=>' and an expression '2021-02-01'. The 'Actions' button is visible in the report header.

**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.

The screenshot shows the Oracle Merchant Services interface. The top navigation bar includes links for Settlement and Submissions, Edit Your Profile, Site User Administration, Change Your Password, Customized Reports, Search Reports, and Terms & Conditions. The 'Customized Reports' tab is selected. On the left, a sidebar menu lists Settlement Details, Submission Details, Submission and Transaction..., Adjustment Details, Settlement Advice, and Email Subscription. The main content area is titled 'Customized Reports' and displays a 'Settlement Report' with a table of transaction data. A context menu is open over the table, with the 'Data' option highlighted. The menu includes options for Filter, Sort, Aggregate, Compute, Group By, Hashback, Pivot, Report, Download, and Help.

Transaction Date	Settlement Date	Discount Rate	Currency	Transac submit date	Batch Number	Terminal Id	Transaction Amount	On Am
18-FEB-21	21-FEB-21	0	USD	18-FEB			1,000.00	
19-FEB-21	19-FEB-21	0	USD	19-FEB			1,000.00	
19-FEB-21	18-FEB-21	0	USD	19-FEB			1,000.00	
21-FEB-21	21-FEB-21	0	USD	21-FEB			1,000.00	

**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.

The screenshot shows the 'Customized Reports' page. On the left, a sidebar lists 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports', 'Search Reports', and 'Terms & Conditions'. The 'Customized Reports' section is expanded, showing 'Settlement Details', 'Submission Details', 'Submission and Transaction...', 'Adjustment Details', and 'Settlement Advice'. Below this is the 'Email Subscription' section, which is also expanded, showing 'Transaction Date', 'Settlement Date', 'Discount Rate', 'Currency', and 'Transaction submiss date'.

The main area displays a 'Settlement Report' table with the following data:

Transaction Date	Settlement Date	Discount Rate	Currency	Transaction submiss date	Batch Number	Terminal Id	Transaction Amount
15-FEB-21	23-FEB-21	0	USD	16-FEB-21	10-FEB-21	0000000000	12000
16-FEB-21	16-FEB-21	0	USD	16-FEB-21	16-FEB-21	0000000000	1000
16-FEB-21	16-FEB-21	0	USD	16-FEB-21	16-FEB-21	0000000000	1000
23-FEB-21	23-FEB-21	0	USD	23-FEB-21	21-FEB-21	0000000000	50000

A context menu is open over the data, with the 'Format' option highlighted. Other options in the menu include 'Control Break', 'Highlight', 'Group By', 'Pivot', 'Report', 'Download', and 'Help'.

## 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.

AMERICAN EXPRESS ONLINE Merchant Services  
MANAGE YOUR ACCOUNT ONLINE

Settlement and Submissions Edit Your Profile Sub User Administration Change Your Password Customized Reports Search Reports Terms & Conditions

LOG OUT

### Customized Reports

Customized Reports

Settlement Details

Submission Details

Submission and Transaction D...

Adjustment Details

Settlement Advice

Email Subscription

Please do not use Settlement Date in the filter condition if the you want to subscribe a report for email.

