

American Express®

# Global Dollar Card Remittance Guide



## How to pay your Company's Card Statement

### Welcome to the American Express Corporate Payment Solutions guide!

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

*DON'T do business* WITHOUT IT™





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## Important Payment Information

Please save this guide for future reference.

### Before starting your American Express Corporate Card Program, you and your Accounts Payable team should be familiar with:

- Your Commercial Card program hierarchy structure and your billing/payment methods
- The 6-digit load number (if applicable)
- Your billing cycle schedule and payment terms
- The remittance (payment) channels we offer at Corporate or Card Member level (i.e., electronic remittances, direct debit, online payment)
- If your account setup requires a Remittance Advice (Allocation File) to instruct American Express how to apply the payment

Payments conforming to the remittance requirements will be applied by American Express in up to 24 to 48 hours. Paying on time and providing all the necessary information to American Express will enable us to process your payments timely and efficiently. It also reduces the risk of account delinquency, which can lead to charge disruption.


Your assigned Account Development or Implementation Manager will work closely with you to design a payment process that is best suited to your organization's needs.

Please note that there may be local foreign exchange control regulations, tax laws and other restrictions in those jurisdictions where Company's employees or the employees of Company's affiliates reside (each, a "Jurisdiction"). This may apply in connection with their use of the account(s) issued by American Express and that Company is responsible for seeking and obtaining its own separate tax and legal advice in connection with such local laws, regulations and restrictions.

## Additional Considerations

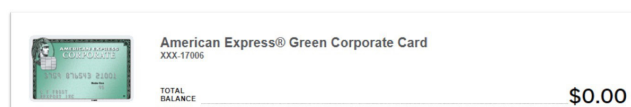
Please ensure the contact details for your Accounts Payable representative(s) (email and business contact number) are regularly updated. Ensure that you have your Customized @ Work<sup>®</sup> Reporting switched on. Please contact the Program Administrator (PA) Helpdesk at 1-800-597-5500, anytime, for assistance.

American Express has separate bank accounts designated for particular countries and products. Your statement will display the account to which your payment should be made. Please do not combine payments for different Card products or currencies you may have with American Express.

- Payment Channels with this  icon are considered Preferred Channels and have the following benefits:
  - Faster payment processing
  - Decreased chance of delinquency and charge disruption
  - Little to no manual keying and processing
  - Decreased chance of miskeying/processing errors

## Viewing Your Statement (Individual Pay):

Card Members may review their account to confirm the amount due on their statement and/or access their statement by logging into <https://www.americanexpress.com>



### SAMPLE ONLY

There are several options available for Card Members to submit a payment for their account under the Payment Channels (Individual Pay) section.

## Payment Channels (Individual Pay):

The following payment channels are the preferred payment submission options for Companies whose employees are responsible for managing their own payments.

### 1. Online Payments through [americanexpress.com](https://americanexpress.com) ✓

- Card Members can set up the US bank account from which they want payment to be withdrawn, and enter the amount they want to pay
- Through [americanexpress.com](https://americanexpress.com), Card Members can set up a one-time payment and choose from these payment amount options:
  - Payment Due – balance showing on your most recent billing statement adjusted for payments, returned payments, applicable credits, and disputes since your last statement closing date
  - Total Balance – full balance on your account adjusted for payments, returned payments, credits, and transactions since the last statement closing date
  - Other Amount – enter the amount to be paid

### 2. Pay by Phone (IVR) ✓

Payments can be made via the Interactive Voice Response (IVR) by calling 1-800-545-1171 and following the phone instructions.

Please note that options 1 and 2 are available only if the Card Member / Client has a bank account in the United States.

## Viewing Your Statement (Central Bill):

Please refer to the Card Member Activity Report based on your billing cycle in the American Express @ Work® Reporting Platform. (Please note that recent transactions may take up to 72 hours to appear on this report due to processing times incurred by the Merchant's bank provider for pending transactions.)

The screenshot displays a 'Cardmember Activity REXPORT' for October 2013. It includes report metadata such as Report Date (November 12, 2013), Report Currency (USD), and Report Group (987654321). The main table lists transactions for three cardmembers: GEORGE SEBASTIAN COSTA, FERNANDO SOLES COUNCIL, and FERNANDO SOLES COUNCIL. Each transaction entry includes the date, merchant name, location, amount, and a 'TOTAL ACTIVITY SUPP AM' summary row.

