



## Your guide to Online Merchant Services

[www.americanexpress.com.bh/OMS](http://www.americanexpress.com.bh/OMS)



**ONLINE** Merchant  
Services  
MANAGE YOUR ACCOUNT ONLINE

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### Table of Content:

<a href="#">Getting Started</a>	3
<a href="#">Advantages</a>	3
<a href="#">Enrol in Online Merchant Services (OMS)</a>	3
<a href="#">Technology Requirements</a>	3
<a href="#">Enrolment Process</a>	4
<a href="#">Log in OMS</a>	6
<a href="#">Account Main</a>	7
<a href="#">Settlement and Submission</a>	8
<a href="#">Edit Your Profile</a>	12
<a href="#">Sub User Administration</a>	15
<a href="#">Change Your Password</a>	15
<a href="#">Terms &amp; Conditions</a>	16
<a href="#">Additional Information</a>	17
<a href="#">Creating a New User ID</a>	
<a href="#">Timing Out</a>	
<a href="#">Website Availability</a>	
<a href="#">Customer Services</a>	

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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 statement information whenever you want it.

To get the most out of OMS and enjoy safe, secure, round-the-clock access to your account information 365 days a year take a look at this guide.

## Advantages

OMS has many advantages over traditional paper statements. You can:

- Create Sub Users which gives Merchants some peace of mind and control on who can view reports
- View payment details and view a summary of transactions for each of your branches/outlets
- See details on individual transactions by reviewing the Submission and Transaction Details report
- Download reports in different formats including PDF, Excel and CSV for the past 24 months
- Streamline your search results by using the filter options 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 IDs assigned by you

To get to know Online Merchant Services and how you can benefit from secure, round-the-clock access to your account information, make this user guide your first point of reference.

## 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.

## Technology Requirements

JavaScript must be enabled on your browser. Applications supported on browsers are:

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

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

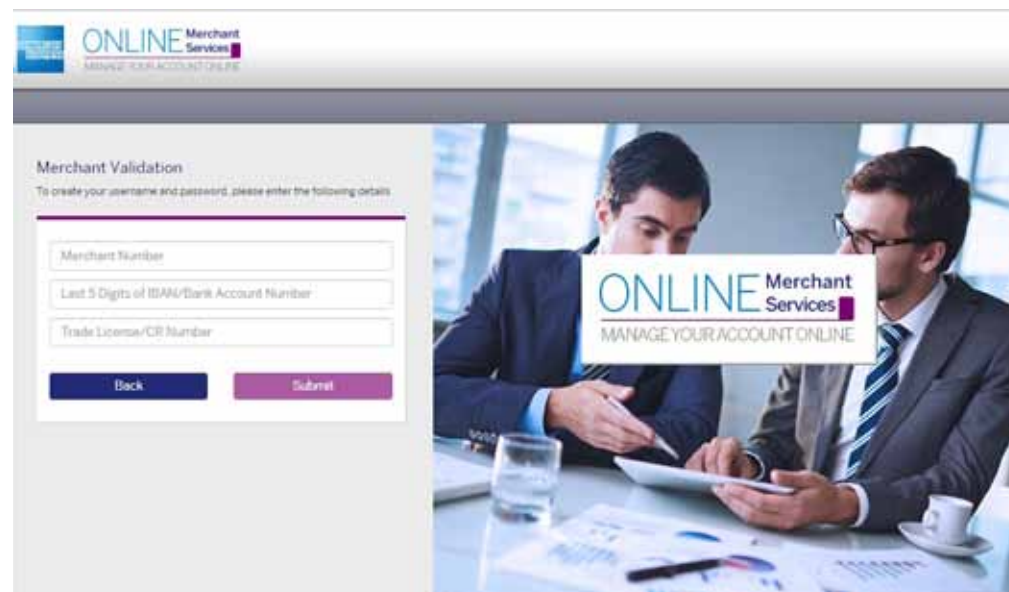
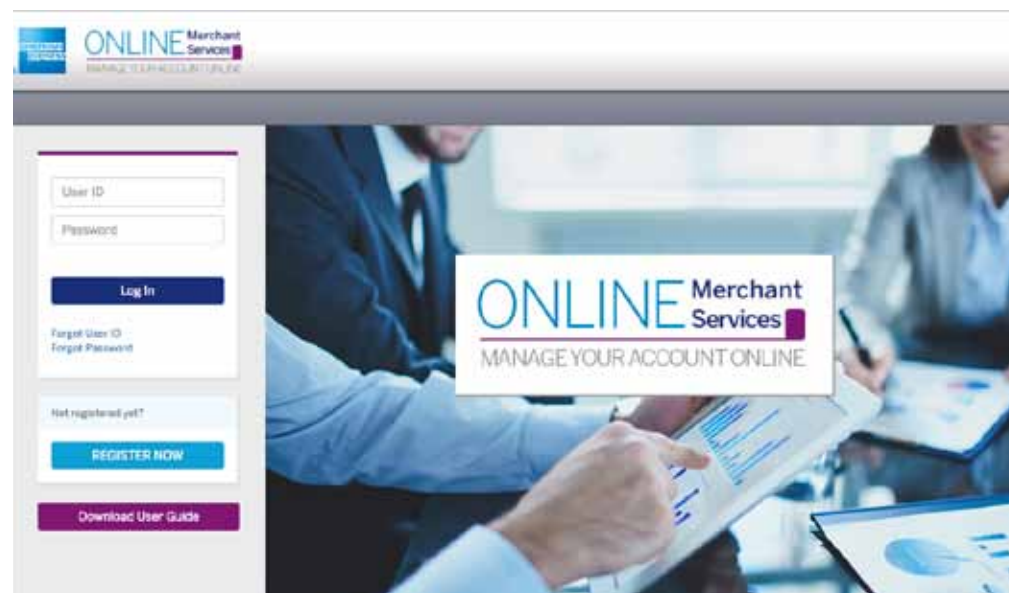
## Enrolment Process

