

AUSTRALIA CORPORATE REMITTANCE GUIDE: HOW TO PAY YOUR COMPANY'S CORPORATE STATEMENTS



Welcome to the American Express® Corporate Payment Solutions Guide

This guide outlines how to view statements and pay bills to avoid processing errors and account delinquencies. We look forward to make your payment process as straightforward and efficient as possible.

Essentials for payments processing:

Ensuring Cardmembers to pay their bills in a timely and accurate manner.
Avoid incorrect payments which leads to late payment fee.
Facilitating a seamless Corporate Card Program Experience.



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Important Payment Information

When you begin with American Express Corporate Card program, The Accounts Payable Team should be familiar with:

- 15-digit Corporate, Meeting and Business Travel Account number.
- Terms and details of when your payment is due.
- Details of how your bill will be paid. This may be through transferred payments to American Express, Direct Debit, or Online Payment.
- The correct American Express Bank Account to transfer into, if you are paying via Electronic Funds Transfer.

Our experience working with numerous customers has shown that it is helpful if the Accounts Payable Team understands what needs to happen in order for company to pay American Express.

Paying on time and providing all the necessary information to American Express will enable us to process the payments correctly.

These steps will also reduce the risk of delinquency on the card accounts, which can lead to suspension of charging privileges.

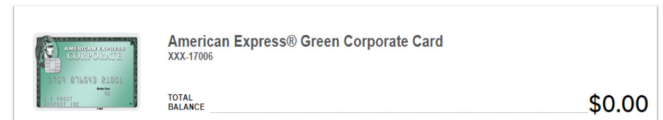
The assigned Account Development or Implementation Manager will work closely to design a payment and reconciliation process that is best suited to your organization needs.

Cardmember Payment Information

Online Services

If Online Account is registered, please refer to online Card statements.

<https://www.americanexpress.com/australia/>



By clicking on “Download PDF Statements” at the bottom of the table, you will be given the option to download the statement. You can also opt into paperless statements. Paperless statements allow the Cardmembers to receive their statements online. American Express will send an email notification to the Cardmembers at the statement closing date to let them know their PDF statement is available online.

Only the Basic Cardmember can opt into paperless statements by logging into their online account. If the Basic Cardmember wants to opt back to paper statements, they can do it via online services.

Requesting Paperless Statements

The Cardmember can register for paperless statements only by logging into their online account.



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1. From the Statement & Activity menu, select “Statement Delivery Option”.
2. The registration page appears where the Cardmember can register for paperless statements, update their email address, or access the Terms and Conditions link.
3. By clicking on “Edit Email Address”, the Cardmember can update their email address to which the statement notification message will be sent at the statement closing date.
4. Receive confirmation of paperless enrolment.

How to pay

Your statement will display which payment options are available in each Card product or currency you may have with American Express.

Depending on the payment option used, payment clearance days will vary between 0 to 3 business days.

American Express payment options provides a seamless payment experience and processing. When you use any of our recommended payment channels for your individual Card payment, American Express ensure that the payments are accurately processed on the same day when the payment is received.

Detailed below are the American Express payment options for individually settled payments.

1. Pay Bill Online (PBOL)

When you register for PBOL via online services, you can set up a one-time payment and choose from the following options:

- Minimum Payment – Minimum due to keep the Account current.
- Statement Balance – Balance that is showing on your most recent statement.
- Total Balance – Addition to the Statement Balance payment, you can also pay the current balance on the Card Account.
- Other Amount – Any amount between the Minimum Payment and the Statement Balance

Best Practices for Pay Bill Online

- Ensure the correct banking information and American Express Account information are provided during PBOL enrollment
- Ensure that funds are available in the Account on the scheduled debit date
- For your first one-time payment, notify your bank that American Express is authorized to make the withdrawal. If your bank is not notified that Amex is authorized to withdraw the funds, the payment may be declined

2. Pay by Phone – Interactive Voice Response (IVR)

Similar to PBOL, Pay by Phone — IVR payments can be made via the Interactive Voice Response (IVR) by calling



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the number on the back of your American Express Card and following the phone instructions.

When you pay via **Pay by Phone — IVR**, to authorize a one-time payment from your bank to debit the Account for the amount specified on American Express Card Account.