Cardmember / Card No. / Business Name	Control Acct. Name / No.	Business ID / Card Order / Universal ID	Limit Amount	Business Process Date	Receipt Date	Transaction Description	Charge / Credit Amount	No. of Charges
GEORGE SEBASTIAN COSTA 2467-73327-43334	REXPORIT 2467-42131-40234	484	TRN 5,000.00 MTH 3,000.00	10/02/13		WFC PARKING TAG-RE NEW YORK NY STW MARKETPLACE 23066675 10/01/13 TOTAL ACTIVITY SUPP AM	1,000.00	4
				10/02/13		JOHNET DISC SAN FRANCISCO CA STW SHAWMOS 415-226-1076 10/01/13 TOTAL ACTIVITY SUPP AM	400.00	1
FERNANDO SOLES COUNCIL 2467-48711-43334	REXPORIT 2467-42131-40234		TRN 5,000.00 MTH 3,000.00	10/02/13		WISER ALBERTSONS OF TUCSON AZ STW WISERWASH 828859106 10/01/13	16.70	
				10/27/13		COSTCO.COM AMBANT STW BARTER ONLINE MERCHANT 10/26/13 COSTCO WARE #047 OF TUCSON AZ STW BARTER ONLINE MERCHANT 10/26/13 TOTAL ACTIVITY SUPP AM	175.58 491.11 666.69	3

SAMPLE ONLY

## Payment Channels (Central Pay):

The following payment channels are the preferred options for submitting payments for Companies who've elected to consolidate their American Express payments.

### 1. Direct Debit

With Direct Debit, American Express automatically pulls the full balance directly from your Company's designated bank account. For Direct Debit, your Company must send an electronic file with payment allocation information, and American Express will pull the corresponding funds from the designated bank account. Credit will post to the account within 24-48 hours. Please note: it can sometimes take up to 7 days for the funds to be debited from your bank.

Your Account Development or Implementation Manager can provide you with the enrollment form for Direct Debit.

Best practices to avoid payment processing errors and delays:

- Ensure the correct banking information and American Express account information are provided during enrollment.
- Ensure that funds are available in the account when the file for direct debit is submitted to American Express. For payment related questions, you may contact the U.S. EPA Support Team by phone or email (page 11).
- Notify your bank that American Express is authorized to make the withdrawal. You should provide the Amex Company ID (0005000040) to your financial institution. If your bank is not notified that American Express is authorized to withdraw the funds, the payment will be declined.
- If the banking details change, you will need to contact the U.S. EPA Support Team at least three (3) business days prior to the cycle cut date.

## 2. Electronic Remittances (Wires/ACH) ✓

The following payment channels are the preferred payment submission options for Companies sending wire transfers or ACH.

Wire/ACH payments allow you to submit a payment from your preferred financial institution on a date and time of your choosing. (Please note: this type of payment may be subject to fees by your bank.)

What must be included in the payment?

- If your account **has been assigned a 6-digit Load Number**
  - You must include the valid 6-digit Load Number in the Wire/ACH details. The Load Number should be in the format "LOAD 012345." If your Load Number is less than 6 digits, please add leading zeroes.
  - When sending a wire transfer, this 6-digit Load Number must be included in the Remark field. If you are sending an ACH the 6-digit Load Number should be included either in the ACH's Addenda, Receiver ID or Receiver Name field.
  - You must submit an Allocation File electronically to American Express (instructions on page 7)
- If your account **does not have a Load Number and you are**
  - Paying a single account: include the full 15-digit individual account number (without dashes and/or spaces) in the Remark field of the Wire or in the ACH's Addenda, Receiver ID or Receiver Name field. Listing multiple accounts may result in posting delays.
  - Paying multiple accounts, you must send the Allocation File via email to: [AmericanExpressPaymentServicesUS@aexp.com](mailto:AmericanExpressPaymentServicesUS@aexp.com) (instructions on page 9). Please make sure no individual account number (s) are included in the Wire details as it may result in an incorrect posting or delays.

