

DENMARK 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

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.

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

- The full 15-digit Corporate Card number starting 37 (if making payment to an individual Account).
- 11 digit Corporate 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.



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Important Considerations

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. Netherlands, France & Germany), you must pay each Account separately. American Express cannot accept combined payment across countries and currencies.

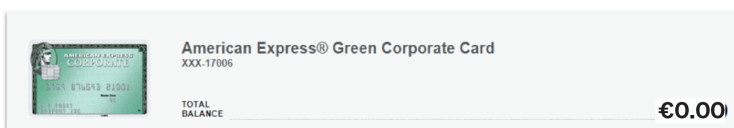
Please make sure your Accounts Payable team has all the details they need to make payment to the correct American Express bank Account otherwise you may experience unnecessary delays or disruption to your experience.

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

Viewing Your Statement

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

americanexpress.com/dk



SAMPLE ONLY

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



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By Direct Debit

Once you have filled out the Direct Debit form and provided it to us, you are not required to take any action. American Express Europe Denmark 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 fill the form from our website or contact Corporate Customer Service.

After receiving the Direct Debit form, it usually takes 3 to 5 business days to have it set up. Once American Express has set up the Direct Debit, they 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 Corporate Customer Service team by phone on (+45) 70 20 44 99.

By E-invoice

You can enroll to E-invoicing via your online banking service. Once set up your invoices will be sent electronically to your bank. Some banks will notify you of new E-invoice via email or SMS. E-invoice terms and conditions can be provided by your bank or via their website.

By 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 balance of a Corporate Account, please quote your 11-digit Corporate Account number (Basic Control Account number).
- When making an electronic funds transfer to pay multiple Card Accounts or a partial Account balance of the full balance, please add an electronic remittance advice via email (see instructions on the next page).
- Please send your payment three business days in advance of the Account due date to avoid any delays, disruption or penalties.
- All payments are credited to the Account within three business days of receipt, providing all details have been received. We require separate payments for each product – you should not merge multiple products into one payment.



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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:
AmericanExpressPaymentServicesDenmark@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 onto them
- 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: btaallocationsdenmark@aexp.com
- 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

For any enquires regarding your Business Travel Account, please contact :

btaallocationdenmark@aexp.com

For Corporate Cards: kundeservicedk@aexp.com

Tel : (+45) 70 20 44 99

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

Bank: Danske Bank

Account number: 3001 –3001901001

Account name: American Express Europe Denmark, filial af American Express Europe S.A.,

IBAN: DK64 3000 3001 9010 01

BIC/SWIFT: DABADKXX

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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Electronic Payment Allocation Files 


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 & 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 within the Allocation File.
- Do not include any zero balance amounts in 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 & 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: AmericanExpressPaymentServicesDenmark@aexp.com.

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

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



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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:

AmericanExpressPaymentServicesDenmark@aexp.com.

Please quote the following information in the email subject line:

- Amount Paid
- Company Name
- Date of Payment

Example: DKK 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. DKK 5,00 will be 500, DKK 500,00 will be 50000.
- Remove any Columnheaders.
- The total in Column B must equal the payment amount made.
- Please send your password separately but with the same email subject line to: AmericanExpressPaymentServicesDenmark@aexp.com.



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



Electronic Remittance Advice Example

Ensure the correct full 15-digit Card number is quoted

Card numbers must be for the same Country and Currency

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

Remove headers before sending

The total amount should match the total payment amount

Please note that the Internet can be unsecure. 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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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. Denmark branch) 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 Denmark Corporate Card Program:

Bank: Danske Bank
Account number: 3001 –3001901001
Account name: American Express Europe Denmark, filial af American Express Europe S.A.,
IBAN: DK64 3000 3001 9010 01
BIC/SWIFT: DABADKKKXXX

Please state your full American Express Company Account Number (15-digit) as a reference.



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Important Contact Information

Corporate Customer Service

kundeservicedk@aexp.com

For any corporate program general enquiries for the Danish market.
Tel-004570204499

EPA Team

AmericanExpressEPASupport@aexp.com

Helpdesk for EPA enquiries

GRU Team

AmericanExpressGRSupport@aexp.com

Helpdesk for GRU enquiries.

BTATeam

btaallocationsdenmark@aexp.com

We can help with any BTA related queries/BTA related service issues and receive invoice support for BTA payments

denmarkbtacredit@aexp.com

Credit team for Business Travel Accounts

Tel: (+45) 33 11 80 44

Payments Team

AmericanExpressPaymentServicesDenmark@aexp.com

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



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 authorised 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.