Best Practices for Pay by Phone — IVR

- Ensure the correct banking information and American Express Account information are provided during Pay by Phone — IVR enrollment.
- 15-digit Card number (37** ***** ***) is required as payment reference. (** represents the last 13 digits of the Corporate, Meeting, Business Travel Account number).
- Ensure that funds are available in the Account on the scheduled debit date.
- For the first one-time payment, notify your Bank that American Express is authorized to make the withdrawal. If the bank is not notified that American Express is authorized to withdraw the funds, the payment may be declined.

3. Direct Debit

This is a safe and convenient way to settle the bill. Direct Debit mode authorize your Bank to debit your Account for the amount due on American Express Card or Business Travel Account on the date specified in the Direct Debit agreement.

Enrolment is required to set up Direct Debit, and it can take upto 25 days for the application to be processed.

Best Practices for Direct Debit

- Ensure the correct banking information and American Express Account information are provided during enrolment
- Ensure that funds are available in the Account on the scheduled debit date(s)
- Notify your bank that American Express is authorized to make the withdrawal. If your bank is not notified that American Express is authorized to withdraw the funds, the payment may be declined
- Once the Direct Debit application is processed, to avoid overpaying your Account, please ensure that any future scheduled payments via PBOL are cancelled

4. Bpay

Settle the statement by phone or internet. When using Bpay, funds are automatically transferred from your bank account to American Express Card or Business Travel Account.

Best practices for Bpay

- Bpay Biller code: 5082
- Payment reference: 15-digit Card Account number (37** ***** ***) as payment reference is required with individual payments via Bpay. (** represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number)



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Payments made through Bpay mode have a clearance time-frame of up to 3 working days. Please allow us up to 3 working days for receipt and payment posting to your Account.

5. Electronic Funds Transfer (EFT)

When payment done via EFT, funds are automatically transferred from your bank account to American Express Card or Business Travel Account. (This type of payment may be subject to fees by the remitting bank).

The American Express Bank Account to transfer the funds into, will be indicated on the card statement.

Best Practices for EFT Payments

15-digit Card Account number (37** ***** ***) as payment reference is required with individual EFT payments. (** represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number)

Cardmember Payment Information

Please refer to the Account Remittance Report available in PDF or Excel format at the American Express @ Work® Reporting platform. It will provide the real-time Card Program payment preferences. This is available 48 to 72 hours, after the statements cut-off date and it will provide the summary of Cardmembers Account balances. This report can be utilized to submit payment remittance advices.

Where appropriate, encourage Cardmembers to enroll in paperless statements.

With paperless statements, American Express will send an email notification to the Cardmember at the statement closing date to let them know their PDF statement is available online.

Only the Basic Cardmember can opt into paperless statements via online services.



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Business Travel Account (BTA)

The BTA statement is available on monthly basis, it can be downloaded in Excel (.xls format from American Express @ Work.

The Reconciliation Advice which is part of the monthly Business Travel Account statement has the list of payments, credits, and debits that are both current and outstanding.

BTA reconciliation advices are available monthly from American Express @ work. This advice is used to match against individual charges on the monthly statement itemization and needs to be submitted to the American Express Business Travel Account Unit.

You can also use the BTA e-Data for reconciliation, which is sent via Secure File Transfer (SFT).

BTA e-Data can be received monthly, weekly, or daily, enabling your company to reconcile travel expenditures and make payments of transactions more easily.



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How to pay

Depending on the payment option used, payment clearance days will vary between 1 to 2 business days.

American Express payment options provide a seamless payment experience and processing. When you use any of our recommended payment channels for your Corporate Card payment, American Express ensure that the payments are accurately processed on the same day, the payment is received.

Detailed below are the American Express payment options for centrally settled payments.

1. Direct Debit

This is a safe and convenient way to settle your bill. When you register for Direct Debit, you authorise your Bank to debit your Account for the amount due on your American Express Card or Business Travel Accounts on the date specified by the Direct Debit agreement. With Direct Debit, your payments will be seamlessly allocated without you providing us with payment allocation instructions. Enrollment is required to set up automatic payment, and it can take 25 days for the application to be processed.

