Understanding your statements

Our merchant statements are clear and easy to understand. We offer you two payment plans. Click on a plan to find out more and better understand your statement.
Introducing Gross Pay

Fees are deducted at the end of each billing cycle, making it easier to reconcile your American Express payments.

To learn more about Net Pay, click on the Net Pay button above.
Understanding your Gross Pay statement

Our merchant statements are clear and easy to understand. Log in or register for a Merchant Online Account to access your statement and a host of other tools and services.

Retained Discount Rate Credits (RDR):
These are refunds you have processed, minus the Discount Rate. Cardmembers receive the amount in full, while American Express keeps the original fee applied.

Grand Total:
This is the total amount paid to you.

Fees Due This Period:
This refers to the Discount Fee and any other fees due.

---

Merchant Number:
This is your American Express merchant number (sorted by branch if you are a chain), along with the name of your business.

Total Transactions £:
These show the total value of transactions you have processed.

Payment Summary by Payment Date:
This is the amount that American Express charges you for each batch of transactions based on your % Discount Rate for each location (as displayed under the Statement Summary section).

Service Fee:
This is the Discount Fee and any other fees due.

Total Refunds:
These show you the sum of any refunds you have processed.

Amount Paid:
This is the amount we pay you after all deductions.

---

Summary Number:
This is the daily reference number for each batch of transactions submitted to us.

Payment On:
This is the date on which your account will be credited. These lines may appear more than once throughout your statement.

Payment Summary by Payment Date:
This is a summary of the payments you’ve received from American Express during your statement period.

---

Grand Total:
This is the total amount of transactions you have processed.

Amount Paid:
This is the amount we pay you after all deductions.
Introducing Net Pay

Fees are deducted up front per transaction.

Gross Pay + Net Pay = DEPOSIT

Go to Net Pay statement guide

To learn more about Gross Pay, click on the Gross Pay button above.
American Express keeps the balance in your account will be credited. These are refunds you have received from American Express Cards at your business. We have processed payment of the transactions below directly to your designated bank account and we have already deducted our fees from our payments to you. This is not a notice to pay.

Thank you for welcoming American Express Cards at your business. We have processed payment of the transactions below based on your % Discount Rate for each location (as displayed under the Statement Summary section).

Global Merchant Services
American Express Payment Services Limited
Ludgate House, 85/87 Gracechurch Street, London, EC3V 1LS
Telephone: +44 (0)370 724 0000
Fax: +44 (0)370 724 9999

Your Account Name
Your Account Address
Your Postcode

300 000 000 0 MERCHANT NAME
Statement Summary

Payment On 01/05/14
000 000 000 0 MERCHANT NAME
Statement Detail

Summary Number: This is the daily reference number for each batch of transactions submitted to us. Payment On: This is the date on which your account will be credited. These lines may appear more than once throughout your statement.

Grand Total: This is the total amount paid to you, minus our fees and charges.

Discount Fee: This is the amount that American Express charges you for each batch of transactions based on your % Discount Rate for each location (as displayed under the Statement Summary section).

Rate Credits (RDR):

Discount Fee and any other refunds you have received from American Express Cards at your business. We have processed payment of the transactions below based on your % Discount Rate for each location (as displayed under the Statement Summary section).

Retained Discount Rate Credits (RDR): These are refunds you have processed, minus the Discount Rate. Cardmembers receive the amount in full, while American Express keeps the original fee applied.

Payment On: The date on which your account will be credited. These lines may appear more than once throughout your statement.

Total Transactions £: These show the total value of transactions you have processed.

Number of Transactions | Total Transactions £ | Discount Fee | Service Fee | Total Amount £ | Amount Paid £
---|---|---|---|---|---
105 | 219.00 | 2.60 | | 212.40 | 212.40
105 | 219.00 | 2.60 | | 212.40 | 212.40
105 | 219.00 | 2.60 | | 212.40 | 212.40
105 | 219.00 | 2.60 | | 212.40 | 212.40

Total: 1,050.00 | 13.80 | | 916.20 | 916.20

Bank Account Number: XXXX8851
Bank Sort Code: 202717

Statement Date: 28/05/14

Payment on: 01/05/14

Total: 1,050.00 | 13.80 | | 916.20 | 916.20

Payment Summary by Payment Date

Payment Date | Number of transactions | Total Transactions £ | Discount Fee | Service Fee | Total Amount £ | Amount Paid £
---|---|---|---|---|---|---
01/05/14 | 1 | 219.00 | 2.60 | | 212.40 | 212.40
01/05/14 | 1 | 219.00 | 2.60 | | 212.40 | 212.40
01/05/14 | 1 | 219.00 | 2.60 | | 212.40 | 212.40
01/05/14 | 1 | 219.00 | 2.60 | | 212.40 | 212.40

Total: 1,050.00 | 13.80 | | 916.20 | 916.20

This is an example statement for illustrative purposes only.
You can find out how to enroll in Net or Gross Pay by calling 0800 032 7216.
We’re available 8am to 6pm, Monday to Friday, and Bank Holidays
(excluding Christmas Day and New Year’s Day), 9am to 5pm.
Because we want to make sure we’re doing a good job, we may monitor or record our calls.

American Express Payment Services Limited, Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX. Registered in England and Wales with Number 06301718. American Express Payment Services Limited is authorised in the United Kingdom by the Financial Conduct Authority under the Payment Services Regulations 2009 (reference number 484347) for the provision of payment services.