The following steps will walk you through the process of creating an OMS user sign on, while linking it with your Merchant account.

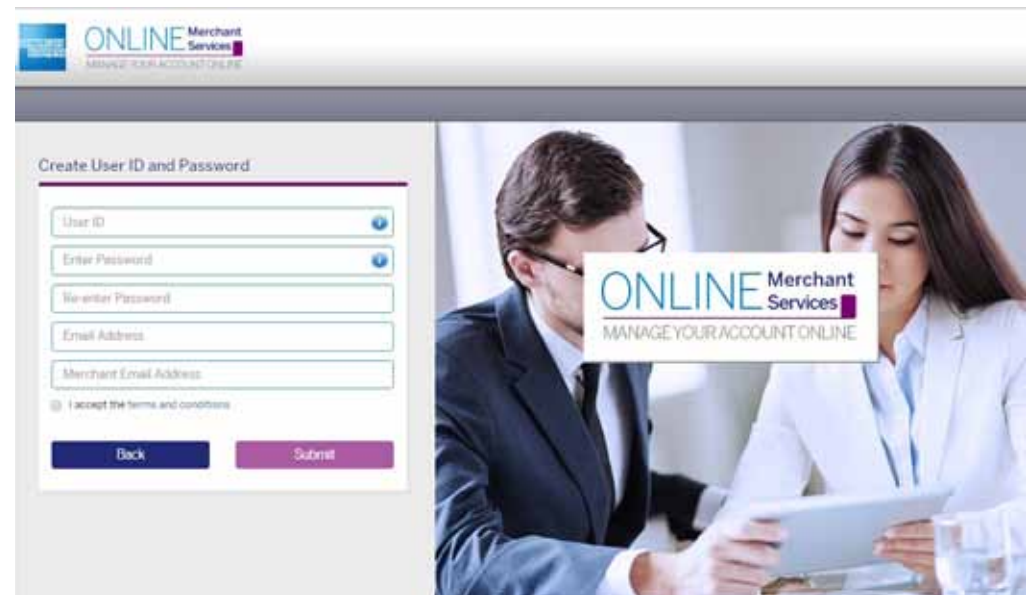
Start by accessing the correct OMS site for your business region i.e. [www.americanexpress.com.bh/OMS](http://www.americanexpress.com.bh/OMS)

Click the **“REGISTER NOW”** button located on the Online Merchant Services page. (If you already have an existing User ID, continue on to page 5.)

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, paying attention to the rules governing each. If the email address field is blank enter a valid email address. Before you click on **“Submit”** you must review and accept the terms and conditions.

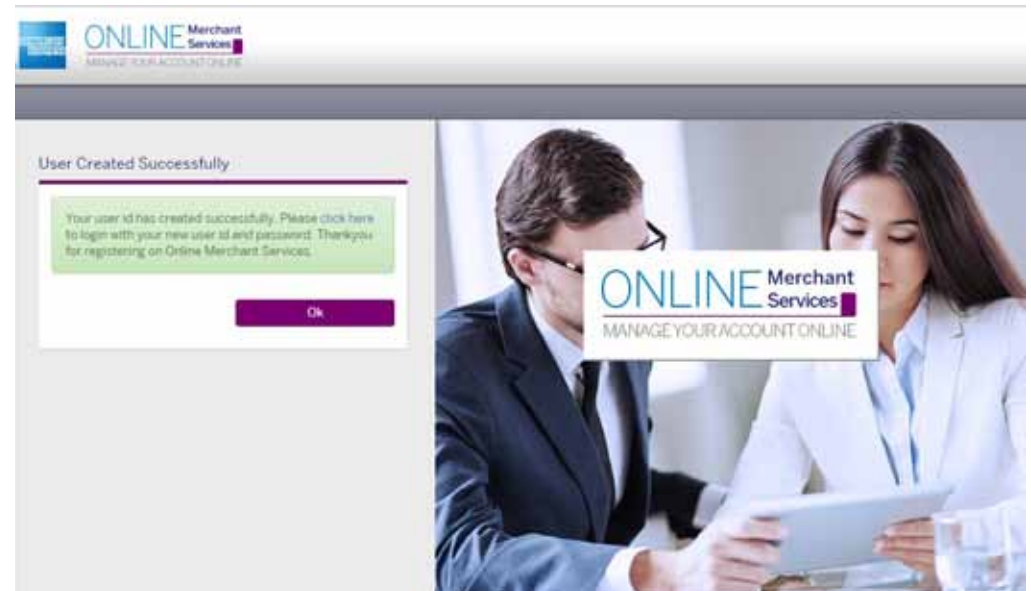


The screenshot shows the 'Create User ID and Password' form on the ONLINE Merchant Services website. The form includes the following fields and elements:

