

CZECH REPUBLIC CORPORATE PAYMENT GUIDE: HOW TO PAY YOUR COMPANY'S CORPORATE CARD STATEMENTS



Welcome to the American Express® Corporate Payment 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.



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Your Corporate Card Program

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 Corporate Card program billing/payment methods:
 - Individual Bill/Individual Pay
 - Individual Bill/Central Pay
 - Central Bill/Central Pay
- The full 15-digit Corporate Card number starting '37'(if making payment to an individual Account).
- 15-digit Basic Control account number (Company Account Number if making full payment for a Basic Control Account). 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.


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 Company's needs.

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[®] Reporting switched on by contacting the Corporate Customer Service team at cardoperationsprague@aexp.com 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

Please pay 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 bank account payments should be made to.

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



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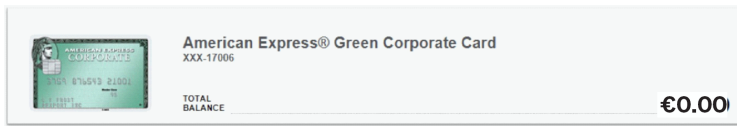
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Viewing Your Statement

Cardmembers may review their Account to confirm the amount due on their statement and/or access their statement by logging in to:

centresuite.co.uk/Centre/Public/Logon



SAMPLE ONLY

NOTE: For any help with billing and payments, please call the Customer Service number on the back of the Card.

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.

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.

By Direct Debit

With Direct Debit, American Express automatically pulls the full balance directly from the Cardmember's designated bank account on the due date. Please ensure that funds are available in the account on the scheduled debit date(s).

Cardmembers can only set up Direct Debit via a paper mandate. They can enroll by contacting the Customer Service team by using the number on the back of their Card to obtain the mandate and further instructions. Alternatively, the Program Administrator can contact the Czech Republic Corporate Customer Service team by phone +420 222 800 333 or email:

cardoperationsprague@aexp.com to obtain this mandate.

Bank Transfer/Internet Banking

Bank transfer/Internet Banking is a feature available to those Cardholders who are making individual payments by submitting them via their bank and adding American Express as a payee.



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Viewing Your Statement (Central Billing):

Please refer to the Cardmember Activity Report or BCA Level Statement based on your billing period 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.)

There are several options available for you to submit your payment (under the Cardmember Payment Channels section). The process of making payment for Corporate Card, Corporate Purchasing Card, Corporate Meeting Card & Business Travel Account is the same.

For any help with your @Work® reporting, please contact the Czech Republic Corporate Customer Service team by phone or email cardoperationsprague@aexp.com.

GLOBAL CORPORATE PAYMENTS

Cardmember Activity
REPORT

Report Month: October 2013* Report No.: GR2000-005-(12345678)
Report Date: November 12, 2013 Report Group: 987654321
Report Currency: USD Report No.: 010101010
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| Cardmember / Acct. No. / Suspended Status | Control Acct. Name / No. | Employee ID / Cost Center / Universal ID | Limit Amount | Business Process Date | Supplier Name | Transaction Description | Charge / Credit Amount | No. of Charge | |
|---|-----------------------------|--|------------------------------|-----------------------------|---------------------|---|-------------------------------------|------------------|--|
| GEORGE SEBASTIAN COSTA 349-73323-8283 | REPORT 247-4349-4031 | 484 | TRN 3,000.00 WTR 3,000.00 | 10/10/13 | SVC PARKING TST WEB | SVC PARKING FINE-RE NEW YORK NY EST# 9992746334 1306675 10/10/13 TOTAL ACTIVITY SUPP #01 | 1,580.27 1,580.27 | 4 | |
| | | | | 10/05/13 | JOYENT | JOYENT DIV SAN FRANCISCO CA EST# 999466254 415-224-1075 10/05/13 TOTAL ACTIVITY SUPP #01 | 483.03 483.03 | 1 | |
| | | | | 09/05/13 | ALBERTSONS #03 | #0003 ALBERTSONS 00 TUCSON AZ EST# 99934381 520859-09 060413 COSTCO.COM ONLINE 800-455-2386 WA EST# 9447586 ONLINE MERCHANT 09/05/13 COSTCO WHSE #047 00 TUCSON AZ EST# 9444632 52086275 08/08/13 TOTAL ACTIVITY SUPP #01 | 16.73 175.56 491.11 883.40 | 3 | |
| FERNANDO SOES COUNCIL 247-46E11-4834 | REPORT 247-41361-4038 | | TRN 3,000.00 WTR 3,000.00 | 09/27/13 | COSTCO.COM #00047 | | | | |
| | | | | 09/27/13 | COSTCO #0047 | | | | |
| | | | | | | | | | |

