

INDIA 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 making your payment process as straightforward and efficient as possible.

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





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Important Payment Information

When you begin your American Express Corporate Card 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 details to transfer payments into, if you are paying via Electronic Funds Transfer.

Our experience working with numerous Corporate customers has shown that it is helpful if your Accounts Payable Team understands what needs to happen in order for you or your company to make payments towards 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. 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 organization needs.

Online Services

Manage Your Card Account (MYCA) Online

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

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

Previous		Current		Payment Due Rs 16296.00
Last Statement balance	Recent credits	Recent debits	Current balance	
Rs 16296.00	Rs 0.00	Rs 0.00	Rs 16296.00	Make a Payment
Download PDF Statements View transactions				

SAMPLE ONLY

You can also opt into paperless statements. Paperless statements allow the Card Member to receive their statements online. American Express will send an email notification to the Card Member at the statement closing date to let them know their PDF statement is available online.

The Cardmember can opt into paperless statements by logging into their Online Account. If the Cardmember wants to opt back to paper statements, they can do it themselves via Online Services.







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How to Pay

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

Payment clearance days will vary depending on the payment option used.

Payment options with this  icon are the payment channels recommended by American Express. When you use any of our recommended payment channels for your individual Card payment, American Express will ensure that your payment is accurately processed on the same day the payment is cleared.

Payment options with this  icon are considered non-preferred channels. When you use any of the non-preferred payment channels, you will likely experience delays in the processing of your payment, which can lead to delinquency and charge disruption.

Here are the American Express payment options for individually settled payments:

1. Online Funds Transfer (NEFT)

Subject to timely processing by your Bank, when you initiate your funds transfer through National Electronic Funds Transfer (NEFT) before 4:00 pm, you can settle your American Express Card statement from any Bank the very next day excluding Sunday and banking holidays.

Best Practices for Payments via Online Funds Transfer (NEFT)

- Make sure to fill in the following details while registering your Card as a payee:

Payee Name: American Express.

Payee Account No: 15-digit Card No. 37***** (without spaces or dashes; ** represents the last 13 digits of your Corporate, Meeting, Business Travel Account, or Corporate Purchasing Account number).

Bank Name: Standard Chartered Bank.

Payee Account Type: Current.

IFSC Code: SCBL0036020 – (In case you are making a payment via Standard Chartered Online banking, the IFSC code is not required. You may simply select the option ‘**Transfer to another SCB Bank Account**’ to process the payment).

- Make sure to put in the correct Card or Business Travel Account, or Corporate Purchasing Account number to avoid a transaction failure.





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2. CardNet on MYCA

With CardNet on MYCA you can enjoy the convenience of paying your American Express Card statements from your bank anywhere, anytime.

This service is integrated with Billdesk and is currently available for more than 50+ participating banks in India. Payments made via American Express CardNet on MYCA require that you provide your 15-digit American Express Card or Business Travel Account. Choose your Bank Account and click 'PROCEED TO PAY'.

After the payment is made, you will be shown a transaction acknowledgment screen. This screen contains a 'Transaction Status'. This will display 'SUCCESS' for all successful transactions and 'FAILURE' for all transactions that have failed. This screen will also contain a transaction reference number. This transaction reference number should be quoted for any transaction related queries.

In case you do not get a transaction "SUCCESS" message and the amount gets debited from your bank account, kindly check the payment status after 1-2 business days by logging in to your American Express Card Account online.

Best Practices for Payments via CardNet on MYCA

- Ensure the correct American Express Card or Business Travel Account is provided.
- Ensure that funds are available in the bank account when making your payment.

3. Direct Debit/NACH

Direct Debit is a safe and convenient way to settle your bill. When you register for Direct Debit, you authorise your bank to debit your bank Account for the amount due on your American Express Card or Business Travel Account on the date specified by the Direct Debit agreement via the National Payment Corporation of India's National Automated Clearing House.

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

Best Practices for Direct Debit/NACH

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





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4. UPI

Now you can also conveniently pay through UPI (Unified Payments Interface). You can log in through any UPI enabled mobile banking app / BHIM and pay.