Settlement Report

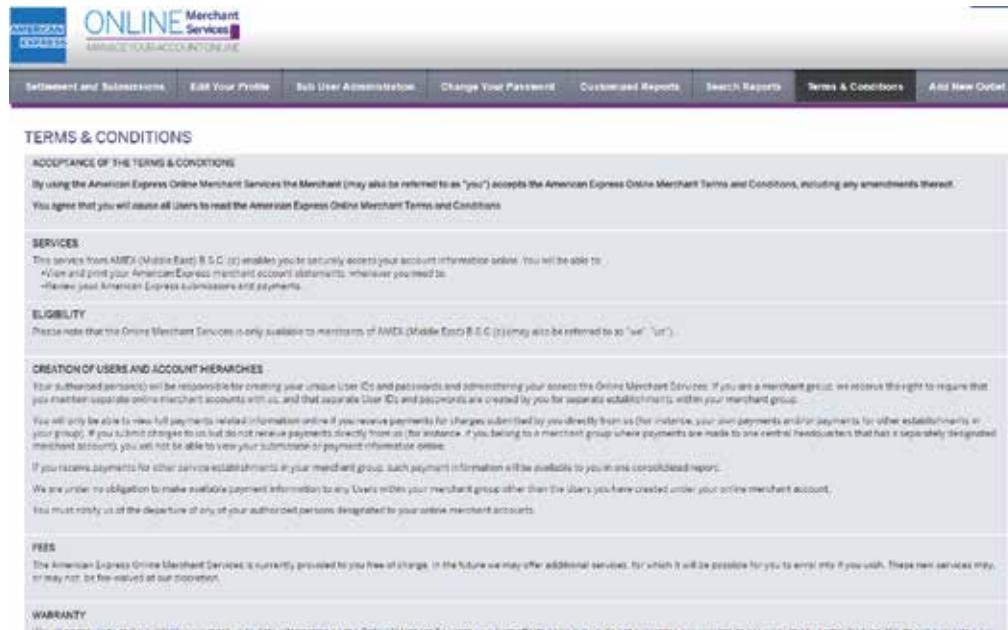
From Date: xx-xx-xx  To Date: xx-xx-xx

Q Go Actions

No data found.

## Terms & Conditions

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



The screenshot shows the American Express Online Merchant Services interface. At the top, there is a navigation bar with links: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, Terms & Conditions, and Add New Outlet. The main content area is titled "TERMS & CONDITIONS". It contains several sections with detailed text: "ACCEPTANCE OF THE TERMS & CONDITIONS", "SERVICES", "ELIGIBILITY", "CREATION OF USERS AND ACCOUNT HIERARCHIES", "FEES", and "WARRANTY". Each section contains specific terms and conditions related to the use of the service.

**TERMS & CONDITIONS**

**ACCEPTANCE OF THE TERMS & CONDITIONS**

By using the American Express Online Merchant Services the Merchant (may also be referred to as "you") accepts the American Express Online Merchant Terms and Conditions, including any amendments thereto.

You agree that you will cause all Users to read the American Express Online Merchant Terms and Conditions.

**SERVICES**

This service from AEM (Middle East) B.S.C. (c) enables you to securely access your account information online. You will be able to:

- View and print your American Express merchant account statements, whenever you need to.
- Review your American Express submissions and payments.

**ELIGIBILITY**

Please note that the Online Merchant Services is only available to merchants of AEM (Middle East) B.S.C. (c) (you may also be referred to as "we", "us").

**CREATION OF USERS AND ACCOUNT HIERARCHIES**

Your authorized persons will be responsible for creating your unique User IDs and passwords and administering your access to Online Merchant Services. If you are a merchant group, we reserve the right to require that you maintain separate online merchant accounts with us, and that separate User IDs and passwords are created by you for separate establishments within your merchant group.

You will only be able to view full payments related information unless you receive payments for charges submitted by you directly to us (for instance, your own payments and/or payments for other establishments in your group). If you submit charges to us but do not receive payments directly from us (for instance, if you belong to a merchant group where payments are made to one central headquarters that has a separately designated merchant account), you will not be able to view our submission of payment information online.

If you receive payments for other service establishments in your merchant group, such payment information will be passed to you in one consolidated report.

We are under no obligation to make available payment information to any Users within your merchant group other than the Users you have created under your online merchant account.

You must notify us of the departure of any of your authorized persons designated to your online merchant accounts.

**FEES**

The American Express Online Merchant Services is currently provided to you free of charge. In the future we may offer additional services, for which it will be possible for you to enrol into if you wish. These new services may, or may not, be free-of-charge at our discretion.

