

AMERICAN EXPRESS



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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

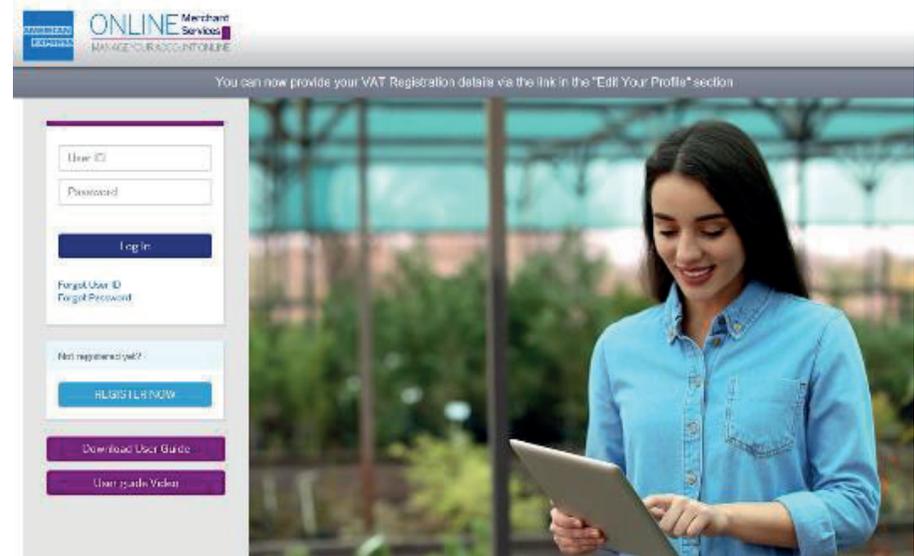
We also recommend that you have at least a 1 Mbps broadband connection to take full advantage of OMS services.

Enrolment Process

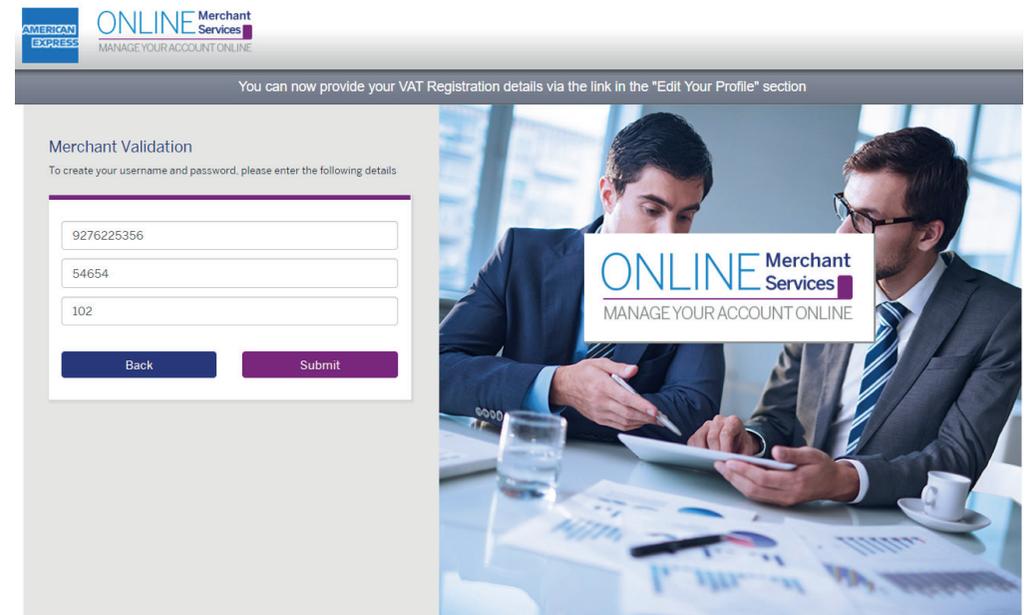
The following steps will walk you through the process of creating an OMS user linked with your Merchant account.

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.

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

Create User ID and Password

demouser

Kafaki.Mukund@americaneexpress.com.bh

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.

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

User Created Successfully

Your Email Address has been successfully verified. Please [click here](#) to login with your new User ID and Password. Your submissions and settlements Data will be available within 24 hours. Thank you for registering on Online Merchant Services.

Ok

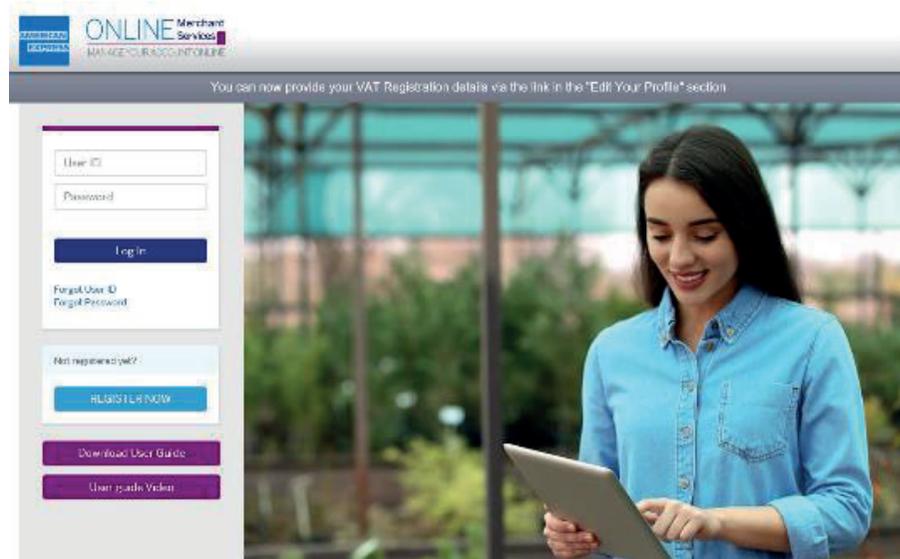


ONLINE Merchant Services
MANAGE YOUR ACCOUNT ONLINE

Log into OMS

Access americanexpress.ae/OMS

Enter your UserID and Password. Then click on “Log In”.



Account Home Page

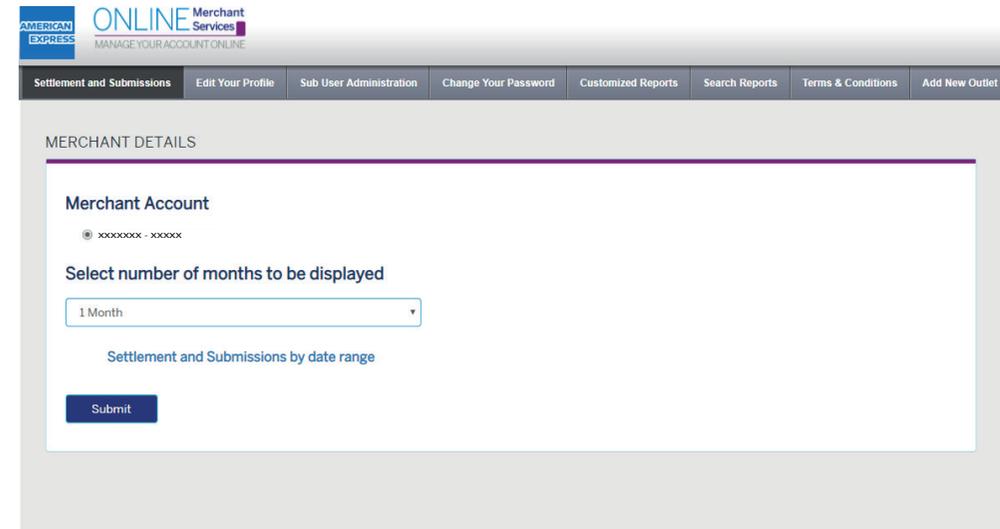
If you are a Main User, you may:

- 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.