Best Practices for UPI Payment Transfer

- American Express UPI VPA is AEBC37XXXXXXXXXXXX@SC
- Ensure the correct 15-digit Card No. 37***** is provided when making your payment (without spaces or dashes; XX represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number).
- Ensure that funds are available in your bank account when making your payment. Check with your bank about the payment limits that apply per transaction and your daily transaction limit.
- Initiate your funds transfer before 5:00 pm for next day credit to your American Express Card, excluding Sunday and banking holidays. Also make sure to put in the correct Card number to avoid a transaction failure.

5. Crossed Cheque/Draft Payment

Cheque payment can be sent via Courier, by mail, or via Drop Boxes in convenient locations where you can drop your cheque or draft. Please visit americanexpress.co.in for Drop Box locations.

Courier and Mail delivery details for your cheque will be displayed on your statement's payment advice, and need to be attached to your cheque.

Best Practices for Cheque/Draft Payments

- Cheque payments are for one account only and must be issued in India. Payments for multiple accounts or foreign cheques cannot be accepted.
- The cheque needs to be received by American Express at least four working days prior to the payment due date to ensure timely credit to your Card account and avoid a late payment charge.
- Make the crossed cheque/draft payable to AEBC Card No. 37***** (without spaces or dashes; ** represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number).
- On the back of the cheque, please write the Cardmembers' name as it appears on the Card, and the 15-digit Card Account No. 37***** as payment reference (without spaces or dashes; ** represents the last 13 digits of the Corporate, Meeting, Business Travel, or Corporate Purchasing Account number).
- Please do not drop cash payments in the drop boxes.





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Cardmember Payment Information

Please refer to the Account Remittance Report in PDF or Excel available on @ Work™ Reporting platform. This will be available after 48 to 72 hours of the statement closing date and it will provide you with a summary of your Cardmembers' Account balances. This report can be utilized to submit your payment remittances.

GLOBAL CORPORATE PAYMENTS

Account Remittance
SEQUOIA CAPITAL INDIA LLP

Report Month: February 2024*
Report Date: February 04, 2024

Report No.: GR2016-010-(780727261)
Reporting Group: 494092
Recipient No.: 695179
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Cardmember / Cardmember Acct. No.	Employee ID / Cost Centre	Control Account Name / Control Account No.	Billed Currency		Remittance Amount	Remarks
A ABROL	000028	JANVI ROHRA	INR	BALANCE	215,824.52	
			INR	PAYMENT DUE	215,824.52	
A AGRAWAL	000012	JANVI ROHRA	INR	BALANCE	71,239.56	
			INR	PAYMENT DUE	71,239.56	
A MOHAN	000040	JANVI ROHRA	INR	BALANCE	39,948.66	
			INR	PAYMENT DUE	39,948.66	
A MULICK	000009	JANVI ROHRA	INR	BALANCE DUE	0.00	
ANSHUMA BHACHAWAT	000117 0000	JANVI ROHRA	INR	BALANCE	51,106.52	
			INR	PAYMENT DUE	51,106.52	
ANTARA RAYCHAUDHURY	000102	JANVI ROHRA	INR	BALANCE	(1,380.60)	
			INR	PAYMENT DUE	0.00	
CHINMAYA GOLECHA	000068	JANVI ROHRA	INR	BALANCE	103,242.62	
			INR	PAYMENT DUE	103,242.62	



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SAMPLE ONLY

The Cardmember Activity Report which is also available on the @Work Reporting Platform, will provide you with real-time Card Program transaction activity (please note that recent Corporate Cardmember transactions may take up to 72 hours to appear on this report, due to pending transactions that need to be processed by the Merchant’s Bank provider).