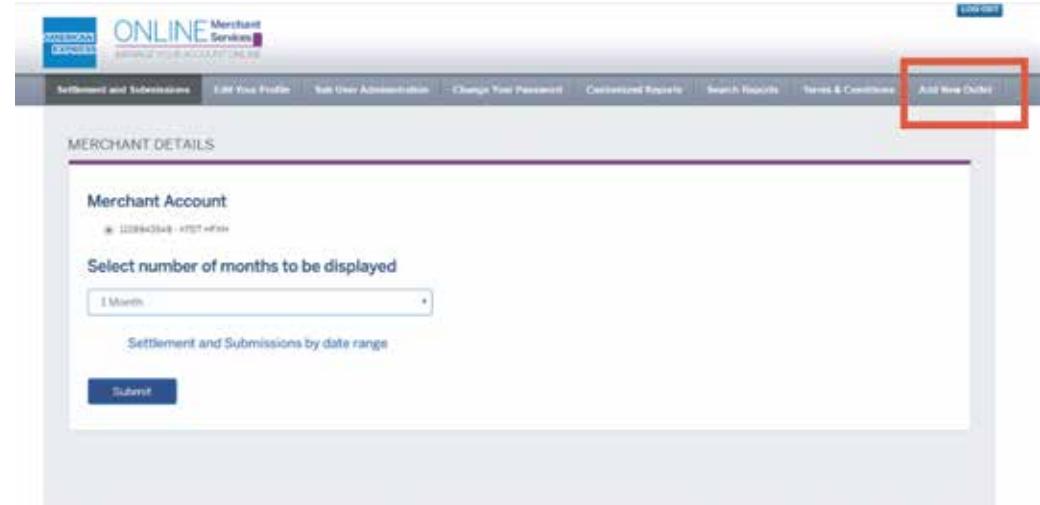
**WARRANTY**

We will endeavour to make available to you information that is as up-to-date as possible. However, American Express makes no warranties, guarantees or representations as to the accuracy or completeness of the information provided to you.

## Adding New Outlets

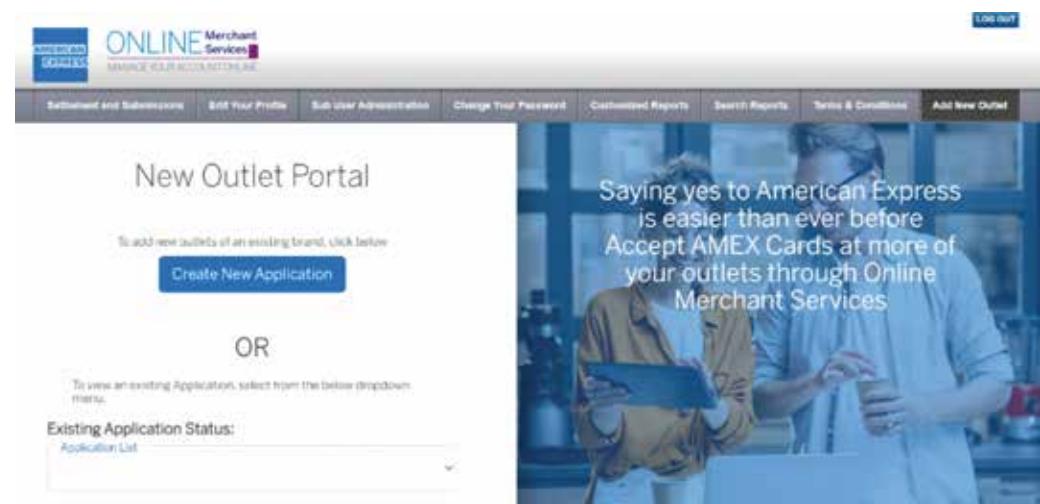
Accepting American Express Cards at more of your business outlets is now easier than ever using OMS and it takes just a few easy steps to do so online to get your new outlets up and running swiftly.