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 Add New Outlet

MERCHANT DETAILS

Merchant Account

XXXXXXXX - XXXXX

Select number of months to be displayed

1 Month

Settlement and Submissions by date range

Submit

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 in the American Express Online Merchant Services portal. The page has a navigation bar with options: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, and Terms & Conditions. The main content area is titled 'Merchant Account' and features a dropdown menu with the selected account '3505536730 - POJUHGWHF'. Below this is a 'Select report' section with radio buttons for 'Settlement Advice' (selected), 'Settlement Details', 'Submission Details', 'Submission and Transaction Details', and 'Adjustment Details'. At the bottom, there are 'From Date' and 'To Date' input fields with calendar icons, and 'Back' and 'Submit' buttons. Blue arrows and numbers 1-4 indicate the steps: 1 points to the merchant account dropdown, 2 points to the 'Merchant Account' label, 3 points to the 'Settlement Advice' radio button, and 4 points to the 'Submit' button.

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



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

SETTLEMENT DETAILS

Back
Download

3905536730 - POJUHQVHF	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	GBP	Net Adjustments	0.00
Payee name	xxxx	Bank Name	LEBANK BRANCH	Net Settlement Amount	xxxx
		Last 5 Digits of IBAN	xxxx		

xxxxxxxx - xxxxxxxx	Settlement Amount	xx,xxx.xx	Number of Transactions	xx
Total Submission Amount		00,000.00	Total Discount Amount	0.00
Total Net Adjustment Amount		0.00	Total Settlement Amount	00,000.00
			Total Net Amount	00,000.00
			Total number of transactions	00

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	Settlement Amount	Number of Transactions
16/02/2021	16/02/2021	xxxxxx	xxxx	0%	x,xxx	0	x,xxx			x,xxx	1
16/02/2021	16/02/2021	xxxxxx	xxxx	0%	x,xxx	0	x,xxx			x,xxx	1
16/02/2021	16/02/2021	xxxxxx	xxxx	0%	x,xxx	0	x,xxx			x,xxx	1
16/02/2021	16/02/2021	xxxxxx	xxxx	0%	x,xxx	0	x,xxx			x,xxx	1
16/02/2021	16/02/2021	xxxxxx	xxxx	0%	x,xxx	0	x,xxx			x,xxx	1

Rows per page:

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.

The screenshot displays the 'ONLINE Merchant Services' interface. At the top, there is a navigation menu with the following items: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Payment', and 'Terms & Conditions'. The main heading is 'SETTLEMENT ADVICE'. Below the heading, there is a 'Back' button and a 'Download' button. A date range filter is set to 'From 21/06/2014 to 30/06/2018'. A summary bar indicates a total of '\$1,585,908.58'. The main data is presented in a table with the following columns: 'Settlement Reference', 'Settlement Date (dd/mm/yyyy)', 'Settlement Amount', 'Currency', 'Fees', 'Settlement Details', and 'Submission Details'. The table contains several rows of data, each with placeholder text (xxxxxxx) and a '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.

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

SUBMISSION DETAILS

XXXXXXXXXX Settlement Reference Number
XXXXXXXXXX Settlement Amount
XXXXXXXXXX Settlement Date
XXXXXXXXXX Number of Transactions
XXXXX Payment Mode
21/11/2019
3
Direct Credit

Back Download

XXXXXXXXXXXXXXXXXXXXX
Number of Transactions: 1
Currency: AED
Submission Amount: x,xxx.xx
Discount Amount: xx.xx
VAT Amount: x.xx
Net Amount: xxxxx

Total Submission Amount		Total Discount Amount		Total VAT Amount		Total Net Amount					
x,xxx.xx		xx.xx		0.00		xxxx.xx					
Submission Date	Transaction Date	Card Number	Terminal ID	Batch Number	Discount Rate	Submission Amount	Discount Amount	VAT Amount	Net Amount	Approval/Auth Code	ARN
dd/mm/yyyy	dd/mm/yyyy	XXXXXXXXXX	XXXXXX	XXXX	XX%	x,xxx.xx	xx.xx	x.xx	x.xx	XXXXXX	XXXXXXXXXXXXXXXXXX

Rows per page: 5

Back Download

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 displays the 'SUBMISSION DETAILS' page in the ONLINE Merchant Services interface. At the top, there is a navigation bar with options like 'Settlement and Submissions', 'Edit Your Profile', 'Web User Administration', 'Change Your Password', and 'Terms & Conditions'. Below this, a summary section provides key details: Settlement Reference Number (7111400546 - NEMA S.A.), Settlement Amount (5000.0000), Settlement Date (4/09/13), Number of Transactions (4), and Payment Mode (Cheque). A 'Download' button is visible on the right. The main content area features a table with columns for Submission Date, Transaction Date, Card Number, Discount Rate, Submission Amount, Discount Amount, Amount, Approval Date, and City. Summary statistics are shown above the table: Total Submission Amount: 320, Total Discount Amount: 9.76, and Total Net Amount: 310.24. A 'Rows per page' dropdown is set to 5.

Submission Date	Transaction Date	Card Number	Discount Rate	Submission Amount	Discount Amount	Amount	Approval Date	City
xx/xx/xxxx	xx/xx/xxxx	xxxxxxxxxx	x.xx%	xx	x	xx	xxxx	xx

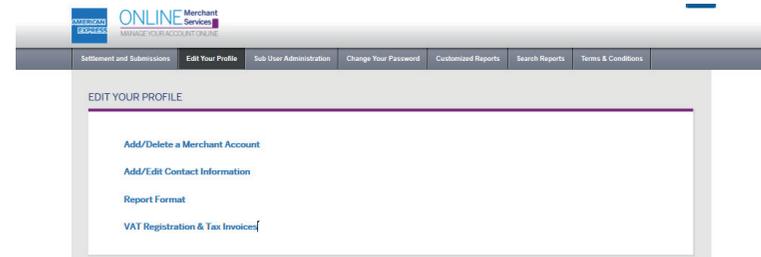
Edit Your Profile

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 displays the 'ONLINE Merchant Services' interface. At the top, there is a navigation menu with the following items: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The main content area is divided into several sections. The first section contains three input fields: 'Aziz', 'Website URL', and 'SMS Email Address'. Below this is a section titled 'Marketing' which includes a 'Marketing Executive' section with fields for 'Name', 'Job Title', 'Email 2', 'Landline', and 'Mobile'. The 'Email 2' field has a dropdown menu set to 'Bahrain (+973)'. The 'Landline' and 'Mobile' fields are also present. Below the 'Marketing' section is another section titled 'Finance' which includes fields for 'Name', 'Job Title', 'Email 3', 'Landline', and 'Mobile'. The 'Email 3' field also has a dropdown menu set to 'Bahrain (+973)'. The 'Landline' and 'Mobile' fields are also present.