GLOBAL CORPORATE PAYMENTS



Cardmember Activity
CHRYSLER LLC

Report Month: July 2022*
Report Date: July 05, 2022
Report Currency: INR

Report No.: GR2000-004-(730062949)
Report Group: 000000000000010
Recipient No.: 682440
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Cardmember / Acct. No. / Cardmember Status	Control Acct. Name / No.	Employee ID / Cost Centre / Universal ID	Limit Amount	Business Process Date	Supplier Name	Transaction Description	Charge / Credit Amount	No. of Charges
JUNJID AKRAM NO	FCA INDIA AUTOMOBILES PRIV NO	40011632 2N224400		26/06/2022	SINGHANIA SAROVAR PORTICO	Previous Balance SINGHANIA SAROVAR PORT RAIPUR Closing Balance	0.00 4,500.00 4,500.00	1
VEERJEE BHAT NO	FCA INDIA AUTOMOBILES PRIV NO	40004587 MTH 100,000.00				Previous Balance Closing Balance	(1.00) (1.00)	0
O CHATTOPADHYAY NO	FCA INDIA AUTOMOBILES PRIV NO	40008098 2N524700		13/06/2022	MMT - SAFE KEY	Previous Balance MAKE MY TRIP - SAFE KEY GURGAON STORE NAME: MISCELLANEOUS PO #: ITEM PURCHASED: NH23182213065416A1 QUANT ITEM PURCHASED: QUANT Closing Balance	15,533.00 5,994.00 5,994.00	1





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SAMPLE ONLY

Where available, encourage your Cardmembers to enroll into paperless statements. With paperless statements, American Express will send an email notification to the Cardmember on the statement closing date to let them know their PDF statement is available online. You will benefit in terms of reduced time it takes for your Cardmembers to submit their charges for approval, given that there is no mail delivery of the statement.

Only the Cardmember can opt in to paperless statements by logging in to their MYCA Account.

Business Travel Accounts (BTA)

The BTA Statement is available monthly to download in Excel (.xls) format from American Express @ Work. The Reconciliation Advice which is part of the monthly Business Travel Account statement lists payments, credits and debits that are both current and outstanding.

American Express Business Travel Account Reconciliation Advices are available monthly in hard copy format.


The 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

Payment options with this  icon are the payment channels recommended by American Express. When you use any of our recommended payment channels for your centrally settled payment, American Express will ensure that your payment is accurately processed on the same day the payment is cleared.

Payment options with this  icon are considered non-preferred channels. When you use any of the non-preferred payment channels, you will likely experience delays in the processing of your payment, which can lead to delinquency and charge disruption.

Here are the American Express payment options for centrally settled payments.

1. Direct Debit/NACH

Direct Debit is a safe and convenient way to settle your bill. When you register for Direct Debit, you authorize your bank to debit your bank account for the amount due on your American Express Card or Business Travel Account on the date specified by the Direct Debit agreement via the National Payment Corporation of India's National Automated Clearing House.

With Direct Debit, your payments will be seamlessly allocated without any payment allocation instructions.

Online enrollment is required to set up the Direct Debit and can take up to 5 working days for the application to be processed.

Best Practices for Direct Debit/NACH

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

2. Electronic Transfer

When paying your Corporate 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.

Pay to:

Bank Name: Standard Chartered Bank

Bank Account Number: 52205899087

Name of the Beneficiary: American Express Banking Corp.

Account Type: Current

ISFC Code: SCBL0036020

SWIFT Code: SCBLINBBXXX





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Beneficiary Name: When paying for multiple Card Accounts, quote your Company Name exactly as it appears embossed on the Card and quote the Master Control Account (MCA) in the form of CID XXXXX (your Company’s unique ID).

For Individual Card payments, quote the Cardmembers' name as it appears on the Card and the 15-digit No. 37***** (without special characters. ** represents the last 13 digits of the Corporate, Meeting, Business Travel, or Corporate Purchasing Account number). Remittance Advice is not required when making payments for individual Cards.

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

Best Practices for Electronic Transfer Payments

- Please make your payment to the respective market’s bank account not later than four business days prior to your Payment Due Date.
- 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.

3. Crossed Cheque/Draft Payment

Cheque payment can be sent via courier, by mail, or via drop boxes in convenient locations where you can drop your cheque or draft. Please visit americanexpress.co.in for Drop Box locations.

Courier and Mail delivery details for your cheque will be displayed on your statement’s payment advice. Payment allocation instructions must be attached to your cheque.

