

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 help avoid mis-postings and account delinquencies. We look forward to making your payment process as straightforward and efficient as possible.

Establishing a robust remittance process is essential to:

- Ensuring Cardmembers pay their bills in a timely and accurate manner
- Avoiding incorrect payments (and therefore 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, you and your Accounts Payable Team should be familiar with:

- Your 15-digit Corporate, Meeting, Business Travel, or Corporate Purchasing Account number
- Your payment terms and details of when your payments are due
- Details of how your bill will be paid. This may be through transferred payments to American Express, Direct Debit, or Online Payment where available
- 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's helpful if your Accounts Payable Team understands what needs to happen in order for your company to pay American Express.

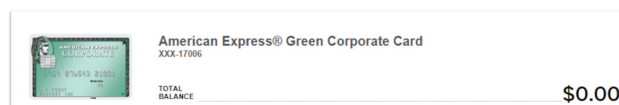
Paying on time and providing all the necessary information to American Express will enable us to process your payments correctly. These steps will also reduce the risk of delinquency on your Accounts, which can lead to suspension of charging privileges. Your assigned Account Development or Implementation Manager will work closely with you to design a payment and reconciliation process that is best suited to your organization's needs.

Cardmember Payment Information

Manage Your Card Account (MYCA) Online.

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

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



SAMPLE ONLY

By clicking on "Download PDF Statements" at the bottom of the table, you'll be given the option to download the statement. You can also opt into paperless statements. Paperless statements allow the Cardmember to receive their statements online. 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 primary Cardmember can opt into paperless statements by logging into their MYCA. If the primary Cardmember changes their mind and wants to opt back to paper statements, they can do it themselves via their online MYCA.

Requesting Paperless Statements

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



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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 3 and 14 days.

Payment options with this  icon are the American Express recommended payment channels. These provide a seamless payment experience and processing. When you use any of our recommended payment channels for your individual Card payment, you will ensure that your payments are accurately processed on the same day the payment is clears.

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

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

1. Pay Bill Online (PBOL)

When you register for PBOL via MYCA, 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 you authorise a one-time payment from your bank to debit your Account for the amount specified by you on your 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 your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number)
- 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

3. 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 Account on the date specified in the Direct Debit agreement.

Enrolment is required to set up Direct Debit, 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 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 your Direct Debit application is processed, to avoid overpaying your Account, please ensure that any future scheduled payments via PBOL are cancelled

4. Bpay

Settle your statement by phone or internet. When you pay using Bpay, funds are automatically transferred from your bank account to your 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 by Bpay have a clearance timeframe of up to 3 days. Please allow up to 3 days for receipt and payment posting to your Account

5. Electronic Funds Transfer (EFT)

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

The American Express Bank Account to transfer your funds into will be indicated on your 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)

6. Cheque Payments

Cheque payments may be made via mail or in person at the post office. Delivery details for your cheque will be displayed in your statement's payment advice and need to be attached to your cheque.

Best Practices for Cheque Payments

- Cheque payments are for one account only, and are issued in Australia. Payments for multiple accounts or foreign cheques cannot be accepted.
- Cheques have a five-day clearance timeframe, and the cheque-delivery timeframe will vary. Please allow up to 14 days for receipt and payment posting
- Your name as it appears on your Card and the 15-digit Card Account number (37** * * * * *) written on the back of the cheque are required as payment reference. (** represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number)



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Cardmember Payment Information

Please refer to the Account Remittance Report in PDF or Excel housed in the American Express® Work® Reporting platform. This will be available 48 to 72 hours after the statement's cut-off date and will provide you with a summary of your Cardmembers' Account balances. This report can be utilized to submit your payment remittances.

