

Creating payees and payments with AccessLine

How to set up payees quickly and easily and make payments using American Express AccessLine®.

Cross border payments just got simpler with American Express AccessLine. With AccessLine, you can pay virtually any supplier, anywhere in the world, even if they don't accept card payments.

Plus, you could benefit from improved cashflow with up to 51 days to pay¹ and you can earn Membership Rewards points on all Card spend².

Create a payee with AccessLine

Login to the FX International Payments online platform using your username and password:

- 1 Go to the Manage Payees tab and select **Manage Payees**.
- 2 Select the **Create** tab at the top of the **Manage Payees** screen.
- 3 Tick the box **Enable Payee for AccessLine**.
- 4 Fill in all mandatory payee information in the sections provided, including the payee's email for receiving confirmation.
- 5 Upload a valid invoice. Once the invoice is uploaded, a 'successful' notification will appear on the screen.

What does a valid invoice include?

To successfully register and create a payee, American Express requires you to upload a valid invoice issued by your beneficiary to conduct a compliance check before processing any transactions.

The minimum requirements for a valid invoice based on American Express' requirements are listed below:

1. Your full business name and address.
2. The receiver/receiving party's business name.
3. The receiver/receiving party's physical address including Post Code (no PO Box number).
4. A description of the goods and services that have been purchased.
5. The receiver/receiving party's contact number.
6. The receiver/receiving party's complete bank account details (this must match the entity name that is issuing the invoice).
7. Invoice issue date must not be older than 13 months.
8. Invoice amount must not be zero.
9. In certain circumstances additional information may be required to verify the payee. American Express will be in touch in this case.

- 6 Fill in the payee's bank details. Click on **Search for Bank** and fill in Bank Country, IBAN, Swift Code or Routing Code (you should be able to find these details on your payee's invoice). Select the correct bank and the information will autofill in the sections required. Make sure to fill in any remaining mandatory fields not complete.
- 7 Click **Create Payee** button. You will be notified that your request to create a payee has been submitted for review. The payee approval process normally takes around 2 business days. If your new payee request has not been approved after 2 business days, you can reach out to us via the contact details on your FXIP online platform home page for more updates. To check if your AccessLine payee has been approved visit the **View/Modify tab** on the **Manage Payees** page, select your payee, confirm that the **Enable Payee For AccessLine** box is ticked and if the payee has been approved, the Payee ID will be visible.

Make a payment with AccessLine

Now that you've set up an AccessLine payee, you can now begin to make streamlined payments using AccessLine.

- 1 Go to the **Create a Payment** tab on the Home Page.
- 2 To request a quote, fill out the transaction details as below:
 - a. Choose **Telegraphic Transfer** from the **Product** drop-down menu.
 - b. Select the currency you want your payee to receive from the **Payment Currency** drop-down menu, then enter the amount you want to send.
 - c. Select whether the **Amount** is in **Foreign Currency** or **Local Equivalent**. For example, if you would like to send \$1,000 US Dollars, select **Foreign Currency**. If you would like to send AUD\$1,000 worth of US Dollars, select **Local Equivalent**.
 - d. Select **American Express Card** as the **Settlement Method**. A drop down menu will highlight the registered Card options from which to select.
 - e. Press the **Quote** button.
 - f. The **Transaction Quote** summary appears in the window. A Trade Service Fee applies for transactions settled using AccessLine³.
- 3 Complete payment details:
 - a. Select your business as the Ordering Customer (if applicable).
 - b. Select approved AccessLine Payee from the list - *Note; a new AccessLine Payee can't be created on this page.*
 - c. Write **Notes** for the payment to;
 - i. Your recipient company.
 - ii. Yourself for future tracking.
- 4 Complete the payment by pressing the **Accept** button. You will get a notification that your payment is complete with the reference number and an option to print or save a copy of the transaction.

That completes the process and your funds are on their way.

1. Depending upon when you make a purchase, when your statement is issued and whether or not you are carrying forward a balance on your Account from your previous statement period.

2. Rewards program enrolment required and subject to the Membership Rewards Terms and Conditions available at membershiprewards.com.au/termsandconditions.

3. The information above has been prepared without taking into account your objectives, financial situation or needs. You should read the PDS and consider the appropriateness of International Payments in relation to your individual requirements. Terms, conditions, fees and charges apply. For further information, please refer to the relevant PDS: Telegraphic Transfers.

AccessLine is not available to individual consumers. To enrol in this service, your business will be required to complete an application, which is subject to review and approval by American Express. For a copy of the application, including terms and conditions, call 1300 885 749. Users need to have an American Express Corporate Card or American Express Business Card, an FX International Payments account and be registered to use AccessLine.

International Payments are arranged through American Express International, Inc. (ABN 15 000 618 208 AFSL No. 237996).
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