Best Practices for Cheque/Draft Payments

- All cheques must be issued in India. Foreign cheques cannot be accepted. 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.
- The cheque needs to be received by American Express at least 4 working days prior to the payment due date to ensure timely credit to your Card Accounts and avoid late payment charges.

Payment Reference details to be written on the back of the cheque:

- When paying for multiple Card Accounts, quote your Company Name exactly as it appears embossed on the Card and quote the Master Control Account (MCA) in the form of CID XXXXX (your Company’s unique ID).





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- If you are making a payment only for an individual Card, write the Cardmembers' name as it appears on the Card, and quote the 15-digit card Account No. 37***** (without special characters. ** represents the last 13 digits of the Corporate, Meeting, Business Travel, or Corporate Purchasing Account number). Payment allocation instructions are not required for individual Card payments.

Payment Remittance Methods

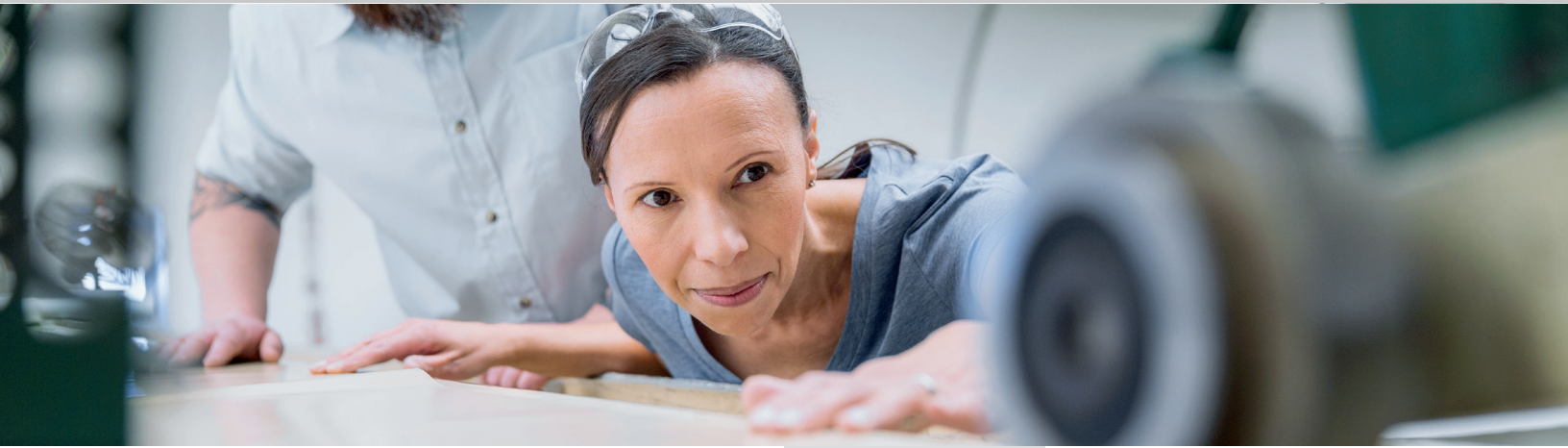
The Payment Remittance Advice can be sent to American Express either electronically or via email as an excel payment remittance advice template. American Express will allocate the funds received to the Corporate American Express or Business Travel Accounts as per your instructions.

Payment allocation methods with this  icon are recommended by American Express. When you use any of our recommended payment allocation methods for your Corporate Card or BTA payment, American Express will ensure that your payment is accurately processed on the same day the payment is cleared.

Payment allocation methods with this  icon are considered non-preferred channels. When you use any of the non-preferred payment allocation methods, you will likely experience delays in the processing of your payments, which can lead to delinquency and charge disruption.

Business Travel Accounts (BTA)

The Payment Remittance Advice will only allocate the funds received to the respective Business Travel Account. To allocate funds received to the approved invoices, a completed Business Travel Account Reconciliation Advice must be received in addition to the Payment Remittance Advice.