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Account Remittance - Sample Co
MN- -JAPA

Report Month: April 2015*
Report Date: May 27, 2015

Report No.: GR2016-
Reporting Group:
Recipient No.:
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Card Member / Card Member Acct. No.	Employee ID / Card Center	Control Account Name / Control Account No.	Billed Currency	Amount Due	Remittance Amount	Remarks
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	604.48		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	16,763.57		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	9,954.39		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	1,500.93		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	3,241.48		
AAA Sample 3780-XXXXXX-XXXXX	NNNNNN	Att 888 Sample 0050-YYYYY-YYYY	AUD	121.54		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	948.03		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	(86.75)		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	269.61		
AAA Sample 3780-XXXXXX-XXXXX		Att 888 Sample 0050-YYYYY-YYYY	AUD	37,692.28		
AAA Sample 3780-XXXXXX-XXXXX	NNNNNN	Att 888 Sample 0050-YYYYY-YYYY	AUD	0.00		
AAA Sample 3780-XXXXXX-XXXXX	NNNNNN	Att 888 Sample 0050-YYYYY-YYYY	AUD	3,180.06		

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The Cardmember Activity Report, which is also housed in the @ Work® Reporting Platform, will provide you with real-time Cardmember transaction activity. (Please note that recent Corporate Cardmember transactions may take up to 72 hours to appear on this report, given pending transactions that need to be processed by the merchant's bank provide.)

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Cardmember Activity
REPORT

Report Month: October 2013*
Report Date: November 12, 2013
Report Currency: USD

Report No.: GR2000-005-(12345678)
Report Group: 987654321
Recipient No.: 010101010
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Cardmember / Acct. No. / Business Unit	Cardholder / Acct. No. / Business Unit	Employee ID / Cardholder ID	Credit Amount	Business Process Date	Supplier Name	Transaction Description	Charge / Credit Amount	No. of Invoices
GEORGE SEBASTIAN COSTA 2467-73333-00000	REDFORT7 2467-83408-00001	4564	TRX 5,000.00 MTN 5,000.00	10/10/2013	WTC PARKING TKT WEB	WTC PARKING TKT WEB NEW YORK NY STW WAREHOUSE 3-1000MTS 10/10/13 TOTAL ACTIVITY SUPP #8	1,000.00	4
				10/10/2013	JOYENT	JOYENT 0108 SAN FRANCISCO CA STW WAREHOUSE 410-100-1070 10/05/13 TOTAL ACTIVITY SUPP #8	400.00	1
				09/05/2013	ALBERTSONS WEB	MINI ALBERTSONS 01 TUCSON AZ STW WAREHOUSE 000000100 09/04/13 TOTAL ACTIVITY SUPP #8	10.00	1
FERNANDO SILES COUNCIL 2467-46011-00004	REDFORT7 2467-80181-00008		TRX 5,000.00 MTN 5,000.00	09/07/2013	COSTCO.COM/WEB/47	COSTCO.COM YONKARE 001-488-0000 WA STW WAREHOUSE 001-488-0000 WA TOTAL ACTIVITY SUPP #8	175.00	1
				09/07/2013	COSTCO.COM/WEB/47	COSTCO WAREHOUSE 01 TUCSON AZ STW WAREHOUSE 000000100 09/04/13 TOTAL ACTIVITY SUPP #8	400.00	1
				09/07/2013	COSTCO.COM/WEB/47	COSTCO WAREHOUSE 01 TUCSON AZ STW WAREHOUSE 000000100 09/04/13 TOTAL ACTIVITY SUPP #8	400.00	1

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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.

As there is no delivery of the statement via mail, your Cardmembers will submit their charges for approval more quickly, a benefit to your business.

Only the primary Cardmember can opt into paperless statements via their MYCA.

Business Travel Account (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.

This advice is used to cross-reference against individual charges on the monthly statement itemization and is to be submitted to the American Express Business Travel Account Unit.

You can also use the BTA e-Data, 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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Depending on the payment option used, payment clearance days will vary between 3 and 14 days.

Payment options with this  icon are the American Express recommended payment channels. These provide a seamless payment experience and processing. When you use any of our recommended payment channels for your individual Card payment, you will ensure that your payments are accurately processed on the same day the payment is clears.

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

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, you will have the peace of mind that comes with knowing that all payments will be seamlessly allocated without you needing to provide us with payment allocation instructions. Enrolment 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 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

2. Electronic Funds Transfer

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.

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-day 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 your Corporate Card statements.



