

AMERICAN EXPRESS GLOSSARY OF TERMS

To assist you with understanding the terms used in the American Express documents and compare them to the terms that Global Payments use, we've put together the table below.

American Express Term	Description	Global Payments Term
Advance Payment Charge	A Charge (see below for description) for which full payment is made in advance of you providing the goods and/or rendering the services to the Cardmember (see below for description).	Pre-Payments
Card Identification Number (CID)	This is a validation code designed to confirm that the customer is physically in possession of the card. In the case of American Express Cards this number has four digits and is printed on the front of the Card.	Card Security Code (CSC, CVV, CVV2 or CVC2)
Cardmember	The carrier or holder of a Card (whose name may or may not be embossed or otherwise printed on the face of the Card) provided that, where a name is embossed on a Card, the person whose name appears on the Card is the Cardmember.	Cardholder
Cardmember Information	Any information about Cardmembers and card transactions, including the names, addresses, account numbers, and card identification numbers (CIDs).	Cardholder Information
Charge	A payment or purchase made using a Card.	Sale Transaction
Charge Record	A record of a Charge that complies with American Express requirements.	Sale Transaction Details/Sales Slip
Credit	The amount of the Charge that you refund to Cardmembers for purchases or payments made using a Card.	Refund Transaction
Credit Record	A record of a Credit that complies with American Express requirements.	Refund Transaction Details
Delayed Delivery Charge	A single purchase for which you must create and submit two separate Charge Records. The first Charge Record is for the deposit or down payment, and the second Charge Record is for the balance of the purchase.	Deposits
Digital Order	Is when card payment information is taken via a website payment page, over the internet, email, intranet, extranet or other digital network in payment for goods or services.	Ecommerce
Discount	An amount that we charge for accepting the Card. Also referred to as the Discount Rate.	Merchant Service Charge
Establishment/Service Establishment	Each of your and your Affiliates' locations, shops, outlets, websites, digital networks, and all other points of sale using any methods for selling goods and services, including methods that you adopt in the future (sometimes also referred to as a "merchant", "SE" or "Service Establishment" in American Express materials).	Outlet
Establishment Number	Sometimes called the "merchant" (or "SE" number) this is the unique number assigned to each Establishment. If you have more than one Establishment, we may assign a separate Establishment Number to each.	Merchant ID Number or MID
In Person Charge	A Charge for which the physical Card or, in the case of Digital Wallet Contactless-initiated Transactions, Mobile Device is presented at the point of sale, including Charges made at Customer Activated Terminals.	Card Present Transaction, also known as CP
Marks	Names, logos, domain names, service marks, trademarks, trade names, taglines, or other proprietary designations.	Card Logos/Branding
Recurring Billing Charges	Where you offer Cardmembers the options to make recurring Charges automatically for a series of separate purchases or payments.	Recurring Transactions

Issued 09/2016

Global Payments is the trading name of GPUK LLP. GPUK LLP is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (504290) for the provision of payment services.

GPUK LLP is a limited liability partnership registered in England number OC337146. Registered Office: 51, De Montfort Street, Leicester, LE1 7BB. The members are Global Payments U.K. Limited and Global Payments U.K. 2 Limited. Service of any documents relating to the business will be effective if served at the Registered Office.