

NEW ZEALAND 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 avoid processing errors and Account delinquencies. We look forward to making your payment process as straightforward and efficient as possible.

Essentials for payments processing:

Ensuring Card Members pay their bills in a timely and accurate manner.
Avoid incorrect payments which leads to late payment fee.
Facilitating a seamless Corporate Card Program Experience.



2 YOUR PROGRAM

3—4 BILLING & REMITTANCE: INDIVIDUAL PAY

5—6 BILLING & REMITTANCE: CENTRAL PAY

7—8 SENDING YOUR PAYMENT ALLOCATION

9—10 BEST PRACTICES

11—12 APPENDIX

Important Payment Information

When you begin with the American Express Corporate Card Program, The Accounts Payable Team should be familiar with:

- 15-digit Corporate Card Number, which will begin with '3774' or '3798' (if you have an individual Card Account).
- Terms and details of when your payment is due.
- Details of how your bill will be paid. This may be through transferred payments to American Express or Direct Debit.
- 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 is helpful if the Accounts Payable Team understands what needs to happen in order for company to pay American Express.

Paying on time and providing all the necessary information to American Express will enable us to process the payments correctly.

These steps will also reduce the risk of delinquency on the Card Accounts, which can lead to suspension of charging privileges.

The assigned Account Development or Implementation Manager will work closely to design a payment and reconciliation process that is best suited to your organization needs.

Card Member Payment Information

If Online Account is registered, please refer to Online Card Statements.

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

By clicking on "Download PDF Statements" at the bottom of the table, you will be given the option to download the Statement. You can also opt into paperless Statements. Paperless Statements allow the Card Members to receive their Statements online. American Express will send an email notification to the Card Members at the Statement closing date to let them know their PDF Statement is available online.

Only the Basic Card Member can opt into paperless Statements by logging into their Online Account. If the Basic Card Member wants to opt back to paper Statements, they can do so via online services.

Requesting Paperless Statements

The Card Member can register for paperless Statements only by logging into their Online Account.



2 YOUR PROGRAM

3—4 BILLING & REMITTANCE: INDIVIDUAL PAY

5—6 BILLING & REMITTANCE: CENTRAL PAY

7—8 SENDING YOUR PAYMENT ALLOCATION

9—10 BEST PRACTICES

11—12 APPENDIX

1. From the Statement & Activity menu, select “Statement Delivery Option”.
2. The registration page appears where the Card Member can register for paperless Statements, update their email address, or access the Terms and Conditions link.
3. By clicking on “Edit Email Address”, the Card Member can update their email address to which the statement notification message will be sent at the statement closing date.
4. Receive confirmation of paperless enrollment.

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 0 to 3 business days.

American Express payment options provides a seamless payment experience and processing. When you use any of our recommended payment channels for your individual Card payment, American Express ensure that the payments are accurately processed on the same day when the payment is received.

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

1. Direct Debit

This is a safe and convenient way to settle the bill. Direct Debit mode authorize your Bank to debit your Account for the amount due on American Express Card on the date specified in the Direct Debit agreement. Enrollment is required to set up Direct Debit, and it can take upto 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 enrollment.
- Ensure that funds are available in the Account on the scheduled debit date.
- 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 get declined.



2
YOUR
PROGRAM

3—4
**BILLING &
REMITTANCE:
INDIVIDUAL PAY**

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
SENDING YOUR
PAYMENT
ALLOCATION

9—10
BEST
PRACTICES

11—12
APPENDIX

2. Electronic Funds Transfer (EFT)

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

The American Express Bank Account to transfer the funds into, will be indicated on the Card 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).

Card Member Payment Information

Please refer to the Account Remittance Report available in PDF or Excel format at the American Express @ Work® Reporting platform. It will provide the real-time Card Program payment preferences. This is available 48 to 72 hours, after the Statement's cut-off date and it will provide the summary of Card Members Account balances. This report can be utilized to submit payment remittance advices.

Where appropriate, encourage Card Members to enroll in paperless Statements

With paperless Statements, American Express will send an email notification to the Card Member at the Statement closing date to let them know their PDF Statement is available Online.

Only the Basic Card Member can opt into paperless Statements via Online services.



2
YOUR
PROGRAM

3—4
BILLING &
REMITTANCE:
INDIVIDUAL PAY

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
SENDING YOUR
PAYMENT
ALLOCATION

9—10
BEST
PRACTICES

11—12
APPENDIX

How to pay

Depending on the payment option used, payment clearance days will vary between 1 to 2 business days.

American Express payment options provide a seamless payment experience and processing. When you use any of our recommended payment channels for your Corporate Card payment, American Express ensure that the payments are accurately processed on the same day, the payment is received.

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

1. Electronic Funds Transfer (EFT)

When paying Corporate Card Statements, please pay particular attention to the country that the Account is set up in, as American Express has separate Bank Accounts designated for particular countries.

Please make the payment to the following Bank Account -

Pay to:

Bank: Westpac Trust

Account Name: American Express Corporate Card

BSB Number: 032 252

Account Number: 0481162 04

If you are unsure of these details, please refer to the Corporate ID on the Corporate Card Statements.

Best Practices for EFT Payments

Please make the payment to the respective market's Bank Account, not later than four business days prior to your Payment Due Date.



2
YOUR
PROGRAM

3—4
BILLING &
REMITTANCE:
INDIVIDUAL PAY

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
SENDING YOUR
PAYMENT
ALLOCATION

9—10
BEST
PRACTICES

11—12
APPENDIX

Payment allocation instructions are not required for Individual Card payments as payments are directly allocated on the Card details received in payment description. For multiple Card Accounts, remittance advice is to be sent in excel format from @Work to american.express.corporate.payment.services.australia@aexp.com along with the payment proof.