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Best Practices for EFT Payments

Please make your payment to the respective market's bank account no later than four (4) business days prior to your Payment Due Date

- 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 as reference for your payment. Payment allocation instructions need to be provided to American Express on the same day the EFT payment is made
- If you are registered and have submitted your allocation instructions via Corporate Online Payment Allocation (COPA) prior to the EFT Payment, quote the COPA "Matching ID" as reference for your payment
- If you are making an individual Card payment, quote the name as it appears on the Card and the 15-digit Card Account number (37** * * * * *) as reference for your payment. (** represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number.) Payment allocation instructions are not required for individual Card payments
- If you have Accounts in multiple countries/ currencies (e.g., U.S., 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. Cheque Payment

You may pay by cheque via mail or in person at the post office. Delivery details for your cheque will be displayed on your statement's payment advice and must be attached to your cheque.

Best practice for Cheque Payments

- All cheques must be issued in Australia. Foreign cheques cannot be accepted.
- Cheques have a five-day clearance timeframe, and cheque delivery timeframe will vary by location. Please allow up to 14 days for receipt and payment posting.
- 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 as reference for your payment. Payment allocation instructions must be attached to your cheque.
- If you are registered and have submitted your allocation instructions via COPA prior to the cheque payment, quote the COPA "Matching ID" as reference for your payment.
- If you are making an individual Card payment, the name as it appears on the Card and the 15-digit Card Account number (37** * * * * *) written on the back of the cheque are required as payment reference. (** represents the last 13 digits of your Corporate, Meeting, Business Travel, or Corporate Purchasing Account number)



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Payment allocation instructions are not required for individual Card payments.


- If you have Accounts in multiple countries/ currencies (e.g., U.S., 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 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. To allocate funds received to the approved invoices as well, a completed BTA Reconciliation Advice must be received **in conjunction with the Payment Remittance Advice**.*

Payment allocation methods with this  icon are American Express's recommended payment allocation methods. These provide a seamless payment processing experience and when you use any of our recommended payment allocation methods for your Corporate Card or BTA payment, you will ensure that your payments are accurately processed on the same day the payment clears.

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

1. Corporate Online Payment Allocation

Corporate Online Payment Allocation will enable your company to allocate your 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.

You must designate an Authorized Banking Officer to complete the enrolment. Your 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 your Account Development Manager for further information about the set-up process.

Best Practices for COPA:

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



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2. Electronic Remittance (EREM or GRU) Files

American Express EREM or GRU is a payment allocation system that gives your company the flexibility to generate electronic remittance advices from its own system and automatically submit them to American Express. Electronic Remittance are American Express's preferred payment allocation method.

You can opt to transmit your EREM to American Express via SFT. It is a flexible, fast, and accurate way to allocate your EFT or Cheque 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.

3. Excel Remittance Advice Report

If you are not able to send your payment allocation via EREM, we ask that you email the completed 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 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.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 or Cheque
- 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)

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

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 [Sign Out](#) [? Help](#)

Compose New Message

Send Secure

From: Authenticated by americanexpress.com)


To:

Show Cc/Bcc

Subject: AUD\$ 15,000.00 payment, B Company Ltd, 13/03/2015

Attach: Remittance Advice template - Australia.xlsx (39kb) - [Remove](#) 39k of 10,240k

Plain Text

 Font Family Font Size

Dear American Express Corporate Services,

\$15,000.00 Payment made on by B Company Ltd

Master Control Account Number is CID XXXXXX

Attached is the Excel Remittance Advise template showing all CM allocations for this period

Remittance Advice Template - Australia

Date: 13-Mar-15

To: American Express Australia Limited
Remittance Processing Department
american.express.corporate.payment.services.australia@aexp.com
(02) 9263 6039

Email:

Fax number:

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	3760961770000000	\$ 14,657.00
	Total	\$ 15,000.00

Screenshot 1

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 received funds clear. American Express cannot post payments when there is a mismatch between the payment made and the amount on the 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. 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.
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 clear. 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 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 on Business Days 1, 2, and 4 to complete your payment if the corresponding Remittance Advice has not been received or is found to be inaccurate.</p>



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6—10
BILLING &
REMITTANCE:
CENTRAL PAY

11—13
SENDING
YOUR PAYMENT
ALLOCATION

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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.

- Monday to Friday (except Public Holidays)
- 11:00 am to 07:30 pm AEST and
- 11:00 pm to 08:30 am AEST
- Telephone: 1800851978

american.express.corporate.payment.services.australia@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)

- Monday to Friday (except Public Holidays)

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).

- Monday to Friday (except Public Holidays)



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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.