- User ID**: A text input field with a blue eye icon for password visibility.
- Enter Password**: A text input field with a blue eye icon for password visibility.
- Re-enter Password**: A text input field for confirming the password.
- Email Address**: A text input field.
- Merchant Email Address**: A text input field.
- I accept the terms and conditions**: A checkbox with a link to the terms and conditions.
- Back**: A blue button.
- Submit**: A purple button.

The background of the page features a man and a woman in business attire looking at a tablet. A logo for 'ONLINE Merchant Services' with the tagline 'MANAGE YOUR ACCOUNT ONLINE' is overlaid on the image.

You have now created your User ID and Password. Click on **“Ok”** to be directed back to the OMS Home page.



The screenshot shows the 'User Created Successfully' confirmation message on the ONLINE Merchant Services website. The message includes the following text and elements:

- User Created Successfully**: The title of the confirmation message.
- Your user id has created successfully. Please click here to login with your new user id and password. Thank you for registering on Online Merchant Services.**: The main body text of the message.
- Ok**: A purple button to acknowledge the message.

The background of the page features the same man and woman in business attire looking at a tablet. A logo for 'ONLINE Merchant Services' with the tagline 'MANAGE YOUR ACCOUNT ONLINE' is overlaid on the image.



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## Log in OMS

Start by accessing the correct OMS site for your business region i.e. [www.americanexpress.com.bh/OMS](http://www.americanexpress.com.bh/OMS)

Enter your User ID, Password, and click on the **“Log In”** link located in the Online Merchant Services page.



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## Account Main

The first page to appear in OMS after logging in successfully is the Account Main Page also known as the home page.

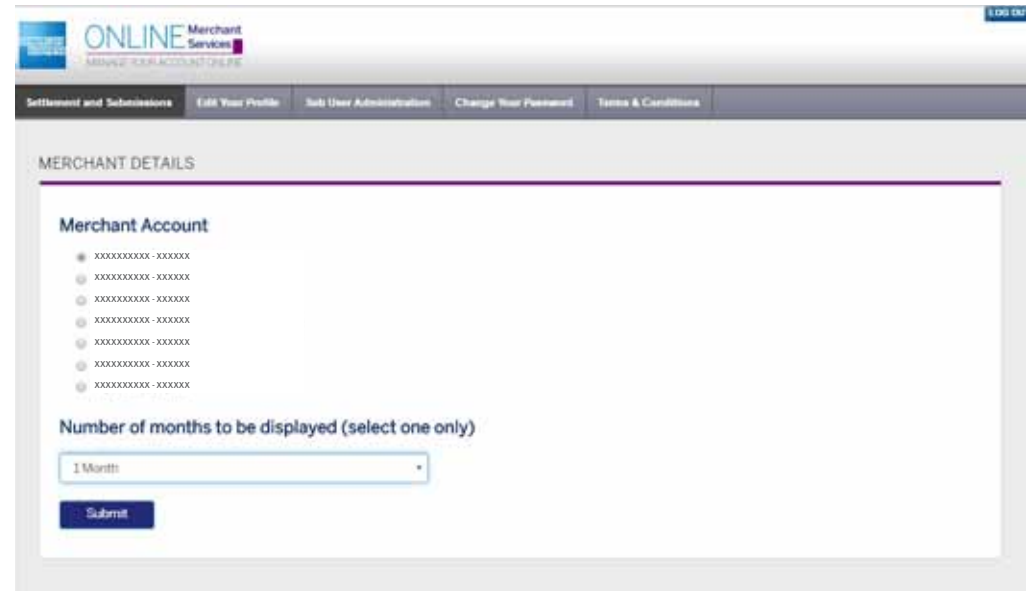
If you are a **Main User**, you may:

- Review the Settlement and Submissions
- Edit your profile including
  - Adding or deleting a Merchant Account
  - Adding or editing Contact Information
  - 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

**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-right corner of each page. Automatic log out occurs if there is no user activity for a predetermined time.



## Settlement and Submissions

When you choose to see your payment information from this page, the system displays your data as far back as 24 months upon selecting the number of months.

