

# Payment Guide

# Corporate Card Statements

American Express®

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## Welcome

Welcome to the American Express Corporate Card Programme.

This guide has been developed to provide you with all the necessary information to help you pay your American Express Denmark Corporate Card statement.

The American Express Remittance Team is committed to the efficient processing of your payments. We look forward to making your new Corporate Card Programme a success and adding value to your experience.

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## Starting Your New Programme

At the start of a new programme, you and your Accounts Payable team need to be familiar with:

- The full 15-digit Corporate Card number starting 3747 9 (if making payment to an individual account).
- 6 digit Master Control Account Number (if making full balance payment for a centrally-settled account).
- 11 digit Basic Control Account Number (if making full payment for a Basic Control Account).
- The programme currency.
- The programme country.
- Payment Terms and when payment is due.
- How the bill will be paid – by transferring payment to American Express, or by Direct Debit.
- The correct American Express remittance bank account if American Express is not taking payments by Direct Debit.

Experience working with numerous customers has shown us that it is helpful if your Accounts Payable team understand what needs to happen in order to pay American Express. Paying on time and providing all the necessary information to American Express enables us to process the payment correctly and reduces the risk of any of your employee Cardmembers being inconvenienced.

You will be assigned an Account Development or Implementation Manager who will work with you to design the reconciliation and payment process most suitable for your needs.

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## To Consider

Please pay particular attention to the country in which the Account is set up when paying your Corporate Card statements, American Express has separate bank accounts designated for each country. Each statement will display which account payments should be made to.

If you have Accounts in multiple Countries (e.g. Denmark, Germany & France), you must pay each Account separately. American Express cannot accept combined payment across countries and currencies.

Please make sure your Accounts Payable team has all the details they need to make payment to the correct American Express bank account otherwise you may experience unnecessary delays or disruption to your experience.

Your Corporate Card Account must be paid separately. Please do not combine payments for other products that you may have with American Express.

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## How to Pay Your Corporate Card Statements

### By Direct Debit

You are not required to take any action if you have chosen to settle by Direct Debit. American Express Europe S.A. will debit the amount due from your nominated bank account on the agreed date.

If you are not registered for Direct Debit and would like to take advantage of this efficient payment method, please contact your Account Development Manager for further information.

### Electronic Funds Transfer

- When making an electronic funds transfer for one card account, please quote the full 15-digit Card number as your reference number.
- When making an electronic funds transfer to pay the full account balance for multiple Card accounts, please quote your 6 digit Master Control Account number.
- When making an electronic funds transfer to pay the full balance of a Basic Control Account, please quote your 11 digit Basic Control Account number.
- When making an electronic funds transfer to pay a partial account balance for multiple Card accounts, please refer to the following page (How to send electronic remittance advice via email).
- Please send your payment three days in advance of the Account due date to avoid any delays, disruption or penalties.
- All payments are credited to the Account within one business day of receipt, providing all details have been received. We require separate payments for each product – you should not merge multiple products into one payment.

An Electronic Payment Allocation process is also available to streamline the current process. If you should be interested in more information please ask your Account development Manager for more information.

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## How to Send Electronic Remittance Advice via Email

At the same time as you make the payment, we also ask you to email an electronic remittance advice to [fc-ccashiersdenmarkmarket@aexp.com](mailto:fc-ccashiersdenmarkmarket@aexp.com)

### **Please quote the following information in the email subject line:**

- Amount Paid
- Company Name
- Date of Payment

Example: DKK 15,000, A Company LTD, 25/12/2019

### **The electronic remittance advice must be password protected in Excel format and include the following:**

- 2 Columns.
- Corporate Card number in Column A. This must include full 15 digit Card number.
- Amount in Column B with decimal points removed e.g DKK 5.00 will be 500, DKK 500.00 will be 50000.
- Remove any Column Headers.
- The total in Column B must equal the payment amount made.
- Please send your **password** separately but with the same email subject line to [fc-ccashiersdenmarkmarket@aexp.com](mailto:fc-ccashiersdenmarkmarket@aexp.com)

Please note that the internet can be insecure. You must use a secure encryption method when sending personal data and/or documentation to us via email to safeguard your personal data.

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### Electronic Remittance Advice Example

Must be full 15 digit  
Corporate Card Number →

All card numbers must  
be from the same market

Corporate Cards only, no  
BTAs or vPayment  
accounts

Card Number	Amount
3747900000000000	199
3747900000000000	45000
3747900000000000	5000000
<b>TOTAL:</b>	<b>5045199</b>

← Remove Header before  
sending

← Decimal points to be removed  
e.g. DKK 1.99 will be 199

File must not contain any zero  
values

Total amounts should match  
payment amount

Payments received without a remittance advice will be subject to processing delays. In some cases, it may be impossible to process at all, which could affect the availability of credit to your account and your employee Cardmembers may be inconvenienced.

Your Account will be subject to non-refundable penalty fees in the event of a late or partial non-payment of your Account. All transactions (including penalty fees) are considered to be legitimate until disputed with the Customer Service team.

Please ensure that payment is received by American Express Europe S.A. on or before the payment due date. When making an electronic payment please allow 3 days for payment to be received.

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## Our Bank Details

The American Express Europe S.A. bank account for our Denmark Corporate Card Programme is below.

Currency	DKK
Bank	Danske Bank
Account Name	American Express Europe Denmark, filial af American Express Europe S.A.,
Account Number	3001 – 3001901001
BIC / SWIFT	DABADKKK
IBAN	DK64 3000 3001 9010 01