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

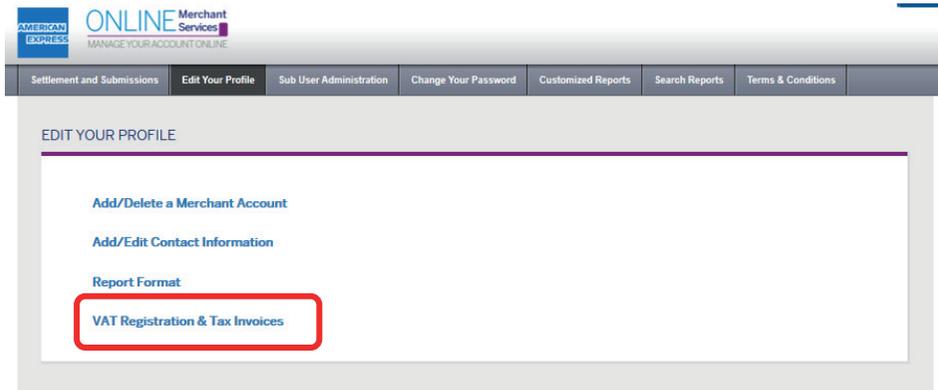
From this page you will be able to select the report formats that will be sent to your email and add unlimited number of emails to which these reports will be sent to.

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 the 'Select your report formats' page in the ONLINE Merchant Services interface. The page has a navigation bar at the top with links for 'Settlement and Submissions', 'Edit Your Profile', 'Add User Administration', 'Change Your Password', and 'Terms & Conditions'. The main content area is titled 'Select your report formats' and includes a checkbox for 'I would like to receive payment details by email'. Below this, there are two sections: 'Settlement Advice' and 'Submission Details'. Each section has radio buttons for 'Adobe PDF' and 'Microsoft Excel'. The 'Submission Details' section also includes radio buttons for 'Comma Separated Values (CSV)', 'Extended (CSV)', 'Merchant Extended Excel', and 'Online Merchants (CSV)'. A 'Submit' button is located at the bottom right of the selection area. Below the selection area, there is a section for 'Add Email Address' with an input field and an 'Add' button. Below that, there is a section for 'Email address(es) registered for receiving payment details via email are' with an input field and a 'Delete' button. A 'Back' button is located at the bottom right of the page.

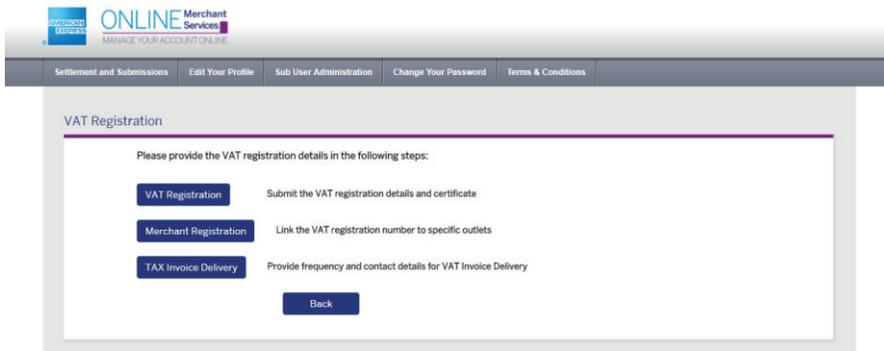
Uploading your VAT Registration Information and Certificate(s) & Downloading your VAT invoices

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

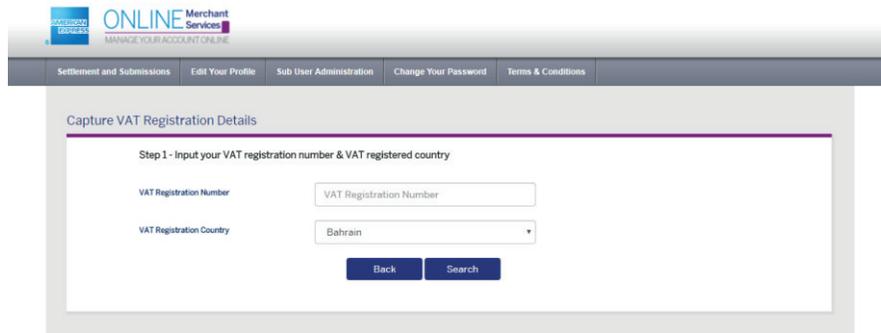


VAT Registration

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

VAT Registration Number

VAT Registration Country



The screenshot shows the 'Capture VAT Registration Details' form within the ONLINE Merchant Services interface. The form is titled 'Step 1 - Input your VAT registration number & VAT registered country'. It contains two input fields: 'VAT Registration Number' (a text box) and 'VAT Registration Country' (a dropdown menu with 'Bahrain' selected). Below the fields are two buttons: 'Back' and 'Search'.

ONLINE Merchant Services
MANAGE YOUR ACCOUNT ONLINE

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

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)

- 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.

The screenshot shows the 'Capture VAT Registration Details' form. At the top, there is a navigation bar with 'ONLINE Merchant Services' and 'MANAGE YOUR ACCOUNT ONLINE'. Below the navigation bar, there are several menu items: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports', 'Search Reports', and 'Terms & Conditions'. The main content area is titled 'Capture VAT Registration Details' and is divided into three steps:

- Step 1 - Input your VAT registration number & VAT registered country:** This step includes input fields for 'VAT Registration' (with a placeholder 'XXXXXXXXXX'), 'Number', 'VAT Registration' (with a dropdown menu showing 'Bahrain'), and 'Country'. A 'Search' button is located below these fields.
- VAT Registration Details:** This section contains a message: 'There is no information available in the system related to this VAT Registration number. Please enter all details as per the VAT Registration certificate and upload the document afterwards.'
- Step 2 - Provide your VAT registration details exactly as it appears on the VAT registration certificate:** This step includes input fields for 'VAT Registration' (with a placeholder 'XXXXXXXXXX'), 'Number', 'VAT Registration' (with a dropdown menu showing 'Bahrain'), 'Country', 'VAT Legal Name', 'VAT Legal Address' (with four lines: 'VAT Legal Address Line 1', 'VAT Legal Address Line 2', 'VAT Legal Address Line 3', and 'VAT Legal Address Line 4'), and 'VAT Legal Contact' (with a dropdown menu showing 'Phone').
- Step 3 - Provide contact details for VAT related enquiries & VAT registration certificate:** This step includes input fields for 'Contact for VAT' (with a dropdown menu showing 'Email'), 'Enquiries', and 'VAT Registration Certificate' (with a file upload button 'Choose File' and a message 'No file chosen' and 'Format: PDF or JPEG/JPG Size: <=1 MB').

At the bottom of the form, there are two buttons: 'Back' and 'Submit'.