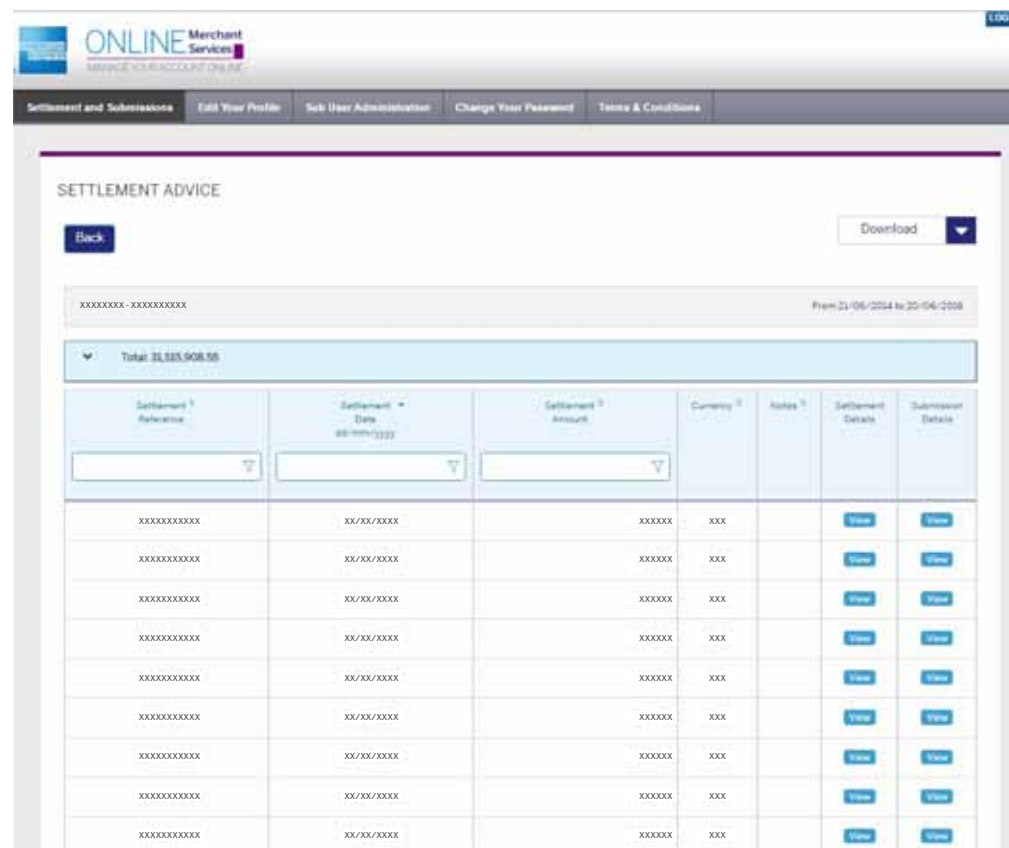
If you are managing multiple locations from one User ID, you will be prompted to select a location prior to displaying the statement.

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 Details, click on the **“View”** button under the Settlement Details column of any particular Settlement.

To view your Submission Details, click on the **“View”** button under the Submission Details column of any particular Settlement.



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

SETTLEMENT ADVICE

Back | Download

XXXXXXXX -XXXXXXXXX From 21/06/2014 to 20/06/2018

Total 31,585,908.55

Settlement Reference	Settlement Date dd/mm/yyyy	Settlement Amount	Currency	Notes	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>
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.

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

### SETTLEMENT DETAILS

XXXXXXXX - XXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Settlement Date	XX/XX/XXXX	Settlement Reference Number	XXXXXXXXXX	Submission Amount	X,XXX.XX
Number of Transactions	X	Payment Mode	XXXXXX	Discount Amount	XXX.XX
		Currency	XXX	Adjustments	X.XX
				Net Settlement Amount	X,XXX.XX

[Back](#) [Download](#)

XXXXXXXX - XXXXXXXX - XXX	Settlement Amount	330.24	Number of Transactions	1
Total Submission Amount:		330.00	Total Discount Amount:	9.76
Total Adjustment Amount:		0.00	Total Settlement Amount:	330.24
			Total Net Amount:	310.24
			Total number of transactions:	1

Submission Date	Processing Date	Discount Rate	Submission Amount	Discount Amount	Net Amount	Adjustment	Settlement Amount	Number of Transactions
XX/XX/XXXX	XX/XX/XXXX	X.XX%	XXX.XX	X.XX	XXX.XX		XXX.XX	X

Rows per page: 5

This report lists your processed Settlements by displaying the Submission Date, Processing Date, Submission Amount, Net Amount less the Discount Amount, Adjustments if any, the settlement amount less the Adjustment amount and the number of transactions.

You can use the Download drop-down menu on the top-right side of the screen to download your reports in either PDF or Excel Format.