Best practices for Direct Debit

- Ensure the correct banking information and American Express Account information is provided during enrollment.
- Ensure that funds are available in the Account on the scheduled debit date.
- Notify your bank that American Express is authorized to make the withdrawal. If your bank is not notified that American Express is authorized to withdraw the funds, the payment may be declined.

2. Electronic Funds Transfer

When paying Corporate Card statements, please pay particular attention to the country that the Account is set up in, as American Express has separate bank Accounts designated for particular countries.

Please make the payment to the following Bank Account.

Pay to:

BANK: Westpac Banking Corporation, Sydney Branch
Account Name: American Express Australia Limited
BSB Number: 032 000
Account Number: 372 409
SWIFT Code: WPACAU2S

Required if paying from an overseas bank account. Society for Worldwide Interbank Financial Telecommunication (SWIFT) payments have up to a seven-days clearance timeframe, and may be subject to fees by your bank.

If you are unsure of these details, please refer to the Corporate ID on the Corporate Card statements.

Best Practices for EFT Payments

Please make the payment to the respective market's bank account, no later than four business days prior to your Payment Due Date



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Payment allocation instructions are not required for Individual Card payments as payments are directly allocated on the card details received in payment description. For multiple card accounts, remittance advice is to be sent in excel format from @ Work to american.express.corporate.payment.services.australia@aexp.com along with the payment proof.

When paying your Corporate Card statements, please pay particular attention to the country that your account is set up in, as American Express has separate bank accounts designated for particular countries. Your statement will display which account your payment should be made to.

If you have Accounts in multiple countries/currencies (e.g. US, Canada and Mexico) please pay the account for each country/currency separately.

Unfortunately, American Express cannot accept combined payments across countries and currencies.

Best practice to avoid Misallocations:

- The Corporate Card account must be paid separately from any other American Express account. Please do not combine payments for any other accounts you may have with American Express.
- Ensure to mention the full 15-digit Corporate Card number on the remittance advice, please do not mask or hide the card numbers.

American Express recommends to use a secure email channel, as per your organisation's information standards and policies.

Please ensure the contact details for your Accounts Payable individual/s (email and business contact number) are regularly updated and ensure that they have Customized Real Time @Work Reporting switched on.



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If the Payment Remittance Advice is received either electronically or via email as an Excel Payment Remittance Advice Template. American Express will allocate the funds received to the Corporate American Express or Business Travel Accounts according to your instructions.

Business Travel Account

The Payment Remittance Advice will allocate the funds received only to the respective BTA. a complete BTA Reconciliation Advice must be received in conjunction with the Payment Remittance Advice.

Payment allocation methods provide a seamless payment processing experience and when any of our recommended payment allocation method is being used for the Corporate Card or BTA payment, American Express will ensure that payments are accurately processed on the same day, the payment clears.

1. Corporate Online Payment Allocation

Corporate Online Payment Allocation will enable your company to allocate the Corporate Payment online through American Express @ Work®.

The Online Statement and Payment Center is a feature of American Express @ Work®, available for complimentary use by companies with an American Express Commercial Card program paying via EFT or SWIFT.

Please designate an Authorized Banking Officer to complete the enrollment. The Authorized Banking Officer is the only individual who can update your company's bank account information online and authorize others to pay online. Please contact the Account Development Manager for further information about the set-up process.

Best Practices for COPA:

When you use COPA through American Express @ Work®, Please create and submit the allocation instructions prior to paying American Express Corporate or Business Travel Accounts. The COPA will provide you with a "Matching ID" to be quoted with, or appended to the payment.

2. Electronic Remittance (EREM or GRU) Files

American Express EREM or GRU is an advanced payment allocation system that gives your company the flexibility to generate electronic remittance advices from its own system and automatically submit the remittance file to American Express.

Please opt to transmit your EREM to American Express via SFT. It is a flexible, fast, and accurate way to allocate your EFT payments for the Corporate American Express or Business Travel Accounts.



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If not yet registered for Direct Debit or would like to take advantage of our EREM process, please contact the Account Development Manager for further information.