The screenshot shows the 'Successfully Captured VAT Registration Details' confirmation page. At the top, there is a navigation bar with 'ONLINE Merchant Services' and 'MANAGE YOUR ACCOUNT ONLINE'. Below the navigation bar, there are several menu items: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The main content area is titled 'Successfully Captured VAT Registration Details' and contains a green message box with the text: 'Your VAT details are successfully submitted for evaluation.' Below the message box, there are two buttons: 'Back' and '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

ONLINE Merchant Services
MANAGE YOUR ACCOUNT ONLINE

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

VAT Outlet Linking

American Express Merchant Number

Outlet Linking

Merchant ID	Outlet ID	Outlet Name	VAT Registration Number	VAT Registration Country
			<input type="text"/>	--Select--

ONLINE Merchant Services
MANAGE YOUR ACCOUNT ONLINE

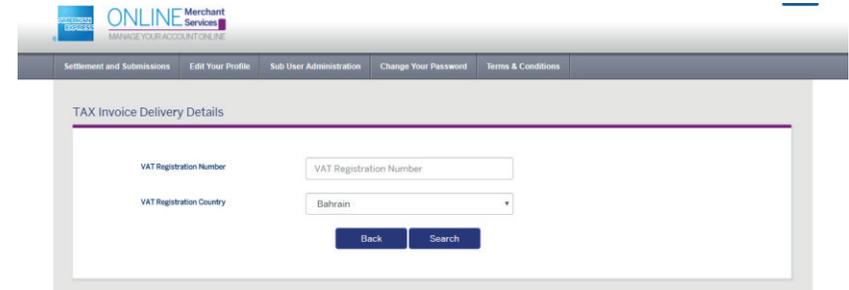
Settlement and Submissions | Edit Your Profile | Sub User Administration | Change Your Password | Terms & Conditions

Successfully Linked VAT Registration Numbers and Outlets

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 the 'TAX Invoice Delivery Details' form within the ONLINE Merchant Services interface. The form includes a navigation bar at the top with links for 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The main form area contains two input fields: 'VAT Registration Number' (a text box) and 'VAT Registration Country' (a dropdown menu currently showing 'Bahrain'). Below these fields 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.**

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

TAX Invoice Delivery Details

VAT Registration Number

VAT Registration Country

Contact Details

TAX Invoice Frequency

Primary email ID

Secondary email ID

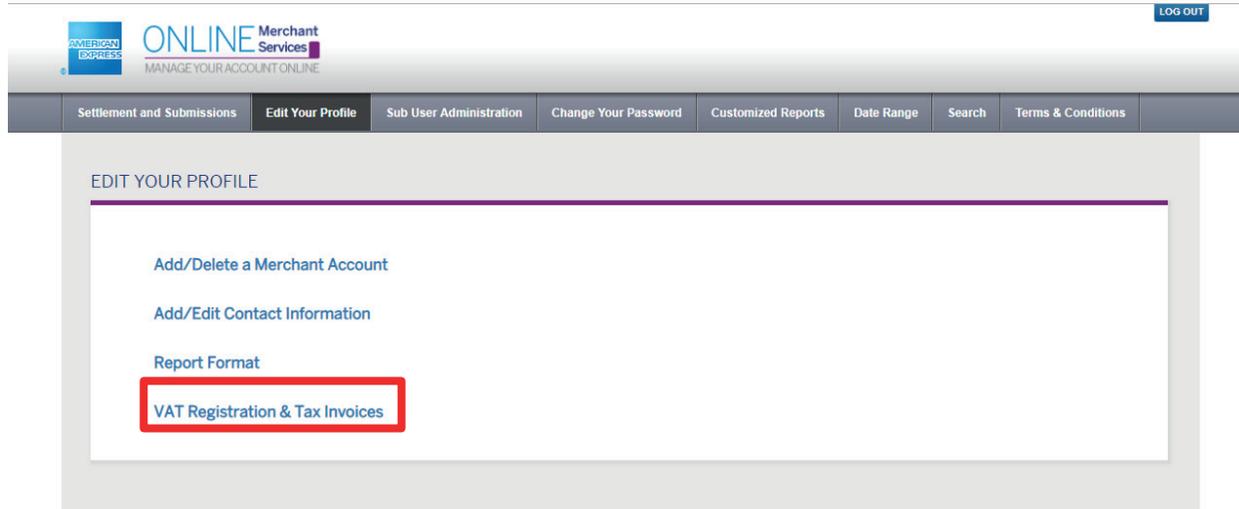
Settlement and Submissions Edit Your Profile Sub User Administration Change Your Password Terms & Conditions

Successfully Captured VAT Invoice Delivery Details

Successfully Captured VAT Invoice Delivery Details

Downloading Your VAT Invoices

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



The screenshot displays the American Express Online Merchant Services interface. At the top left, the American Express logo is visible next to the text 'ONLINE Merchant Services' and 'MANAGE YOUR ACCOUNT ONLINE'. A 'LOG OUT' button is located in the top right corner. Below the header is a navigation menu with the following items: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Date Range, Search, and Terms & Conditions. The 'Edit Your Profile' menu item is selected. The main content area is titled 'EDIT YOUR PROFILE' and contains a list of options: Add/Delete a Merchant Account, Add/Edit Contact Information, Report Format, and VAT Registration & Tax Invoices. The 'VAT Registration & Tax Invoices' option is highlighted with a red rectangular border.

Select “Download Tax Invoices”

The screenshot displays the ONLINE Merchant Services interface. At the top left, the logo for AMERICAN EXPRESS ONLINE Merchant Services is visible, with the tagline 'MANAGE YOUR ACCOUNT ONLINE'. A navigation bar at the top contains several menu items: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Date Range, Search, and Terms & Conditions. A 'LOG OUT' button is located in the top right corner.

The main content area is titled 'VAT Registration'. Below this title, a message states: 'Please provide the VAT registration details in the following steps:'. Three steps are listed, each with a corresponding button:

- Upload Certificate**: Submit the VAT registration details and certificate
- Merchant Registration**: Link the VAT registration number to specific outlets
- TAX Invoice Delivery**: Provide frequency and contact details for VAT Invoice Delivery

Below the VAT Registration section, there is a section titled 'Download Tax Invoices'. A button labeled 'Download Tax Invoices' is highlighted with a red rectangular box. Below this section, there is a 'Back' button.