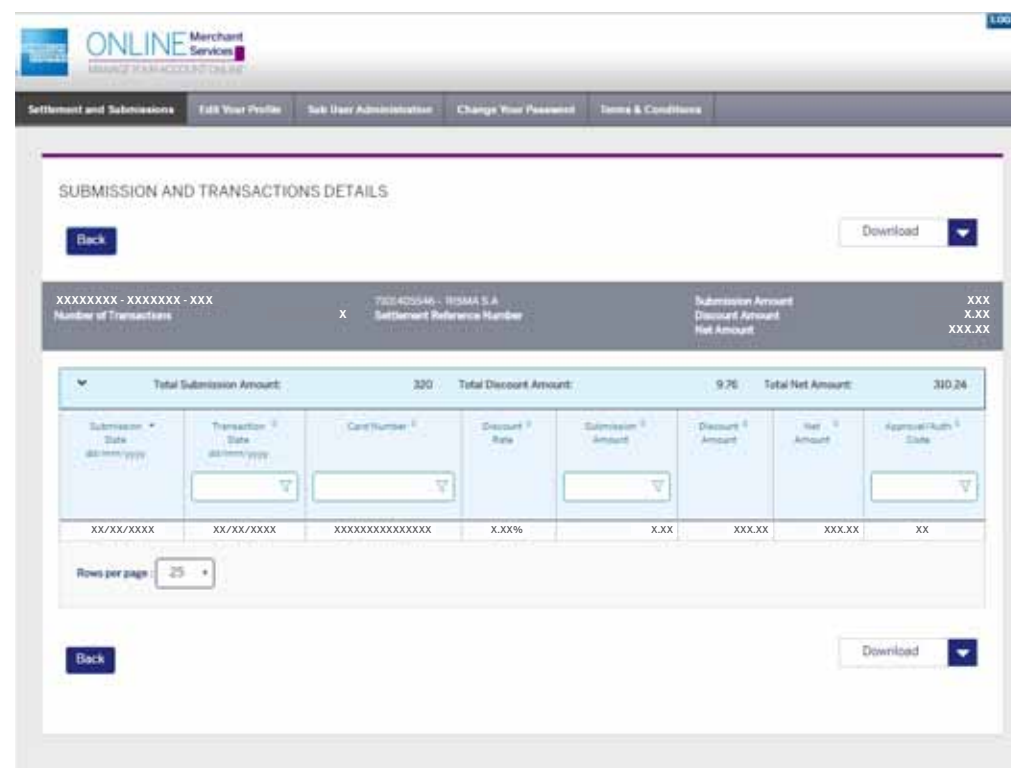
Upon clicking on the Amounts in the Submission Amount column, you will be directed to the following page.

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.

For Card number search, you will be required to enter the “x” of the masked number to be able to search for the required Card. E.g. if the Card number you are looking for is 379112345678901 you will be required to enter the Card number as 3791xxxxxx78901 in the filter field.

You can use the Download drop-down menu on the top-right side of the screen to download your reports in any of the following formats: PDF, Excel and CSV.



Once you click on the view of 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 on the top-right side of the screen to download your reports in either PDF or Excel format.

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

### SUBMISSION DETAILS

XXXXXXXX-XXXXXX Settlement Reference Number Settlement Amount	XXXXXXXXXX X.XXXXXX	Settlement Date Number of Transactions Payment Mode	XX/XX/XXXX X XXXXXX
---	------------------------	---	---------------------------

Back Download ▾

XXXXXXXX - XXXXXX Number of Transactions	X	XXXXXXXXXX - XXXXXX - XXX Currency	AED	Submission Amount Discount Amount Net Amount	XXX X.XX XXX.XX
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Total Submission Amount: 320 - Total Discount Amount: 9.26 - Total Net Amount: 310.24

Submission Date dd/mm/yyyy	Transaction Date dd/mm/yyyy	Card Number	Discount Rate	Submission Amount	Discount Amount	Amount	Approval/Authorisation Code	City
XX/XX/XXXX	XX/XX/XXXX	XXXXXXXXXXXXXXXX	X.XX%	XXX	X.XX	XXX.XX	XX	XXXXXXXXXXXXXXXXXXXX