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. Your Statement will display which Account your payment should be made to.

If you have Accounts in multiple countries/currencies (e.g. US, Canada and Mexico please pay the Account for each country/currency separately).

Unfortunately, American Express cannot accept combined payments across countries and currencies.

Best practice to avoid misallocations:

- The Corporate Card Account must be paid separately from any other American Express Account. Please do not combine payments for any other Accounts you may have with American Express.
- Ensure to mention the full 15-digit Corporate Card Number on the remittance advice, please do not mask or hide the Card Numbers.

American Express recommends to use a secure email channel, as per your organisation's information standards and policies.

Please ensure the contact details for your Accounts Payable individual/s email and business Contact Number are regularly updated and ensure that they have Customized Real Time @Work Reporting switched on.



2
YOUR
PROGRAM

3—4
BILLING &
REMITTANCE:
INDIVIDUAL PAY

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
**SENDING YOUR
PAYMENT
ALLOCATION**

9—10
BEST
PRACTICES

11—12
APPENDIX

Sending your Payment Allocation

1. Electronic Remittance (EREM or GRU) Files

American Express EREM or GRU is an advanced payment allocation system that gives your company the flexibility to generate electronic remittance advices from its own system and automatically submit the remittance file to American Express.

Please opt to transmit your EREM to American Express via SFT. It is a flexible, fast, and accurate way to allocate your EFT payments for the Corporate American Express or Business Travel Accounts.

2. Excel Remittance Advice Report

If you are not able to upload payment details via EREM, Kindly send the complete 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 the payment allocation is for BTA, please attach BTA Reconciliation Advice to the complete Excel Remittance Advice Report and email the payment allocation documents to american.express.corporate.payment.services.newzealand@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
- Date of payment

Example:

\$15,000 payment, B Company Ltd.

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).

Please note that the total in this Remittance Advice Template must equal, the total amount paid in the subject headline.



2 YOUR PROGRAM	3—4 BILLING & REMITTANCE: INDIVIDUAL PAY	5—6 BILLING & REMITTANCE: CENTRAL PAY	7—8 SENDING YOUR PAYMENT ALLOCATION	9—10 BEST PRACTICES	11—12 APPENDIX
----------------------	---	--	--	---------------------------	-------------------

Browser window: [http://messageId=8978863572](#) American Express Encrypte... X



Sign Out ? Help

Compose New Message Send Secure

From: (Authenticated by americanexpress.com)

To: american.express.corporate.payment.services.newzealand@aexp.com

[Show Cc/Bcc](#)

Subject: \$15,000 payment, B Company Ltd, 13/03/2015

Attach: Copy of MYPA Excel Remittance Advice template (3).xlsx (39kb) - [Remove](#)

Plain Text

B I U ABC [Text formatting icons] Font Family Font Size


Dear ANZ Rempro,

\$15,000 Payment made on 13/03/2015 by B Company Ltd.

Master Control Account number is CID XXXXXX

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

Screenshot 1



Remittance Advice Template - New Zealand

Date: 13/03/2015

To: American Express International (NZ), INC
Remittance Processing Department

Email: American.Express.Corporate.Payment.Services.NewZealand@aexp.com

From: B Company Ltd

Remittance advice for: Feb-15

Amount paid via EFT: 15000

Remittance date: 13/03/2015

Number of pages: 1

Cardmember Name	Cardmember Number	Amount
CJ Frost CM Name 1	9999999999999999	\$ 5,000.00
CJ Frost CM Name 2	9999999999999999	\$ 5,000.00
CJ Frost CM Name 3	9999999999999999	\$ 500.00
CJ Frost CM Name 4	9999999999999999	\$ 4,500.00
Total		\$ 15,000.00

Screenshot 2



2
YOUR
PROGRAM

3—4
BILLING &
REMITTANCE:
INDIVIDUAL PAY

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
SENDING YOUR
PAYMENT
ALLOCATION

9—10
**BEST
PRACTICES**

11—12
APPENDIX

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 Card Member 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.



2
YOUR
PROGRAM

3—4
BILLING &
REMITTANCE:
INDIVIDUAL PAY

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
SENDING YOUR
PAYMENT
ALLOCATION

9—10
**BEST
PRACTICES**

11—12
APPENDIX

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 Numbers 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 if the corresponding Remittance Advice has not been received or is found to be inaccurate.</p>



2
YOUR
PROGRAM

3—4
BILLING &
REMITTANCE:
INDIVIDUAL PAY

5—6
BILLING &
REMITTANCE:
CENTRAL PAY

7—8
SENDING YOUR
PAYMENT
ALLOCATION

9—10
BEST
PRACTICES

11—12
APPENDIX

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.

american.express.corporate.payment.services.newzealand@aexp.com

American Express Payment Services Team

Team can be reached out for sharing Remittance Advice for payment allocation and any corporate payment inquiries (e.g., missing payments, research, payment confirmation, misposts, adjustments).

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).



2 YOUR PROGRAM

3—4 BILLING & REMITTANCE: INDIVIDUAL PAY

5—6 BILLING & REMITTANCE: CENTRAL PAY

7—8 SENDING YOUR PAYMENT ALLOCATION

9—10 BEST PRACTICES

11—12 APPENDIX

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 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 Card Members' 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.

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.