



CMASA

CLUB MANAGEMENT ASSOCIATION OF SOUTHERN AFRICA

A new paradigm for club management



# Benefits of accepting American Express® Cards



Dear Member.

It gives us great pleasure to announce that the Club Management Association of SA (CMASA) has negotiated preferential merchant commission rates, listed in the table below, with American Express® on your behalf.

## Merchant commission rates

Merchants acquired by Nedbank  
**2,50%**

Merchants acquired by Absa, FNB or Standard Bank  
**3,5%**

This offer is only applicable to the CMASA member clubs that have signed up for the Nedbank Merchant Deal, whereby all CMASA affiliated clubs receive a credit card commission rate of 2.05% and a debit card rate of 1.10% on both VISA and MasterCard transactions.

In addition to this – preferential merchant commission rates with American Express are now applicable to these clubs, and this can translate to a saving on commission of up to 50%.



A merchant account with American Express gives you instant access to over 110 million Card members globally, including Corporate Card members. Other benefits you will enjoy as an American Express merchant are:

- No set up fee
- No rental fee
- No administration fee
- No merchant service commission fee on Greenbacks Shop Card transactions

By aligning your business with a global trusted brand, you give your customers the confidence to spend more. Market research shows that our American Express card members spend double the value than a normal card members.

## Signing up as an American Express Merchant is simple.

'OPT IN' to receive more details on this offer by sending an email to [AmexAcquiringSales@Nedbank.co.za](mailto:AmexAcquiringSales@Nedbank.co.za)

A dedicated sales consultant will then contact you telephonically to guide you through the easy steps to take up this exclusive offer.

**Step 1** Sign the Nedbank and American Express merchant agreement

**Step 2** Scan and send the signed agreement along with supporting documents back to your dedicated sales consultant

**Step 3** A new American Express merchant number is created with the preferential merchant loaded.



Grow your business online.

American Express has developed SafeKey®, which is an authentication service (3D Secure) that adds an extra layer of security when a Cardmember shops online.

SafeKey reduces the occurrence of unauthorised online purchases before they happen by validating the Cardmember's identity. This provides a fraud protection mechanism and shifts liability for chargebacks to the issuer. All local cards have been automatically enrolled for Safekey.



## Reduce fraud for magstripe transactions.



American Express has developed the ability to block foreign magstripe cards at point-of-sale devices, thus reducing your risk.

If you currently accept American Express, the sales consultant will have the preferential merchant commission rate loaded on your profile.

Regards,  
CMASA and American Express