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

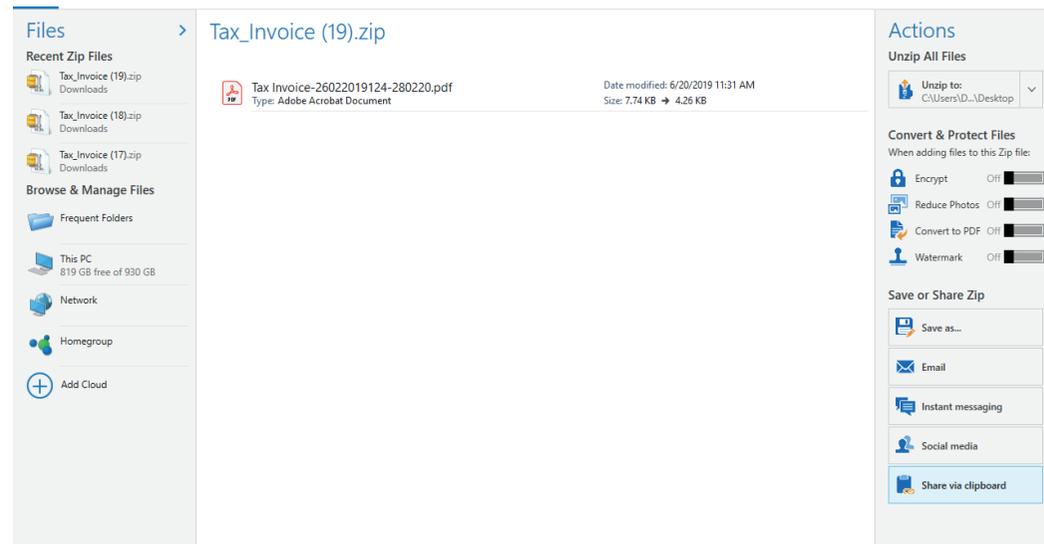
The screenshot shows the 'Tax Invoice' form in the American Express Online Merchant Services portal. The form includes the following elements:

- Navigation Bar:** Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Date Range, Search, Terms & Conditions, and a LOG OUT button.
- Form Title:** Tax Invoice
- Selection:** Two radio buttons: VAT Registration Number and Merchant Number. The 'VAT Registration Number' option is highlighted with a red rectangular box.
- Fields:**
 - VAT Registration Number:** A text input field.
 - VAT Registered Country:** A dropdown menu.
 - From Date:** A date selection field with a calendar icon.
 - To Date:** A date selection field with a calendar icon.
- Options:** Radio buttons for Summary and Detail.
- Buttons:** Back and Generate Report.

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

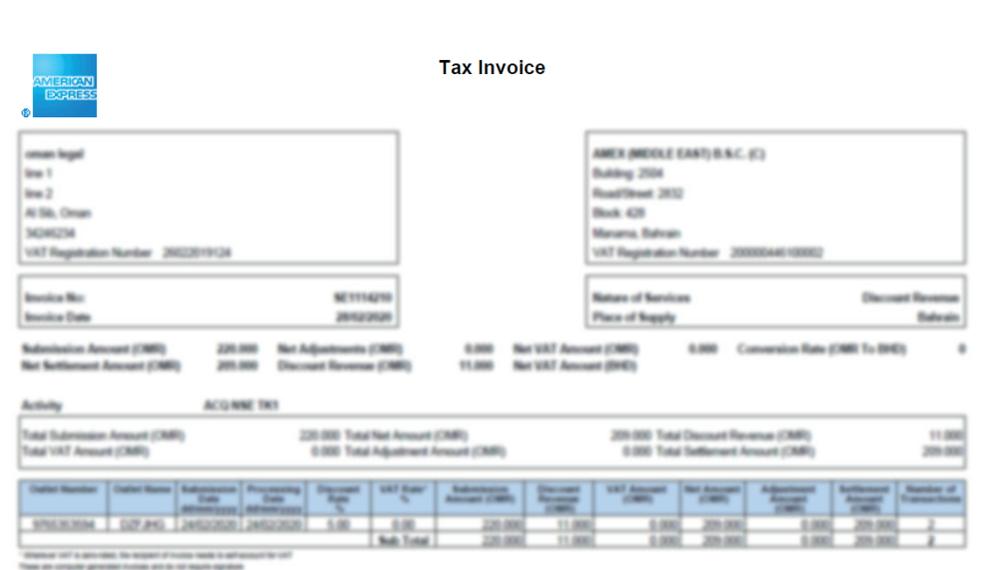
The screenshot shows the 'Tax Invoice' report generation interface. At the top left is the American Express logo and 'ONLINE Merchant Services' with the tagline 'MANAGE YOUR ACCOUNT ONLINE'. A 'LOG OUT' link is in the top right. A navigation bar contains: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Date Range, Search, and Terms & Conditions. The main form area is titled 'Tax Invoice' and includes radio buttons for 'VAT Registration Number' (selected) and 'Merchant Number'. It features input fields for 'VAT Registration Number' and a dropdown for 'VAT Registered Country' (set to 'Oman'). Date pickers are present for 'From Date' (27-Feb-2020) and 'To Date' (01-Mar-2020), each with a calendar icon. At the bottom, there are radio buttons for 'Summary' (selected) and 'Detail', and two buttons: 'Back' and 'Generate Report'.

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



Sample Tax Invoice

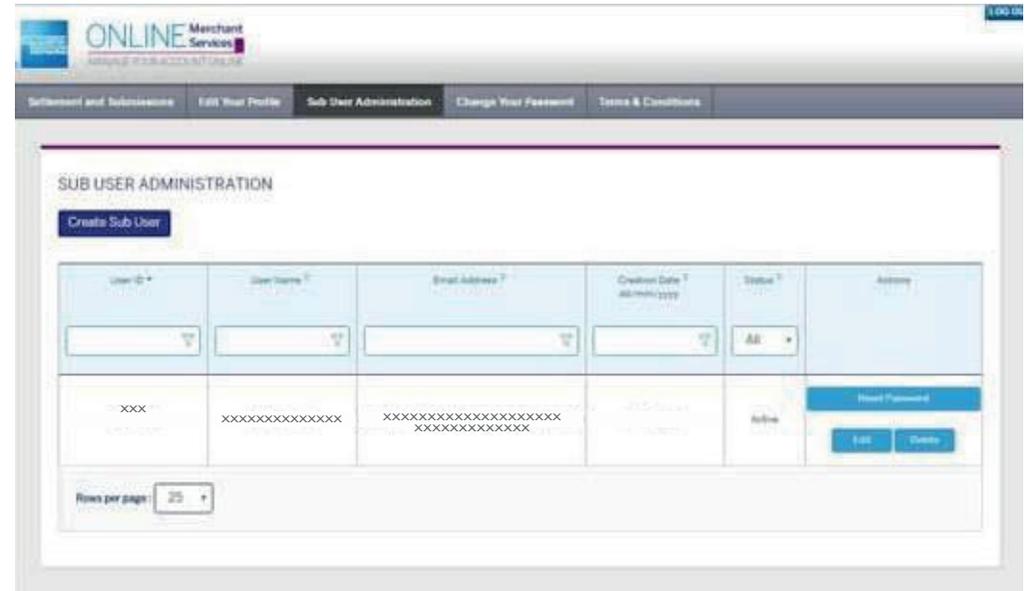
Here's an example of your downloaded Tax Invoice



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.



The screenshot shows the 'SUB USER ADMINISTRATION' page in the ONLINE Merchant Services interface. At the top, there is a navigation bar with tabs: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The 'Sub User Administration' tab is selected. Below the navigation bar, there is a 'Create Sub User' button. The main content area features a table with columns for 'User ID', 'User Name', 'Email Address', 'Creation Date', 'Status', and 'Action'. The table contains one row of data with masked information (e.g., 'xxxx', 'xxxxxxxxxxxx', 'xxxxxxxxxxxxxxxxxxxx'). To the right of the table, there are buttons for 'Reset Password', 'Edit', and 'Delete'. At the bottom left of the table area, 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' page in the ONLINE Merchant Services interface. At the top, there is a navigation bar with tabs: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The 'Change Your Password' tab is selected. The main content area features a form with three input fields: 'Current Password', 'Create New Password', and 'Re-enter New Password'. A 'Submit' button is located below the form. To the right of the form, there is a large image of a man and a woman in business attire looking at a tablet. The image has the ONLINE Merchant Services logo overlaid on it.