Rows per page: 5

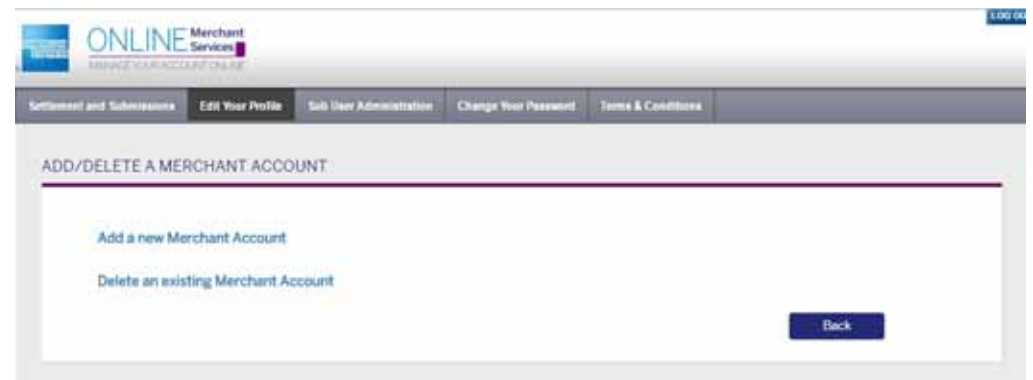
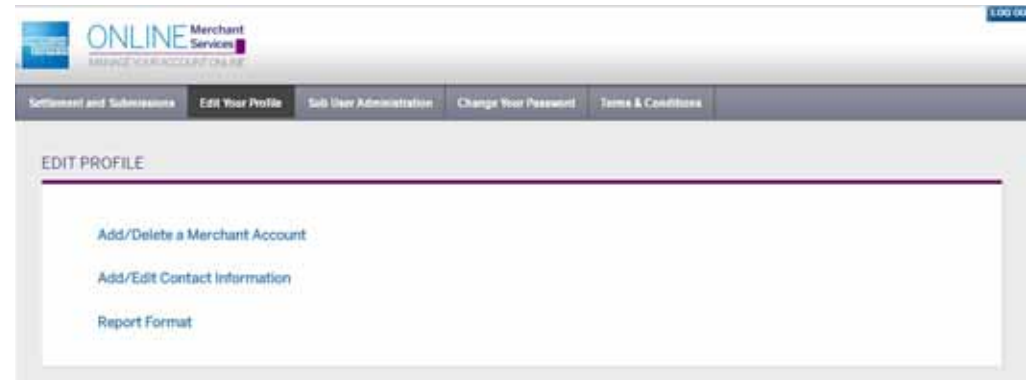
## Edit Your Profile

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.

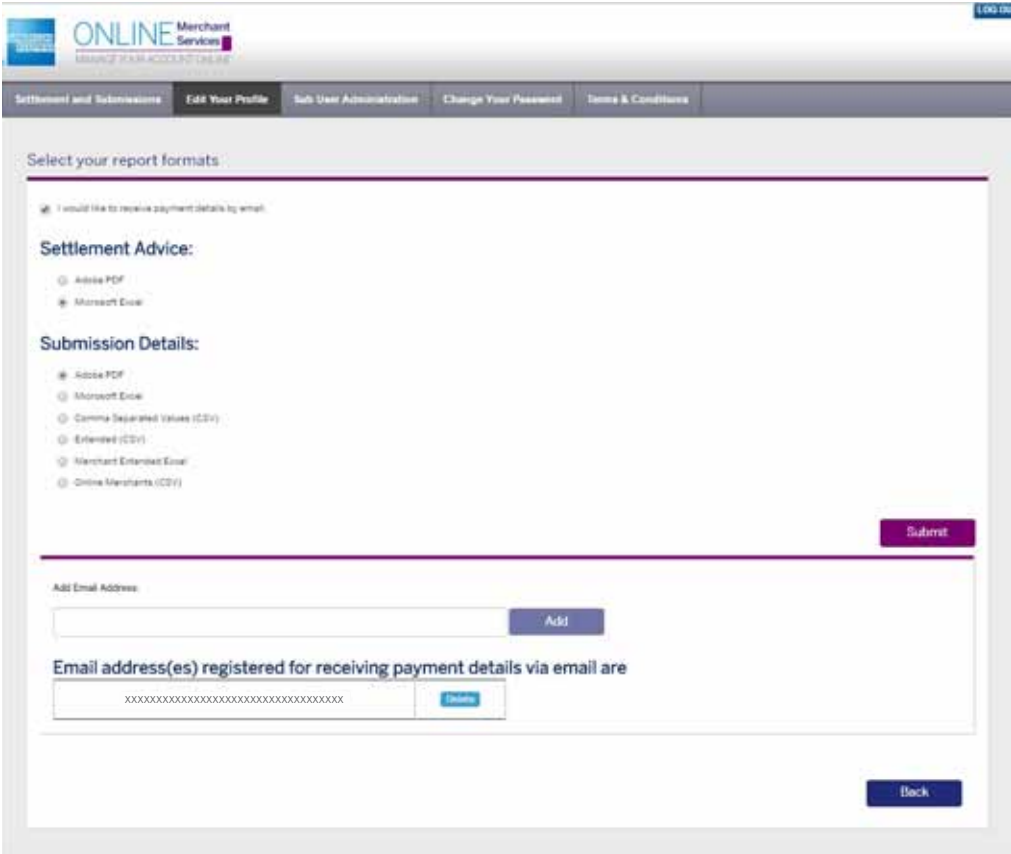
The screenshot displays the 'ONLINE Merchant Services' interface. At the top, there is a navigation bar with the following options: 'Settlement and Submissions', 'Edit Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The main content area is titled 'XXXXXXXX - XXXXXXXX' and contains several sections for adding contact information:

- General Information:** Fields for 'XXXXXX', 'Website URL', and 'OMS Email Address'.
- Marketing Section:** A header 'Marketing' followed by a 'Marketing Executive' section. It includes a name field, a job title field, and two contact entries. Each entry consists of an email field, a dropdown menu set to 'Bahrain (+973)', and two phone number fields labeled 'Landline' and 'Mobile'.
- Finance Section:** A header 'Finance' at the bottom of the visible area.