### Please submit your Wire/ACH payment to:

What must be included in the payment?

#### • Wires

##### **Wires from all countries except Singapore**

**Beneficiary Name:** American Express Travel Related Services Company, Inc. C/O J. P. Morgan Chase

J. P. Morgan Chase

Demand Deposit Account # 910-2-753010

Routing # 0210-0002-1

Swift: CHASUS33

J. P. Morgan Chase

1 Chase Plaza

New York, NY 10081

##### **Wires from Singapore**

**Beneficiary Name:** American Express Intl Inc – GDC Product

Standard Chartered Bank

Demand Deposit Account #: 3582022356002

Routing # 0260-0256-1

Swift/BIC Code: SCBLUS33

Standard Chartered Bank

1095 Avenue of the Americas

New York, NY 10036

#### • ACH

American Express Travel Related Services Company, Inc.

Corporate Card CTX account

C/O Mellon TR of New England, NA

Demand Deposit Account # 09-1960

Routing # 011001234

Mellon TR of New England, NA

1 Boston PL Boston, MA 02108

**It is recommended that you make your payment to the above bank account no later than three (3) business days prior to your cycle cut or prior to the date you want the payment posted.**

**To download the Allocation File, please go to page 9.**

NOTE: Payments submitted using a Load Number do not require manual processing and can expedite posting. For Load Number setup, contact your Account Manager (implementation of new setup takes 15 days).

## Important Considerations

Payments received without an Allocation File will be subject to processing delays. In some cases, they may be impossible to process at all, which could affect the availability of credit to your account. This could also result in charge disruption for Card Members as well as delinquency fees.

- **Electronic Allocation Files (Wires /Direct Debit)** ✓
- Payment Allocation Files can be sent via American Express Secure File Transfer. To ensure the payment can be processed correctly, please follow these guidelines:
  - The Allocation File must conform to the file specifications provided by American Express. This layout includes the Load Number which is used to match the funds referenced in the Wire/ACH payment.
  - Secure File Transfer (SFT) should be completed at least 24 hours before submission of payment for faster processing.
  - The payment amount in the Wire/ACH must exactly match the amount in the Allocation File to avoid payment posting delays.
  - Do not include any foreign accounts within the Allocation File or payment.
  - Do not include any zero balance amounts in the Allocation File.
  - Ensure that any fees associated with your wire are not deducted from the amount received by American Express; i.e. bank origination fees, intermediary bank fees, etc.

## Quick Reference Guide for Electronic Remittances

This is a guide to ensure successful submission of payment and Allocation Files. Below you will find outlined the top items that cause delays in payment processing.

Requirements	Possible Consequences If Not Met
<p>Include 6-digit remit Load Number provided to you on both the Allocation File and ACH/Wire funding. Example: LOAD 012345.</p>	<p>File: The file will reject, prompting a call from American Express for correction and resubmission of file if Load Number is missing. Funding: A missing or unrecognizable Load Number on the ACH or Wire will prevent the payment from posting to your account, resulting in posting delays.</p>
<p>Payment amount on Allocation File and funding must match exactly. (The funding amount must be free of any bank fees.)</p>	<p>Payments will not be posted until the full payment is received and exactly matches the payment amount on the file.</p>
<p>The payment Allocation File has to be received by American Express at least 24 hours prior to American Express receiving the payment.</p>	<p>Payments received prior to receipt of the Allocation File will not be processed until the file is received, which may result in delinquency to the account.</p>
Recommendations	Possible Consequences If Not Met
<p>Ensure funding and files are sent three (3) business days (Mon.–Fri.) prior to payment due date.</p>	<p>Depending on the method used to send the information, there can be a longer transit time before it reaches American Express, which may result in payment processing delays.</p>



## Additional Payment Allocation Channels

American Express also accepts payment allocations via the following channels, but they are considered less ideal as they are not always secure, can be subject to transit delays, and are unable to be processed systematically.

