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Merchant Account finances. How to navigate your payments

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The American Express Merchant Reference Guide is designed to follow the flow of the Transaction process - from Card acceptance, to Authorization, to Submission, to Settlement, to Disputed Charges, to Chargebacks. 1.4 Publishing Schedule The American Express Merchant Reference Guide will change periodically.

Merchant Reference Guide - americanexpress.com

Discover how to manage every aspect of your American Express Merchant Account securely and efficiently with tools, insights and support.

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1.3 Organization of the Merchant Operating Guide The American Express Merchant Operating Guide is designed to meet the needs of busy Merchants. The content is organized into:

- global policies that apply to your Establishment, and
- country-specific policies that apply to your Establishments located in the specific country listed.

Merchant Operating Guide - icm.aexp-static.com

The Complete Guide to Amex Interchange and Processing Fees. Unlike Visa and Mastercard, American Express credit card processing isn't very straightforward. That's because Visa and Mastercard are both open networks,

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meaning anyone can issue cards. But American Express is a closed network. This structure gives Amex much more control over credit card merchant fees.

[Amex Interchange and Processing Fees | Merchant Cost ...](#)

The company ' s American Express Merchant Reference Guide is your best official source of information on fees, and you can download the latest version from the American Express website. Chapter 12 of this guide details no less than 16 different types of fees that you may have to pay.

[Complete Guide to Amex Interchange Rates & Merchant Fees](#)

For Merchants on a net pay set up, fees are taken just before

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settlement/depositing to your Account. The best area to view fees is in the settlements report. Here you will find 3 columns: Merchant fees and incentives and adjustments. See below a brief description of each. • Merchant fees: a percentage of each transaction is paid to American Express in exchange for processing.

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- country-specific policies that apply to your Establishments located in the specific country listed.

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