3. Excel Remittance Advice Report

If you are not able to upload payment details via E-Rem, kindly send the complete Excel Remittance Advice Report from @ Work® to the American Express Corporate Payment Services unit. This will be available 48 to 72 hours, after the statement's cut-off date.

If the payment allocation is for BTA, please attach BTA Reconciliation Advice to the complete Excel Remittance Advice Report and email the payment allocation documents to american.express.corporate.payment.services.australia@aexp.com through "Voltage Encryption," our free and secure encrypted email software, with the following mandatory information:

Email Part A – Subject Line

Please quote the following information (Screenshot 1):

- Total Amount Paid
- Company name on the bank account paying the EFT
- Date of payment

Example:

\$15,000 payment, B Company Ltd, 13/03/2015

Email Part B – Email Body

Please provide the following:

- Master Control Account (MCA) in the form of CID XXXXX (your company's unique ID)
- Securely attached Excel Remittance Advice Template and the BTA Reconciliation Advice (Screenshot 2)

Please note that the total in this Remittance Advice Template must **equal**, the total amount paid in the subject headline.



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Screenshot 1

Remittance Advice Template - Australia

Date: 13-Mar-15
 To: American Express Australia Limited
 Remittance Processing Department
 Email: american.express.corporate.payment.services.australia@aexp.com
 Fax number: (02) 9263 6039
 From: B Company Ltd
 Remittance advice for: 13/03/2015
 Amount paid via EFT: \$15,000.00
 Remittance date: 13/03/2015
 Number of pages: 1

Cardmember Name	Cardmember Number	Amount
CJ Smith Sample	3760999999999999	\$ 343.00
CJ Frost example	376096177000000	\$ 14,657.00
Total		\$ 15,000.00

Screenshot 2



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Best Practice	Benefit
<p>Ensure that you have Customized Real Time @ Work® Reporting switched on.</p>	<p>When you have Customized Real Time @ Work® Reporting switched on, you will be able to obtain an updated Cardmember Activity Report, required to your payment reconciliation.</p>
<p>If you have Accounts in multiple countries/currencies (e.g., U.S., Canada, and Mexico) you must pay the Card or BTA for each country/currency separately.</p>	<p>When paying for each country/currency separately, you must ensure your payment is received by the correct country for the respective Cards or BTAs for processing.</p> <p>Unfortunately, American Express cannot accept combined payments across countries and currencies.</p>
<p>Payment amount on Remittance File Advice and funding must match exactly.</p>	<p>When the amount on file matches the payment, the payment is posted on the same day the received funds clear.</p> <p>American Express cannot post payments when there is a mismatch between the payment made and the amount on the file.</p>
<p>If you are making an individual Card payment, quote your name as it appears on the Card and the 15-digit Card number as reference for your payment.</p>	<p>When you quote your name as it appears on the Card and the 15-digit Card or BTA number as reference for your payment, the payment-processing team will treat this as an “individual” Card or Business Travel Account payment and will allocate the payment accordingly.</p> <p>In the event a Remittance Advice is also received, the Remittance Advice supersedes the individual Card payment reference, and the payment will be allocated according to the Remittance Advice.</p>
<p>When paying for multiple Cards or BTAs, payment allocation instructions need to be provided to American Express on the same day the payment is made.</p>	<p>When you provide accurate payment allocation instructions on the same day the payment is made, you ensure that the payment is processed on the same day the funds clear. This reduces the risk of delinquency on your Accounts, which can lead to the suspension of charging privileges.</p>