### 1. Allocation Files via Email (Wires/ACH)

- In the event that you need to send your payment allocation file via email, please send the email 24 hours before you send the wire to:  
[AmericanExpressPaymentServicesUS@aexp.com](mailto:AmericanExpressPaymentServicesUS@aexp.com)
- In the subject line of the email, include:
  - Amount of the Payment
  - Company Name
  - Date of Payment

Example: \$15,000, A Company LTD, 12/25/2015

**To download the Allocation File template, please [click here](#).**

The email must be sent **securely** and contain the Excel Allocation File in the following format:

- Column A:
  - Full 15-digit account number in number formatting without any decimals and left alignment.
- Column B:
  - Dollar amount: Cell formatted as “Number” with two decimal points, no \$ sign, and right alignment. Note: The total in Column B must equal the payment amount made.

Please send your password separately but with the same email subject line to:

[AmericanExpressPaymentServicesUS@aexp.com](mailto:AmericanExpressPaymentServicesUS@aexp.com)

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## Payment locations in Latin America and the Caribbean

Country	Bank
Anguilla	Republic Bank (✓)
Antigua	Eastern Caribbean Bank (ECAB) (✓)
Aruba	Caribbean Mercantile Bank (***)
Bahamas	Bank of Bahamas Ltd (***) Bank of Nova Scotia (**)
Barbados	Bank of Nova Scotia (**)
Belize	No coverage
Bermuda	Bank of Butterfield (***)
Bolivia	Banco Mercantil de Santa Cruz (*)
Bonaire	Maduro and Curiel's Bank (**)
Chile	Banco Santander Santiago (*) AFEX (***)
Colombia	Bancolombia (*) Beeteller (***)
Costa Rica	BAC San Jose/Credomatic (**) Banco Davivienda S.A. (**)
Curacao	Vidanova Bank (**) Maduro & Curiel's Bank NV (**)
Dominica	Republic Bank (✓)
Dominican Rep	Bank of Nova Scotia (**)
Ecuador	Banco Guayaquil (*)
El Salvador	BAC/Credomatic (**)
Grand Cayman	Bank of Nova Scotia (**) Butterfield Bank (***)

Country	Bank
Grenada	Republic Bank (**)
Guatemala	BAC/Credomatic (**)
Guyana	No coverage
Haiti	Unibank (*)
Honduras	BAC/Credomatic (**)
Jamaica	Bank of Nova Scotia (**)
Nicaragua	BAC/Credomatic (**)
Panama	Banco General (***) Credomatic (**)
Paraguay	Banco Itau (*)
Peru	Banco de Credito del Peru (*) Beeteller (***)
Tortola	Republic Bank - RFH (✓)
Trinidad & Tobago	Bank of Nova Scotia (**)
Turk & Caicos	Bank of Nova Scotia (**)
St. Kitts	Republic Bank (✓)
St. Lucia	Republic Bank (✓)
St. Maarten	Bank of Nova Scotia (**) Windward Island Bank Limited (***)
St. Thomas, IVI	Bank of Nova Scotia (**)
St. Vincent	Republic Bank (✓)
Uruguay	Scotiabank (***)

(\*) Checks and Cash

(\*\*) Checks and Cash Online

(\*\*\*) Strictly Online

(✓) Checks and Online

## Important Contact Information

### Electronic Payment Advice (EPA) Support:

Team can assist with inquiries regarding payment file submission and application.

- M–F, 6:00AM MST–3:30PM MST
- Tel.: 1-844-676-2441
- Email:  
[AmericanExpressRemittanceImplementationandSupportUS@aexp.com](mailto:AmericanExpressRemittanceImplementationandSupportUS@aexp.com)

For any inquiries it is recommended that you copy your Account Manager.

### Program Administrator Helpdesk

Tel.: 1-800-597-5500

### American Express Remittance & Reconciliation Team:

Team can be reached for any corporate payment inquiries (i.e., missing payments, research, payment confirmation, misposts, adjustments).

- Email:  
[AmericanExpressPaymentServicesUS@aexp.com](mailto:AmericanExpressPaymentServicesUS@aexp.com)

### Card Member Helpdesk

Tel: 1-800-545-1171

## 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 accounts require an Allocation File to indicate the portion of the payment that is applied to each account.

**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 based on the Allocation File submitted by Client.

**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 electronically transmitted payment files and in the payment.

**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 encryption technology.

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