Customized Reports

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

AMERICAN EXPRESS ONLINE Merchant Services
MANAGE YOUR ACCOUNT ONLINE

LOG OUT

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

MERCHANT DETAILS

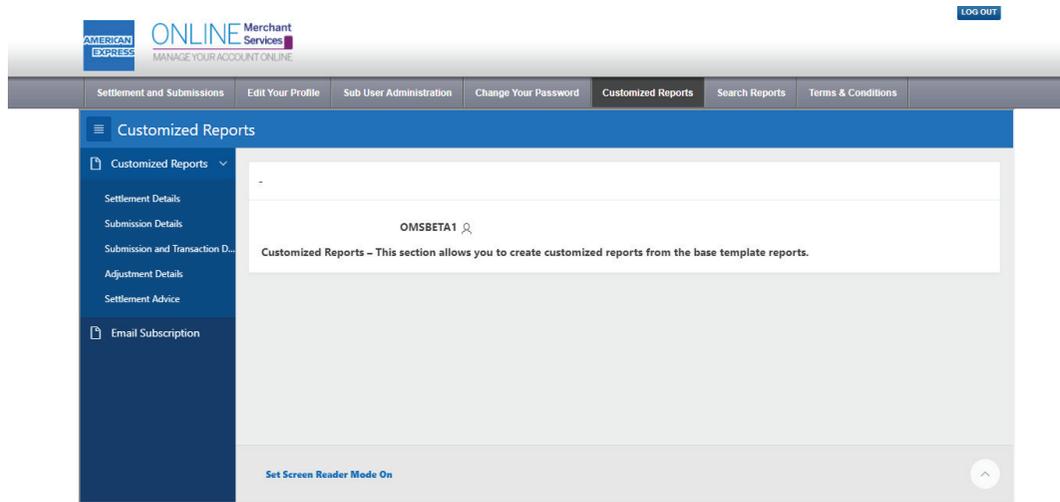
Merchant Account
● xxxxxxxx - xxxxxxxx

Select number of months to be displayed
1 Month

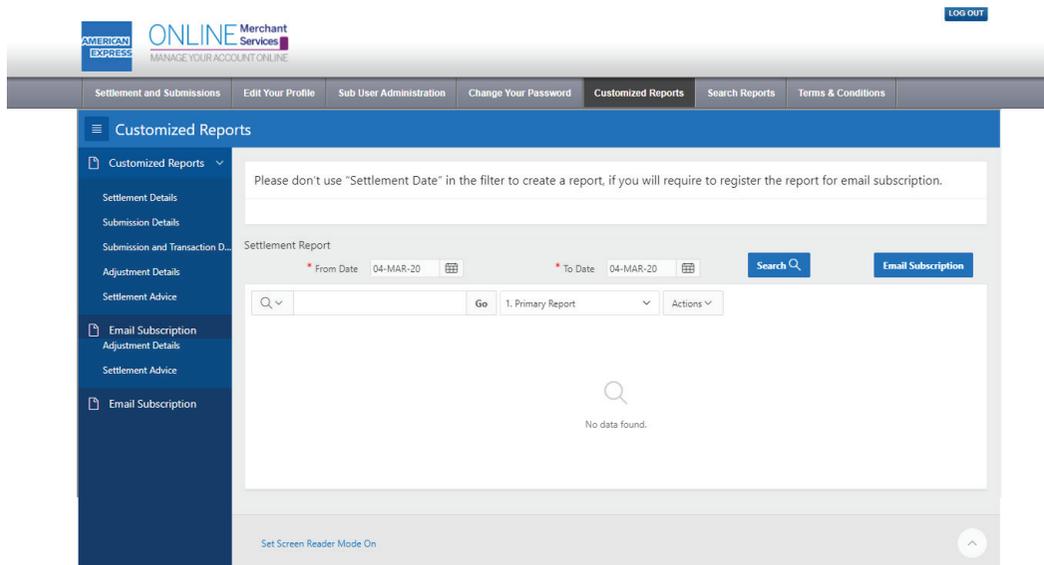
Settlement and Submissions by date range

Submit

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 displays the 'Customized Reports' section of a software interface. At the top, a navigation bar includes 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports', 'Search Reports', and 'Terms & Conditions'. The main area is titled 'Customized Reports' and contains a search filter for 'Settlement Report'. The filter includes 'From Date' (03-FEB-21) and 'To Date' (31-MAR-21) fields, a 'Search' button, and an 'Email Subscription' button. A red box highlights the search input field, which contains a magnifying glass icon and a dropdown arrow, and the 'Go' button. Below the search filter is a table with the following 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 table contains four rows of data.

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
16-FEB-21	21-FEB-21	0	GBP	16-FEB-21	16-FEB-21	014102886	014102887	-	-	1000	
16-FEB-21	16-FEB-21	0	GBP	16-FEB-21	16-FEB-21	014102886	014102887	01762	22247912	1000	
16-FEB-21	16-FEB-21	0	GBP	16-FEB-21	16-FEB-21	014102886	014102887	01762	22247912	1000	
21-FEB-21	21-FEB-21	0	GBP	21-FEB-21	21-FEB-21	014102886	014102887	000710	-	10000	

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.

The screenshot shows the 'Customized Reports' section of a software interface. At the top, there is a navigation bar with tabs: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports (selected), Search Reports, and Terms & Conditions. Below this is a blue header for 'Customized Reports'. A sidebar on the left contains a list of report categories: Settlement Details, Submission Details, Submission and Transaction..., Adjustment Details, Settlement Advice, and Email Subscription. The main content area displays a 'Settlement Report' for the date range '03-FEB-21' to '31-MAR-21'. A search bar with a 'Go' button and an 'Actions' dropdown menu is visible. The 'Actions' menu is highlighted with a red box. Below the search bar 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.

Customize the report by selecting the following:

This screenshot shows the same 'Customized Reports' interface as the previous one, but with the 'Actions' menu expanded. The 'Actions' menu is highlighted with a red box and contains the following options: Columns, Filter, Data, Format, Chart, Group By, Pivot, Report, Download, and Help. The table below the menu shows the same data as in the previous screenshot.

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.