SAMPLE ONLY

Use of American Express @Work® is restricted to employees, contractors and/or agents that the Company and its representatives designate for the sole purpose of performing online account queries and maintenance, including accessing and/or creating reports relating to the Company’s American Express® Corporate Card programs. @Work is available to all companies with an American Express Corporate Card program.



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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. Credits will post to the account within 24–48 hours. Please ensure that funds are available in the account on the scheduled debit date(s). (Please note: It can sometimes take up to 7 days for the funds to be debited from your bank.)

If you are not registered for Direct Debit and would like to take advantage of this efficient payment method please contact the Czech Republic Corporate Customer Service team for Direct Debit enrollment forms and assistance with setting up your Accounts.

After receiving the Direct Debit form, it usually takes 3 to 5 business days to have it set up. Once we have set up the Direct Debit, we will send you the UMR (Unique Mandate Reference) via mail. You will need to pass this UMR to your bank to complete the Direct Debit set up. Once complete, the Direct Debit will begin with the next billing period. If your banking details change, you will need to contact the PA helpdesk.

2. Electronic Payment Allocation Files (EPA) & Global Remittance Files (GRU)

Electronic Payment Allocation Files and Global remittance files can be sent via American Express Secure File Transfer. To ensure the payment can be processed correctly, please follow below guidelines:

- The Allocation File must follow the format as indicated in the EPA User Guide and GRU Guide.

- The payment reference must quote your company entity name.
- The Secure File Transfer (SFT) should be completed at least 24 hours before submission of payment.
- The payment amount must exactly match the amount in the Allocation File.
- Do not include any foreign Accounts and any zero balance amounts within the Allocation File.

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 Cardmembers as well as delinquency fees.

If you experience any problems with your EPA files, please contact: AmericanExpressEPASupport@aexp.com and for GRU files, please contact: AmericanExpressGRSupport@aexp.com.

NOTE: If you are unable to electronically send an allocation file, you must send the allocation file via email to:

AmericanExpressPaymentServicesCzechRepublic@aexp.com

 [Click here to know more about EPA](#)

 [Click here to know more about GRU](#)



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Payment instructions for Business Travel Account

In order to correctly allocate your BTA payments as soon as possible, we need each Account to be settled as an individual transfer, which corresponds to the full balance due on your statement. Please ensure the correct full 15-digit BTA Card number is quoted as a payment reference with each payment (starting with 37...) along with the invoice reference number.

Please ensure that a remittance advice is sent via email prior to/with the payment to:
AmericanExpressPaymentServicesCzechRepublic@aexp.com.

Please include the following information in your remittance advice:

- The company name
- Each 15-digit card number starting with 37 and the amount to be credited to each Card
- For BTA, if you are only making a partial payment to settle the Account, then in addition to the above we need a list of each billing or invoice that is included in your remittance sent to:
cardoperationsprague@aexp.com
Tel-: +420 222 800 333
- If you are unable to recognise a charge on a statement, this must be raised to us immediately and not left out of the payment

NOTE: For further guidelines on how to send your remittance advice, please refer to the instructions on page 7.

It is recommended that you make your payment to the above bank account no later than two business days prior to your billing period or prior to the date you want the payment posted.