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.

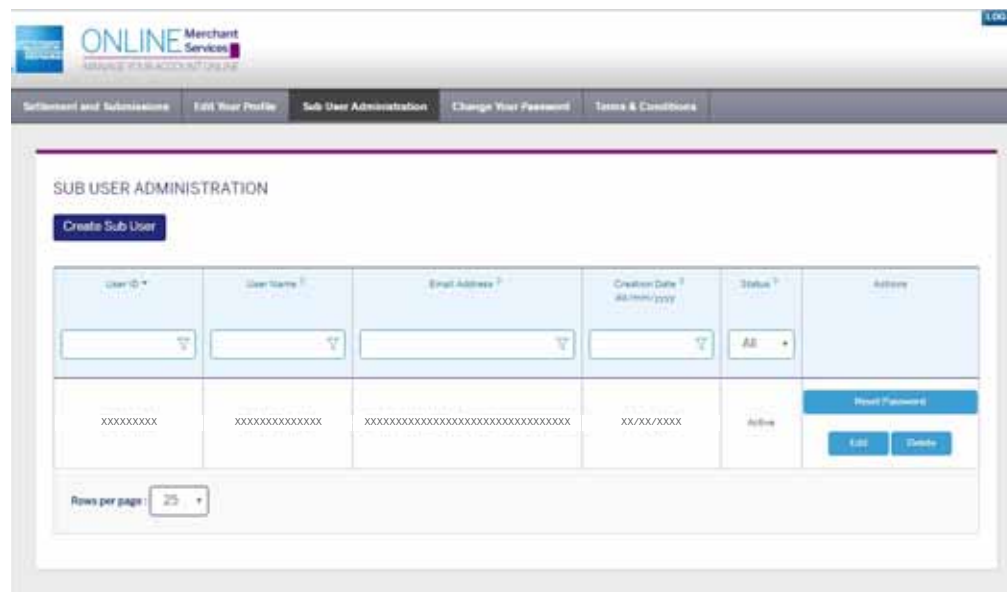
**Note:** Only one report format can be selected per Settlement Advice and Submission Details.





## 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.



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

SUB USER ADMINISTRATION

Create Sub User

User ID *	User Name *	Email Address *	Creation Date * dd-mm-yyyy	Status *	Actions
xxxxxxx	xxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	xx/xx/xxxx	Active	<a href="#">Reset Password</a> <a href="#">Edit</a> <a href="#">Delete</a>

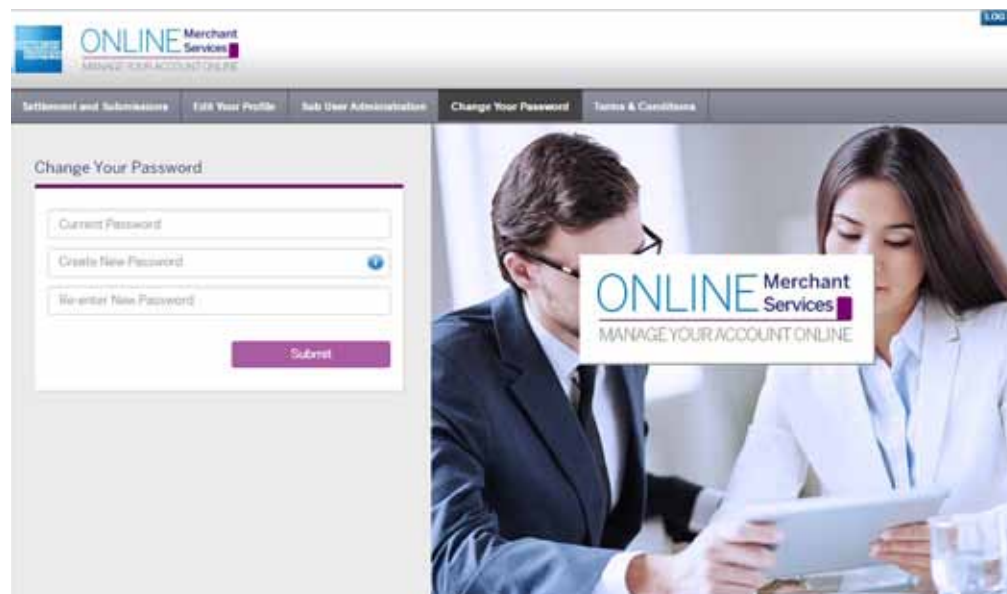
Rows per page: 25

## 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 and press **"TAB"**
- New password and press **"TAB"**
- New password again



ONLINE Merchant Services  
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Settlement and Submissions Edit Your Profile Sub User Administration **Change Your Password** Terms & Conditions

Change Your Password

Current Password

Create New Password

Re-enter New Password

Submit

## Terms & Conditions

You can view the terms and conditions anytime you click on the “**Terms & Conditions**” tab available on the top of any screen.