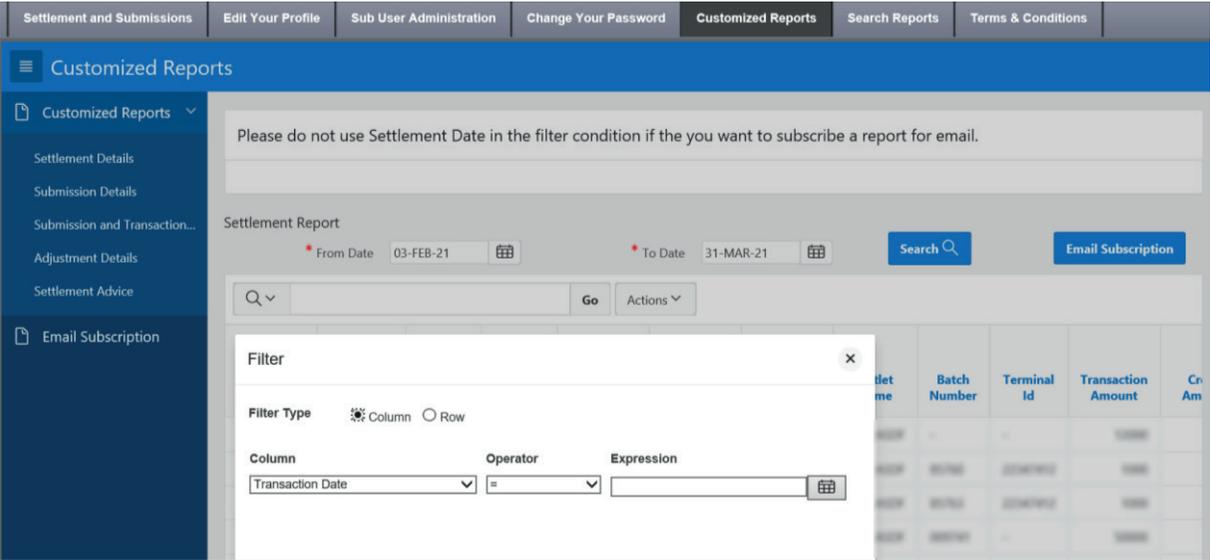
The screenshot shows the 'Customized Reports' interface. A 'Select Columns' dialog box is open, allowing users to choose which columns to display in their reports. The dialog has two main sections: 'Do Not Display' and 'Display in Report'. The 'Do Not Display' list includes Discount Amount, Outlet Location, Settlement Amount, and Vat amount. The 'Display in Report' list includes 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, and Debit Amount. There are arrows on the right side of the 'Display in Report' list to reorder the columns. The background shows a table with columns for Outlet Number, Outlet Name, Batch Number, Terminal Id, Transaction Amount, and Credit Amount. The table contains several rows of data, including dates, outlet numbers, names, batch numbers, terminal IDs, and transaction amounts.

Outlet Number	Outlet Name	Batch Number	Terminal Id	Transaction Amount	Credit Amount
9741659866	DASFASDF	-	-	12000	
9741659866	DASFASDF	85760	22347412	1000	
9741659866	DASFASDF	85763	22347412	1000	
9741659866	DASFASDF	009741	-	50000	
9741659866	DASFASDF	85749	22347412	1000	
9741659866	DASFASDF	85759	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).



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 'Customized Reports' section of a software interface. A navigation bar at the top includes 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports', 'Search Reports', and 'Terms & Conditions'. The 'Customized Reports' section has a sub-menu with 'Settlement Details', 'Submission Details', 'Submission and Transaction...', 'Adjustment Details', and 'Settlement Advice'. Below this is an 'Email Subscription' section. The main area displays a 'Settlement Report' with a filter for 'From Date' set to '03-FEB-21'. A 'Data' menu is open over the table, showing options: Columns, Filter, Data, Format, Chart, Group By, Pivot, Report, Download, and Help. The table has columns: Transaction Date, Settlement Date, Discount Rate, Currency, Transaction submit date, Transaction Amount, Outlet Name, Batch Number, Terminal Id, Transaction Amount, and Cr Am.

Transaction Date	Settlement Date	Discount Rate	Currency	Transaction submit date	Transaction Amount	Outlet Name	Batch Number	Terminal Id	Transaction Amount	Cr Am
18-FEB-21	23-FEB-21	0	LBP	18-FEB-21	1000	974163966	040FASDF	-	-	1000
16-FEB-21	18-FEB-21	0	LBP	16-FEB-21	1000	974163966	040FASDF	85760	22347812	1000
16-FEB-21	18-FEB-21	0	LBP	16-FEB-21	1000	974163966	040FASDF	85763	22347812	1000
21-FEB-21	23-FEB-21	0	LBP	21-FEB-21	5000	974163966	040FASDF	009741	-	5000

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' section of a software interface. At the top, there are navigation tabs: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports' (selected), 'Search Reports', and 'Terms & Conditions'. Below these is a blue header for 'Customized Reports'. A sidebar on the left lists options: 'Customized Reports', 'Settlement Details', 'Submission Details', 'Submission and Transaction...', 'Adjustment Details', 'Settlement Advice', and 'Email Subscription'. The main content area displays a 'Settlement Report' with a search bar and a date filter set to '03-FEB-21'. A table of transactions is visible, with columns for Transaction Date, Settlement Date, Discount Rate, Currency, Transaction submission date, Transaction processing Outlet, Batch Number, Terminal Id, and Transaction Amount. A 'Format' menu is open over the table, showing options: Columns, Filter, Data, Format, Control Break, Highlight, Rows Per Page, Chart, Group By, Pivot, Report, Download, and Help.

Transaction Date	Settlement Date	Discount Rate	Currency	Transaction submission date	Transaction processing Outlet	Batch Number	Terminal Id	Transaction Amount
18-FEB-21	23-FEB-21	0	LBP	18-FEB	18-FEB	-	-	12000
16-FEB-21	16-FEB-21	0	LBP	16-FEB	16-FEB	85760	22347412	1000
16-FEB-21	16-FEB-21	0	LBP	16-FEB	16-FEB	85763	22347412	1000
21-FEB-21	23-FEB-21	0	LBP	21-FEB	21-FEB	869741	-	50000

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.

The screenshot displays the 'Customized Reports' section of the American Express Online Merchant Services interface. The top navigation bar includes 'AMERICAN EXPRESS ONLINE Merchant Services' and 'MANAGE YOUR ACCOUNT ONLINE'. A 'LOG OUT' button is visible in the top right corner. The main navigation menu contains 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', 'Customized Reports', 'Search Reports', and 'Terms & Conditions'. The 'Customized Reports' page is active, showing a sidebar with options: 'Customized Reports', 'Settlement Details', 'Submission Details', 'Submission and Transaction D...', 'Adjustment Details', 'Settlement Advice', and 'Email Subscription'. The main content area features a warning message: 'Please do not use Settlement Date in the filter condition if the you want to subscribe a report for email.' Below this, the 'Settlement Report' section includes filters for '* From Date' and '* To Date', both set to 'XX-XX-XX'. A 'Search' button and an 'Email Subscription' button are present. A search bar with a 'Go' button and an 'Actions' dropdown is also visible. The main content area displays a magnifying glass icon and the text 'No data found.'

Terms & Conditions

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



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 thereof.

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

SERVICES

This service from AMEX (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 AMEX (Middle East) B.S.C (c) (may also be referred to as "we", "us").

CREATION OF USERS AND ACCOUNT HIERARCHIES

Your authorised person(s) will be responsible for creating your unique User IDs and passwords and administering your access to the 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 online if you receive payments for charges submitted by you directly from 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 your submission or payment information online.

If you receive payments for other service establishments in your merchant group, such payment information will be available 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 fee-waived at our discretion.