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:

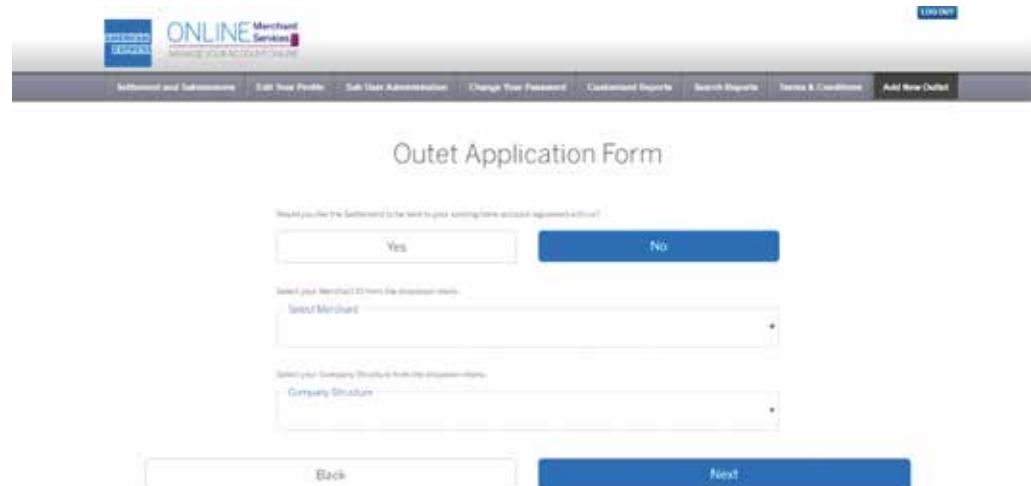
- Create New Application(s)
- View the status of existing Application(s) which you have submitted earlier



## 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**



Would you like the Settlement to be linked to your existing bank account registered with us?

Yes  No

Select your Merchant ID from the drop-down list.

Current Merchant

Select your Company Structure from the drop-down list.

Company Structure

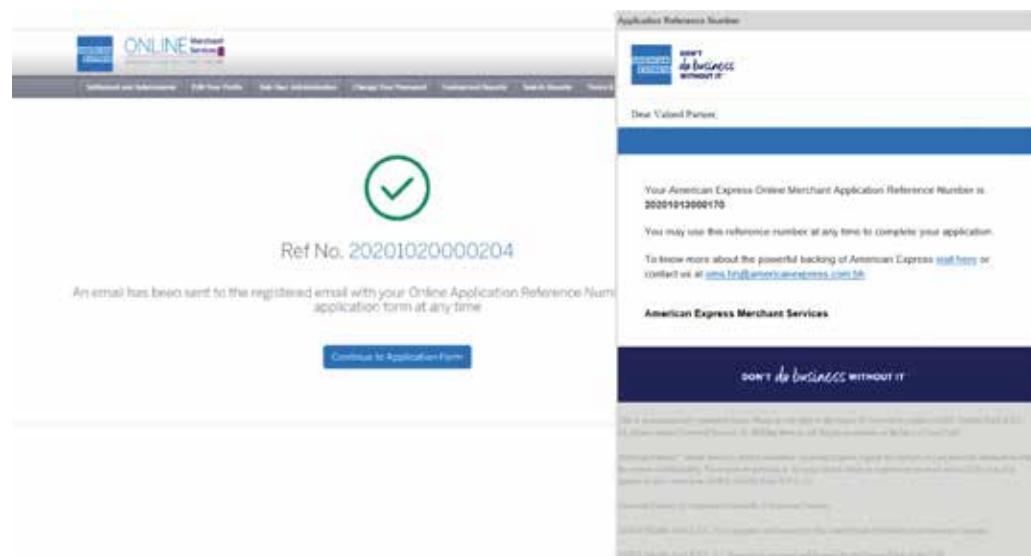
Back  Next

## 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**.



Ref No. 20201020000204

An email has been sent to the registered email with your Online Application Reference Number application form at any time.