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1. Electronic Remittance Files (EREM or GRU) ✓

American Express Electronic Remittance (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 Electronic Remittance Files to American Express via Secure File Transfer. It is a flexible, fast and accurate way to allocate your Electronic Funds Transfer or Cheque payments for your Corporate American Express or Business Travel Accounts.

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

2. Excel Remittance Advice Report ↓

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 american.express.corporate.payment.services.india@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.india@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):
Example: Rs15,000 payment, B Company Ltd, 13/03/2015.

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

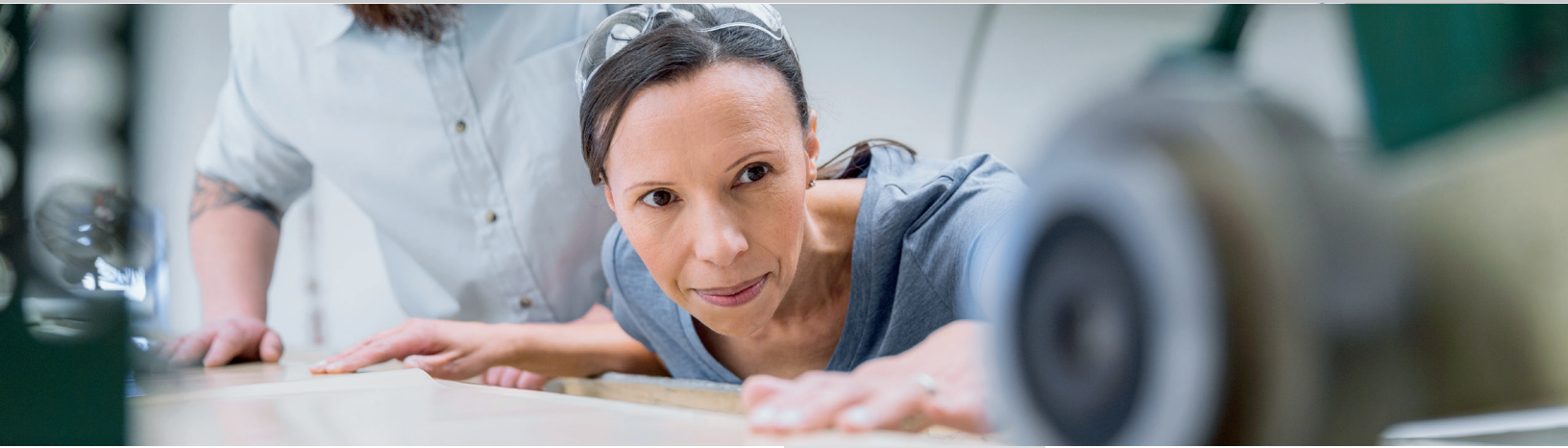
Email Part B – Email Body:

Please provide the following:

- Please quote your Master Control Account (MCA) in the form of CID XXXXX (your Company’s unique ID)
- Securely attach the Excel Remittance Advice Template and the Business Travel Account reconciliation advice (Screenshot 2).

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





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AMERICAN EXPRESS Corporate Sign Out Help

Compose New Message Send Secure

From: (Authenticated by americanexpress.com)

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

Show Cc/Bcc

Subject: Rs15,000 payment, B Company Ltd, 13/03/2015

Attach: Remittance Advice template - India.xlsx (39kb) - Remove 39k of 10,240k

Browse...

Plain Text

Dear American Express Corporate Services,
 Rs15,000.00 Payment made on by B Company Ltd
 Master Control Account Number is CID XXXXXX
 Attached is the Excel Remittance Advice template showing all CM allocations for this period

Screenshot 1

AMERICAN EXPRESS

Remittance Advice Template - India

Date: 13/03/2015
 To: American Express Banking Corp. (AEBG)
 Remittance Processing Department
 Email: american.express.corporate.payment.services.India@aexp.com

From: B Company Ltd
 Remittance advice for: Mar-15
 Amount paid via EFT 15000
 Remittance date: 13/03/2015
 Number of pages: 1