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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: AmericanExpressPaymentServicesCzechRepublic@aexp.com.

Please quote the following information in the email subject line:

- Amount Paid
- Company Name
- Date of Payment

Example: CZK 50,451.99, Company Name, 25/04/2023

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. CZK 5,00 will be 500, CZK 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: AmericanExpressPaymentServicesCzechRepublic@aexp.com.

Electronic Remittance Advice Example

 [Double Click here for Payment Allocation file](#)

| Card Number | Amount |
|------------------|-----------------|
| 37XXXXXXXXXXXXXX | 1.99 |
| 37XXXXXXXXXXXXXX | 450.00 |
| 37XXXXXXXXXXXXXX | 50000.00 |
| Total | 50451.99 |

Annotations:

- Ensure the correct full 15-digit Card number is quoted (points to Card Number column)
- Card numbers must be for the same Country and Currency (points to Card Number column)
- Remove headers before sending (points to Card Number column)
- The total amount should match the total payment amount (points to Total row)

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 (American Express Europe S.A.) on OR before the payment due date. When making an electronic payment please allow three business days for payment to be received.



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Our Bank Details

Below are the Account details for the Corporate Card Program in Czech Republic-:

American Express Europe S.A. Czech Republic branch

Bank Name: Zivnostenka Bank AS

IBAN: CZ6127000000002113678749

Account number: 0000002113678749

SWIFT/BIC: BACXCZPPXXX

Please state your full 15-digit American Express Company Account number as a reference.



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Important Contact Information

cardoperationsprague@aexp.com

Helpdesk for general queries, credit and collection related issues, payment related issues, Card disputes, BTA relates queries and New Accounts.

Tel. +420 222 800 333

AmericanExpressPaymentServicesCzechRepublic@aexp.com

Please send all payment allocation advice to our payments processing team at this email address.

AmericanExpressEPASupport@aexp.com

Helpdesk for EPA enquiries.

AmericanExpressGRSupport@aexp.com

Helpdesk for GRU enquiries.



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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 the processing of payments.

| Requirements | Consequences if not met |
|--|---|
| <ol style="list-style-type: none"> When making an electronic fund transfer to pay an individual Account, there is no need to submit a remittance advice to American Express Payment Services, as long as the full 15-digit American Express Account number is quoted within the bank payment reference. When making an electronic fund transfer to pay multiple Card Accounts you must always provide us with a remittance advice 24 hours before issuing your payment to American Express. You will need to quote your 15-digit Basic Control Account Number within the bank payment reference. | <p>The file will reject, if the valid American Express Card numbers/ Basic Control Account number are not inserted correctly in the file or a Card/Control Account number is missing. This will result in posting delays.</p> |
| <p>Payment amount on Allocation File and funding must match exactly.</p> | <p>Payments will not be posted until full payment is received and matches exactly to 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 | Consequences if not met |
| <p>Conduct check to ensure the Account numbers passed in the file are valid American Express Account numbers.</p> | <p>Invalid Account number(s) in the file will result in:</p> <ul style="list-style-type: none"> Rejection of the entire file. Contact from American Express. Need for resubmission of file. |
| <p>Ensure funding and files are sent five business days (Mon.-Fri.) prior to the end of billing period or contractual 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> |



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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.

Control Account Number/Corporate ID: 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 an individual Corporate Card Account or a Control Account.

Bank Transfer/Internet Banking: Clients who send payments from their bank's bill pay feature for an individual Corporate Card using the 15-digit Card number as a payment reference.

Secure Email: Email sent using encryption technology, so as to alter the content into a form that is understandable only to the authorized recipients.

Secure File Transfer: Secure File Transfer is an American Express enterprise solution which enables payment allocation files to be exchanged securely between your company and American Express.

Central/Company Pay: The Corporate Card payments are handled by the corporation/company for all Employee Cards.

Individual Pay: Setup for Corporate Cards in which the employees are responsible for submitting payments for their charges to American Express.