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Best Practice	Benefit
<p>Check to ensure the Account numbers passed in the file are valid American Express Account numbers. This is referred to as the Mod 10 Check:</p> <ol style="list-style-type: none"> 1. From the leftmost digit, moving right, double the value of every second digit; if the product of this doubling operation is greater than 9 (e.g., $8 \times 2 = 16$), then add the digits of the products (e.g., $16: 1 + 6 = 7$, $18: 1 + 8 = 9$) 2. From the leftmost digit, moving right, add the value of all the odd positioned digits as single integers <p>The sum of your doubling operation and the odd positioned digits should be a multiple of 10.</p>	<p>When you conduct a Mod, you eliminate the possibility that invalid Card Account or BTA numbers will cause errors in the processing of remittance files.</p>
<p>If you are using the Excel Remittance Advice Template, ensure your full 15-digit Corporate Card or number is displayed on your Remittance Advice.</p>	<p>When you display the full 15-digit Corporate Card or BTA numbers on your Remittance Advice, you ensure that the payments are accurately processed according to your instructions.</p> <p>American Express recommends that you use “Voltage Encryption,” our free and secure encrypted email software, or a secure email channel, in accordance with your organisation’s information standards and policies.</p>
<p>When using Electronic Remittance, please verify that the header ID is correct.</p>	<p>When the header ID is correct, you ensure that the entire Electronic Remittance file is not being rejected.</p> <p>If you are using a third party Expense Management System or Enterprise Resource Planning provider, please double-check that your valid header ID is being used when sending the EREM file.</p>
<p>Please ensure the contact details for your Accounts Payable individual/s (email and business contact number) are regularly updated.</p>	<p>When your contact details are up to date, the American Express Payment Services Team can promptly reach out to you via email if the corresponding Remittance Advice has not been received or is found to be inaccurate.</p>



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Important Contact Information

American.Express.Remittance.Support.JAPA@aexp.com

Electronic Payment Advice Support (EPA) Team

This team can assist with Electronic Remittance setup. Additionally, any issues/errors with the transmission of EREM Files can be reported to this team.

american.express.corporate.payment.services.australia@aexp.com

American Express Payment Services Team

Team can be reached out for sharing Remittance Advice for payment allocation and any corporate payment inquiries. (e.g., missing payments, research, payment confirmation, misposts, adjustments)

gcpproductsupportteam.japa@aexp.com

Data Files Enablement Team

Team can assist with setup, service, any requests relating to Data Files, and @Work My Set Up (MYSU).

bta.client.services@aexp.com

Team can be reached for reconciliation of Business Travel Accounts



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Glossary

@ Work®: American Express @ Work® is a business-to-business suite of online solutions that provides Program Administrators with the ability to conduct business transactions, along with a variety of tasks related to the administration and maintenance of corporate products.

Allocation File: Payments being made for multiple card accounts require an Allocation File to indicate the portion of the payment that is applied to each account. Central or Company payments require an Allocation File via COPA, EREM, GRU, or Secure File Transfer (SFT) in order to process the payment.

Billed Balance: Total amount due to American Express. This is indicated in the Remittance Advice Report issued to Corporations on Central Pay and in the individual Cardmembers' statements for individual pay accounts.

Central/Company Pay: The Corporate Card payments are handled by the corporation/company for all Employee Cards.

Control Account Number: Account number that identifies a hierarchy of individual Cards.

COPA: Corporate Payment Allocations is an online payment allocation platform that provides a consolidated overview of your company's American Express accounts. COPA allows you to specify the portion of the payment that is to be applied to each Card Account. The Corporate Online Payment Allocation will provide you with a "Matching ID" to be quoted or appended with your payment.

Direct Debit: An automatic withdrawal from a client's bank account to pay the balance on a corporate account.

EREM: Market and currency-specific electronic remittance file that is submitted via SFT to allocate your corporate payments made to American Express.

GRU: Global and multicurrency Electronic Remittance File that is submitted via Secure File Transfer to allocate your corporate payments made to American Express.

Individual Pay: System for Corporate Cards in which the employees are responsible for submitting payments for their charges to American Express.

Load Number: Unique number assigned to a Control Account for payment purposes and required on Wire/ACH payment and corresponding electronically transmitted payment files.

Preferred Channels: Payment channels for Corporate Cards that offer increased efficiency in processing and require little to no manual intervention.

Secure Email: Email sent using Voltage Encryption, American Express's free and secure encrypted email software technology. Voltage Encryption has a one-time account registration process, that allows users to compose new encrypted emails. Please visit

<https://encryptedexchange.americanexpress.com/login> to get started.

American Express recommends using Internet Explorer 11.0 or higher with Voltage-Encrypted emails.

Existing Clients who have a Transport Layer Security (TLS) connection do not require Voltage Encryption for business-to-business email communications.

Secure File Transfer (SFT): Secure File Transfer is an American Express enterprise solution that enables the secure exchange of files.