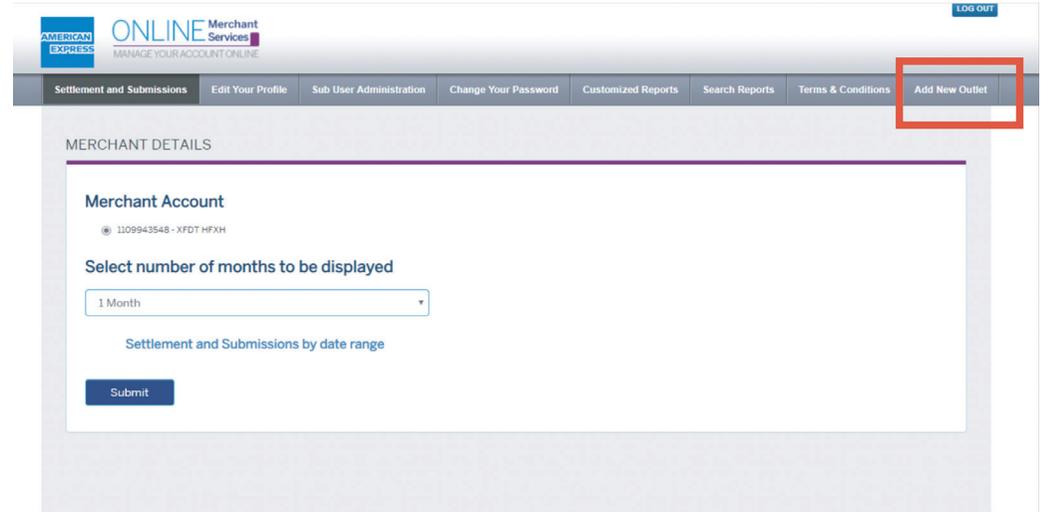
WARRANTY

We will endeavor to make available your most up to date information on the Online Merchant Services on a best efforts basis but we do not guarantee nor warrant its accuracy at any particular time. We do not guarantee nor

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.

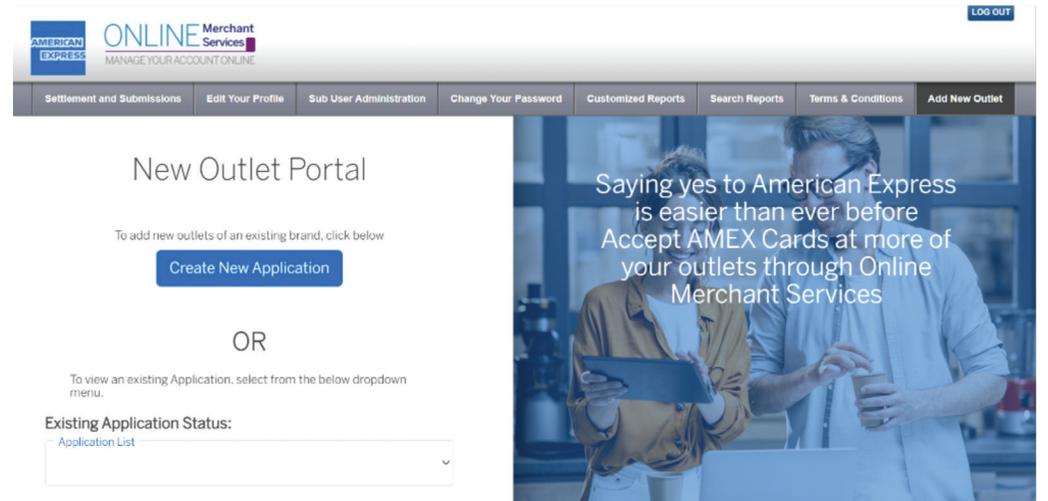
Once you have logged into OMS, all you have to do is follow the steps below:
Click on **Add New Outlet** tab located on the menu bar at the top right.



The screenshot shows the American Express Online Merchant Services dashboard. The navigation menu at the top includes: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, Terms & Conditions, and **Add New Outlet** (highlighted with a red box). The main content area is titled 'MERCHANT DETAILS' and contains a 'Merchant Account' section with the ID '1109943548 - XFDT HFXH'. Below this is a dropdown menu for 'Select number of months to be displayed' set to '1 Month', a 'Settlement and Submissions by date range' link, and a 'Submit' button.

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



The screenshot shows the 'New Outlet Portal' page. The navigation menu is the same as in the previous screenshot. The main content area features the heading 'New Outlet Portal' and the text 'To add new outlets of an existing brand, click below' above a 'Create New Application' button. Below this is the word 'OR' and the text 'To view an existing Application, select from the below dropdown menu.' followed by an 'Existing Application Status:' label and a dropdown menu labeled 'Application List'. On the right side of the page, there is a promotional banner with the text 'Saying yes to American Express is easier than ever before. Accept AMEX Cards at more of your outlets through Online Merchant Services' over a background image of two people in a kitchen.

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**

The screenshot shows the 'Outlet Application Form' in the American Express Online Merchant Services interface. The header includes the American Express logo and 'ONLINE Merchant Services' with the tagline 'MANAGE YOUR ACCOUNT ONLINE'. A navigation bar contains links for Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, Terms & Conditions, and Add New Outlet. The form itself asks 'Would you like the Settlement to be sent to your existing bank account registered with us?' with 'Yes' and 'No' buttons. Below this, it prompts to 'Select your Merchant ID from the dropdown menu.' and 'Select your Company Structure from the dropdown menu.' with respective dropdown menus. At the bottom, there are 'Back' and 'Next' buttons.

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.**

The screenshot shows the confirmation page and an email notification. The confirmation page features a green checkmark icon, the text 'Ref No. 20201020000204', and a message: 'An email has been sent to the registered email with your Online Application Reference Number. You can use this reference number to pick up your application form at any time.' A 'Continue to Application Form' button is visible. The email notification, titled 'Application Reference Number', includes the American Express logo and the slogan 'DON'T do business WITHOUT IT'. It addresses the user as 'Dear Valued Partner,' and provides the Application Reference Number: 20201013000170. It also includes instructions on how to use the reference number and contact information for American Express Merchant Services. The email footer contains legal disclaimers and contact information for AMEX (Middle East) B.S.C. (c).

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 is a navigation bar with the American Express logo and 'ONLINE Merchant Services' text. Below the navigation bar, there are several menu items: Settlement and Submissions, Edit Your Profile, Sub User Administration, Change Your Password, Customized Reports, Search Reports, Terms & Conditions, and Add New Outlet. The main heading is 'Merchant Application Form'. Below this, there are two tabs: 'Outlet Details' (active) and 'Upload Documents'. The 'Outlet Details' tab contains several input fields: Merchant Number (1109943548 (XFDT HFXH)), Merchant Type, Outlet Name, CR Certificate (optional), Acquirer Bank Details, and Acquirer MID (optional). There are also fields for Outlet Address Line 1, Outlet Address Line 2, and Outlet PID Box (optional). A blue 'Add to List' button is positioned below the 'Outlet PID Box' field. On the right side, there is a list of outlets with one entry: '1. ABCDEFGH'. At the bottom, there are 'Back' and 'Next' buttons.

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

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

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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.