

HONG KONG CORPORATE REMITTANCE GUIDE: HOW TO PAY YOUR COMPANY'S CARD 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 your American Express® Corporate Card payment program, your 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 your Accounts Payable Team understands what needs to happen in order for your company to pay American Express. Paying on time and providing all the necessary information to American Express will enable us to process your payments correctly. These steps will also reduce the risk of delinquency on your Accounts, which can lead to suspension of charging privileges. Your assigned Account Development or Implementation Manager will work closely with you to design a payment and reconciliation process that is best suited to your organisation needs.

Cardmember Payment Information

Online Services

If you are registered for Online Account, please refer to online Card statements.

<https://www.americanexpress.com/en-hk/>



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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.

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 0-3 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, we will ensure that your 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. Direct Debit (DD)/Autopay

A Direct Debit is an instruction from you to your bank, authorizing American Express to collect payments from your account when they are due. You give this authorization by completing a Direct Debit mandate form and choose from following options:



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- 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.

2. Paybill Service

Settle your bill from your pre-registered bank account. Please log in to your Online Service Account to register your bank account and initiate the payment accordingly. This option is not available for BTA cards.

3. Payment By Phone Service (PPS)

Log in to PPS and register your mobile number to make payment. Please call 18031 for initiating a payment. The merchant code is “14”. For more details, please call 90000 222 329.

4. Pay by ATM, Internet Banking and Phone Banking

Log in to HSBC Mobile App and select Bill payment option to make the payment. Transfer funds from your HSBC/ Hang Seng Bank savings/current account to settle your bill by ATM, or visit www.hsbc.com.hk2 and www.hangseng.com.hk2; or call the HSBC Hotline to transfer funds.

5. Electronic Funds Transfer (EFT)

When you pay via EFT, funds are automatically transferred from your bank account to American Express bank account. Once we receive the payment in our bank account, we will allocate it to your American Express Card Account.



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Cardmember Payment Information

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

Where appropriate, encourage your 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 BasicCardmember can opt into paperless statements via online services.

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 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 Corporate Card payment, we will ensure that your payments are accurately processed on the same day when 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 authorize 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.

2. Electronic Funds Transfer

When paying your Corporate Card outstanding balance, 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. Please make your payment to the following Bank Account not later than three business days prior to your Payment Due Date.

Pay to:

Account Name	AMERICAN EXPRESS INTERNATIONAL INC
Account Number	111-159604-001
Bank Name	HK and Shanghai Banking Corp Ltd
Currency	HKD
Country	Hong Kong SAR
BIC	HSBCHKHH



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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.hongkong@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) you must pay the account for each country/currency separately.

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

Best practice to avoid Misallocations:

- Your 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 you mention your full 15-digit Corporate Card number on your remittance advice, please do not mask or hide the card numbers. American Express recommends that you use a secure email channel, as per your organisation's information standards and policies.
- The American Express Payment Services team operates from 9:00 AM to 4.30 PM HKT Monday to Friday (except Public Holidays).
- Please ensure the contact details for your Accounts Payable individual/s (email and business contact number) are regularly updated and ensure that you have Customized Real Time @Work Reporting switched on.



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Please contact Program Administrator (PA) Servicing on 852 2277 from 9.00 AM-4.30 PM HKT Monday to Friday (except Public Holidays) for assistance in completing your request.

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.

1. 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 your own system and automatically submit the remittance file to American Express.

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

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



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2. Excel Remittance Advice Report via email

If you are not able to send your payment allocation via EREM, please send an email with an Excel Remittance Advice Report from @ Work to the american.express.corporate.payment.services.hongkong@aexp.com

If your payment allocation is for a BTA, please attach your BTA Reconciliation Advice to your completed Excel Remittance Advice Report and email your payment allocation documents to: american.express.corporate.payment.services.hongkong@aexp.com and btahongkong@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, ABC Company Limited,
28/08/2023

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)

Note the total in this Remittance Advice Template must equal the total amount paid in the subject headline.



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Compose New Message Send Secure

From: american.express.consumer.payment.services.hongkong@aexp.com
(Authenticated by aexp.com)

To: american.express.corporate.payment.services.hongkong@aexp.com

[Show Cc/Bcc](#)

Subject: HKD 15000.00 payment ABC Company Limited 28/08/23

Attach: MYPA Excel Remittance Advice.xlsx (38kb) - [Remove](#) 38KB of 10,240KB

[Choose File](#) No file chosen

Plain Text

B I U **A**

Dear American Express Corporate Services,

HKD 15000.00 payment made on 28 Aug 2023 by ABC Company Limited.

Master Control Account number is CID XXXXXX.

Attached is the excel remittance advice template showing all card member allocations for the period

Screenshot 1

Remittance Advice Template - Hongkong

Date: 28-Aug-23

To: American Express International (HK), INC
Remittance Processing Department

Email: american.express.corporate.payment.services.hongkong@aexp.com

From: <ABC Company Limited>

Remittance advice for: 28-Aug-23

Amount paid via EFT <15000>

Remittance date: 28-Aug-23

Number of pages: <1>

Cardmember Name	Cardmember Number	Amount
PHILIPPE JACSON	376379999999999	2,000.00
DOUGLAS WALLS	376369999999999	13,000.00
		\$ 15,000.00

Screenshot 2



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Best Practice	Benefit
Ensure that you have Customized Real Time @ Work Reporting switched on.	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.
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.	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. Unfortunately, American Express cannot accept combined payments across countries and currencies.
Payment amount on Remittance File Advice and funding must match exactly.	When the amount on file matches the payment, the payment is posted on the same day the funds are received. American Express cannot post payments when there is a mismatch between the payment made and the amount on the remittance file.
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.	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. If 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.
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.	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 are received. This reduces the risk of delinquency on your Accounts, which can lead to the suspension of charging privileges.



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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 individuals (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.hongkong@aexp.com

American Express Payment Services Team

Team can be reached for 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).

btahongkong@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 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.

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

EREM: Market and currency-specific electronic remittance file that is submitted via SFT 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.

Secure Email: Email sent via Voltage Encryption is a free and secure encrypted email software technology of American Express. 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.

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