Continue to Application Form

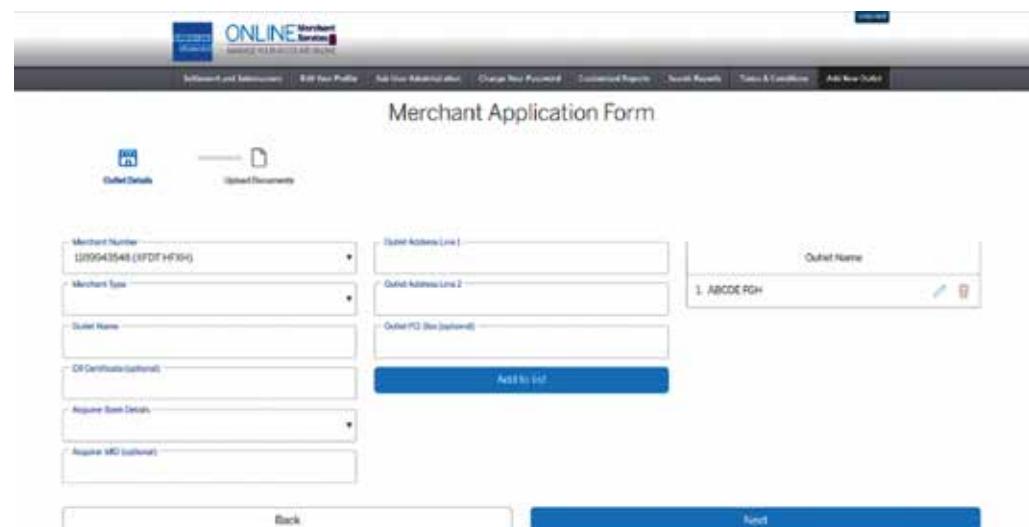
DON'T FORGET ACCESS WITHOUT IT!

## 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)



The screenshot shows the 'Merchant Application Form' interface. At the top, there are tabs for 'Merchant Details', 'Upload Documents', 'Edit Profile', 'Edit User Profile', 'Change User Password', 'Customer Reports', 'Search Reports', 'Terms & Conditions', and 'Add New Outlet'. Below the tabs, the 'Merchant Application Form' title is displayed. On the left, there is a 'Outlet Details' section with fields for 'Merchant Number' (1234567890123456), 'Merchant Type' (selected as 'POS'), 'Outlet Name' (1. ABCDEFGH), and 'Outlet Address Line 1' (selected as '123 Main Street'). There are also dropdowns for 'IDB Certificate (optional)', 'Acquirer Bank Details', and 'Acquirer MTD (optional)'. In the center, there is a large blue 'Add to List' button. On the right, there are 'Back' and 'Next' buttons. At the bottom, there is a 'Upload Documents' section with a 'Select File' button and a 'Browse' button.

## 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 upload 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](http://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](mailto:oms.ae@americanexpress.ae)

#### For all other Markets:

Bahrain: [oms.bh@americanexpress.com.bh](mailto:oms.bh@americanexpress.com.bh)

Egypt: [oms.eg@americanexpress.com.bh](mailto:oms.eg@americanexpress.com.bh)

Jordan: [oms.jo@americanexpress.com.bh](mailto:oms.jo@americanexpress.com.bh)

Kuwait: [oms.kw@americanexpress.com.bh](mailto:oms.kw@americanexpress.com.bh)

Lebanon: [oms.lb@americanexpress.com.bh](mailto:oms.lb@americanexpress.com.bh)

Morocco & Tunisia: [oms.na@americanexpress.com.bh](mailto:oms.na@americanexpress.com.bh)

Oman & Yemen: [oms.om@americanexpress.com.bh](mailto:oms.om@americanexpress.com.bh)

Qatar: [oms.qa@americanexpress.com.bh](mailto:oms.qa@americanexpress.com.bh)

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## 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.