Cardmember Name	Cardmember Number	Amount
	9999999999999999	Rs. 500.00
	9999999999999999	Rs. 4,000.00
	9999999999999999	
	9999999999999999	
CJ Frost example	3769100000000000	Rs. 10,500.00
	9999999999999999	
Total		Rs. 15,000.00

Screenshot 2



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Best Practice	Benefit
Ensure you have Customised Real Time @Work Reporting switched on.	When you have Customised Real Time @Work Reporting switched on, you will be able to obtain an updated Card Member Activity Report, required for your payment reconciliation.
If you have Accounts in multiple countries/currencies (e.g., US, Canada and Mexico), you must pay the Card or Business Travel Account for each country/currency separately.	When paying for each country/currency separately, you ensure your payment is received by the correct country for the respective Cards or Business Travel Accounts for processing. Unfortunately, American Express cannot accept combined payments across countries and currencies.
Payment amount on the remittance advice file and funding paid must match exactly.	When the amount on file is a match to the payment, the payment is posted on the same day the received funds are cleared. 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 Business Travel Account 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 Business Travel Accounts, 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, American Express will ensure that the payment is processed on the same day the funds are cleared. This reduces the risk of delinquency on your Accounts.





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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"> 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 sum the digits of the products (e.g., $16: 1 + 6 = 7$, $18: 1 + 8 = 9$). From the leftmost digit, moving right, sum 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 opting to use the Excel Remittance Advice Template, ensure you show your full 15-digit Corporate Card or Business Travel Account numbers are displayed on your remittance advice.</p>	<p>When you display the full 15-digit Corporate Card or Business Travel Account numbers on your remittance advice, you ensure that the payments are accurately processed as per your instructions.</p> <p>American Express recommends you use “Voltage Encryption”, our free and secure encrypted email software, or a secure email channel, as per your organisation’s information standards and policies.</p>
<p>When using the 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 rejected.</p> <p>If you are using a 3rd party Expense Management System, or an Enterprise Resource Planning provider, please double check that they are using your valid header ID when sending the Electronic Remittance file.</p>
<p>Please ensure the contact details for your Accounts Payable individual/s (email and business contact number) are regularly updated.</p>	<p>If a payment has been received and the corresponding remittance advice has not been received, or is found to be inaccurate, the American Express Payment Services Team will attempt to reach out to your Accounts Payable individual/s via email in order to complete the processing of your payment.</p>





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Contact Information

EPA Support (Electronic Payment Advice) Team
 This team can assist with Electronic Remittance Setup. Additionally any issues/errors with the transmission of Electronic Remittance files can be reported to this team:
 Monday to Friday (except Public Holidays).
 6:30 am to 3:00 pm IST and 6:30 pm to 4:00 am IST
 Telephone: 8000504004
 Email:
american.express.remittance.support.japa@aexp.com

Data Files Enablement Team

This team can assist with the setup, service, and any requests relating to Data Files and @ WORK My Set Up (MYSU):
 Monday to Friday (except Public Holidays).
 Email: gcpproductsupportteam.japa@aexp.com

American Express Payment Services Team

This team can be reached for any Corporate payment inquiries (i.e., missing payments, research, payment confirmation, misposts, adjustments):
 Monday to Friday (except Public Holidays).
 Email:
american.express.corporate.payment.services.india@aexp.com

American Express Payment Services Escalations

This team can be reached for the resolution of escalated Corporate payment requests:
 Email: india.payment.services.escalation@aexp.com





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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 Card Members' 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 Corporate account.

Electronic Remittance (EREM): Market and currency specific electronic remittance file that is submitted via Secure File Transfer to allocate your Corporate payments made to American Express.

Global Remittance Utility (GRU): Global and multi-currency electronic remittance file that is submitted via Secure File Transfer to allocate your Corporate payments made to American Express.

Individual Pay: Setup 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: Preferred payment channels for Corporate Cards due to increased efficiency in processing and little to no manual intervention required.

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 which allows users to compose new encrypted emails. Please visit encryptedexchange.americanexpress.com/login to get started. American Express recommends using Internet Explorer 11.0 or higher with "Voltage Encryption". Existing Clients who have a Transport Layer Security (TLS) 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.