American Express Merchant Guide

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The American Express Merchant Reference Guide is designed to follow the flow of the Transaction cycle - 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. We reserve

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American Express's credit card processing is something of a mystery to a lot of people. There's a reason for this, of course. Unlike Visa and MasterCard, which are open networks where anyone can issue cards, American Express is a closed network where the company issues cards and offers merchants methods to accept those cards.

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