The screenshot shows the 'ONLINE Merchant Services' interface. At the top right, there is a 'LOG OUT' link. Below the header, a navigation bar contains several tabs: 'Settlement and Submissions', 'Full Your Profile', 'Sub User Administration', 'Change Your Password', and 'Terms & Conditions'. The 'Terms & Conditions' tab is selected and highlighted. The main content area is titled 'TERMS & CONDITIONS' and includes the following sections:

- ACCEPT THE TERMS & CONDITIONS:** You must read and agree to the American Express Online Merchant Services Terms and Conditions prior to enrolling in this Service.
- TERMS AND CONDITIONS:** This service from Amex (Middle East) (S.T.C.) enables you to securely access your account information on-line. You will be able to view and print your American Express financial statements, whenever you need to review your American Express submissions and payments up to 2 working days before payment is deposited in your account if you are enrolled on direct credit with us, or as soon as a cheque is issued to you should you not be enrolled on direct credit.
- ELIGIBILITY:** Please note that 'Online Merchant Services' is available only to Merchants in the Middle East and North Africa.
- ACCOUNT HIERARCHIES:** You will only be able to view full payments related information on-line if you receive payments for charges directly from us (your own payments and/or payments for other locations 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 location that has a designated Headquarters account with us), you will not be able to view your submission or payment information on-line. If you belong to a merchant group that has a designated Headquarters account with us, your account information will be fully accessible to the Headquarters location. You must notify us at least 45 days in advance of any change in your status that would preclude the Headquarters location from accessing your account information (for example, your location becomes a franchised location) so that we may make the necessary change in access rights to your account. If you are the Headquarters location for a merchant group and you have a Headquarters account with us, you can enrol for Online Merchant Services using your Headquarters account number. You will then be able to access account information for this account number and also access account information for all locations in the merchant group. If you receive payments for other locations in your merchant group, all payment data for the group will be available on Online Merchant Services in one consolidated report. If the locations in your merchant group are individually paid, you will be able to view the payment data for each location separately. You must notify us at least 45 days in advance of a change in the status of any location in your merchant group that would preclude you from accessing such location's account information (for example, the location becomes a franchised location) so that we may make the necessary change in access rights to the location's account.
- FEES:** American Express Online Merchant Services is currently provided to you free of charge. In the future we may offer additional services over the internet, which it will be possible for you to enrol for if you wish. These new services may or may not be fee based.
- PERSONAL DATA PROTECTION:** In the interests of keeping personal data secure, we strongly recommend that a different USER ID is used if you opt to enrol for on-line access to your personal or corporate American Express card data in the future.
- SECURITY:** To ensure security of your data, you will be asked to specify a User ID and Password so that only you can access your submissions and payment information.
- LIABILITY:** You are responsible for all account maintenance and other activity conducted with your password. By obtaining access to the Online Merchant Services - Payment Reconciliation system, you, the Merchant acknowledge that you are liable for all actions taken with this User Name, whether taken by you or by others utilizing the same User Name. You, the Merchant understand that your liability will continue until such time as the User ID and/or Password is discontinued or is changed and no longer known to you.
- INDemnITY:**

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## Additional Information

### Creating a New User ID

It is worth choosing a User ID that you will easily remember, but is not too obvious. Sometimes a User ID you choose may have already been taken. In that case, a good idea is to combine the first few letters of your business name with the last four digits of your merchant number, e.g. yourbiz5699.

### Timing Out

As a security measure to protect your privacy, the system will log you out if you are inactive for an extended period of time. To enter OMS again simply re-enter your User ID and Password.

### Website Availability

If the website is undergoing maintenance or is unavailable for any other reason when you try to log in, you will receive a system error message saying the page is unavailable. We will do everything we can to minimise these occurrences.

### 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 one of the following email addresses:

Bahrain:	<a href="mailto:oms.bh@americanexpress.com.bh">oms.bh@americanexpress.com.bh</a>
Egypt:	<a href="mailto:oms.eg@americanexpress.com.bh">oms.eg@americanexpress.com.bh</a>
Jordan:	<a href="mailto:oms.jo@americanexpress.com.bh">oms.jo@americanexpress.com.bh</a>
Kuwait:	<a href="mailto:oms.kw@americanexpress.com.bh">oms.kw@americanexpress.com.bh</a>
Lebanon:	<a href="mailto:oms.lb@americanexpress.com.bh">oms.lb@americanexpress.com.bh</a>
Morocco and Tunisia:	<a href="mailto:oms.na@americanexpress.com.bh">oms.na@americanexpress.com.bh</a>
Oman & Yemen:	<a href="mailto:oms.om@americanexpress.com.bh">oms.om@americanexpress.com.bh</a>
Qatar:	<a href="mailto:oms.qa@americanexpress.com.bh">oms.qa@americanexpress.com.bh</a>
UAE:	<a href="mailto:oms.ae@americanexpress.com.bh">oms.ae@americanexpress.com.bh</a>

## 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. For example 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.

**Settlement 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.