

# Payment Guide for the American Express® Corporate Programme (Corporate Card, BTA)

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## Welcome

Welcome to the American Express Poland Corporate Programme.

This guide has been developed to provide you with all the necessary information to help you pay your statements.

The American Express Remittance Team is committed to efficient processing of your payments.



American Express Europe S.A. has its registered office at Avenida Partenón 12-14, 28042 Madrid, Spain. It is registered in Spain in Registro Mercantil de la Provincia de Madrid, Hoja M-257407, Tomo 15348, Folio 204 and is authorised and regulated by Banco de España (reference number 6.837). For American Express Europe S.A.'s branch activities in Poland (branch address: ul. Chłodna 51, 00-867 Warsaw; branch registered under KRS No.: 0000733504, run by District Court for City of Warsaw, XII Commercial Division of National Court Register, NIP: 1070041140, REGON: 380471469), local rules apply which can be enforced by the Polish Financial Supervision Authority (Komisja Nadzoru Finansowego).

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## Starting your new Corporate Programme

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

- Seven Company Number (if making balance payment for a centrally-settled account).
- The Programme currency – PLN
- How the bill should be paid – by transferring payment to American Express, by bank remittance or by Direct Debit.
- The correct American Express remittance bank account if American Express is not taking payments by Direct Debit.
- Online statements for Cardmembers and Company – available in service My Card Account (paper statements are not available).

In our experience while working with numerous customers, it's helpful if your Accounts Payable team understands what needs to happen in order to pay American Express to avoid any delays in payment and Card disruption.

Paying on time and providing all the necessary information (Remittance Advice – Payment Allocation) to American Express enables us to process payments correctly and reduces inconvenience to your employees (Cardmembers).



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## To consider

Please pay particular attention to the country in which the Account is set up when paying your Corporate Programme statements.

Please note that American Express has separate bank accounts designated for each country.

American Express cannot accept combined payment across countries and currencies.

Each statement will display the account to which payments should be made.

Please make sure your Accounts Payable team has all the necessary information to make payments to the correct American Express bank account, as otherwise you may experience unnecessary delays or disruptions to payment posting.

Your Corporate Programme must be paid separately (Corporate Cards or BTA). Please do not combine payments for other products that you may have with American Express.



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## How to pay statements

### 1. By Bank transfer

The payments for the Card (s) must always come from a personal bank account which is opened in your name or from Company's bank account, depending on the option of payment (individual or central), because American Express has an obligation to control and monitor the origin of funds per the Anti-Money Laundering (AML) Regulations. Payments made from any account not owned by you, may result in disruption to the Corporate Card Account.

- Please send your payment two (2) business days before the due date to avoid any delays, disruption or late payment charges.
- The bank details you use when making your transfer will vary, depending on the type of payment your Company has chosen (individual or central payment). Bank details are provided in Bank Details section.

### 2. By Direct Debit (DD)

If you choose Direct Debit Service to pay the Statement balance, please contact our Customer Service Center: [kartapln@aexp.com](mailto:kartapln@aexp.com).

- DD to the Cardmember for individual Card settlement

Direct Debit is set up by providing a scan of the filled out and signed DD Form by the Cardmember. It should be sent to American Express Customer Service via email: [kartapln@aexp.com](mailto:kartapln@aexp.com)

- DD to the Company for the central payment

The DD Form should be filled out and signed by a company representative who is also authorized at the Company's bank account. The signature must be the same as at the bank account.

The original DD Form should be mailed to: American Express, Chłodna 51, Warszawa 00-867. It will be sent to the Company's Bank to verify and accept DD service.

Alternatively, the Company can activate DD service in its bank. In this case American Express has to provide Creditor Identifier and Payment ID to the Company. The Company should inform American Express that this option will be selected.

Since procedures may vary between Banks, Company's Bank should be contacted first for checking if DD service can be activated.

Direct Debit must be set up only on accounts in PLN currency and maintained by Banks located in Poland.



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## Settlement options

### 1. Central payment (Company pays for multiple Card accounts)

It is important that the Bank transfer contains:

- Your Company name,
- Company address and country,
- Payment title should contain company number (ICA) xxxxxxxx (7 digits) which is unique for each entity. It is shown in the Company's statement which is available in online service My Card Account.

Failure to include the Company number could result in delays in processing your payment and a risk of Card disruption.

### 2. Individual Payments – Cardmember pays directly to American Express or Company pays for a single Card

Individual Bank account number IBAN is assigned to a single Card. It is shown on the Card's statement available in online service My Card Account.

When using the individual bank account number (IBAN), please do not provide the Card number in the payment remittance reference field.

### 3. Business Travel Account (BTA)

Individual bank account number (IBAN) is assigned to the individual BTA account, it is shown on the statement in online service My Card Account **and monthly BTA Card reports (Invoice report, Payment Allocation reports).**



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## Payment Allocation, only for central payment option

Payment Allocation is a spreadsheet in xls/xlsx or csv format that lets us know how you want us to allocate your central payment to Your Cardmembers' Accounts.

### Payment Allocation must include the following data:

- 2 Columns A and B
- Column A: full Corporate Card number (15 digits).
- Column B: the amount that should be posted to the single Card account. The total in Column B must equal the payment amount made.
- The Payment Allocation has to be sent to American Express's payment team [AmericanExpressPaymentServicesPoland@aexp.com](mailto:AmericanExpressPaymentServicesPoland@aexp.com) with cc: [kartapl@aexp.com](mailto:kartapl@aexp.com). The Payment Allocation must be password protected, please email your password separately but with the same email subject line.

**Please note:** Please do not deduct credit transactions from the balance to be paid. The credit transactions listed on the statement are already included in the total balance. Any deductions will cause underpayments payment on the Card Accounts.

### Payment Allocation – Electronic Payment Allocation EPA)/Global Remittance File (GRU)

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 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.



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## 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](mailto:AmericanExpressEPASupport@aexp.com)

and for GRU files, please contact:

[AmericanExpressGRSupport@aexp.com](mailto:AmericanExpressGRSupport@aexp.com).

**Please note:** If you are unable to electronically send an allocation file, you must send the allocation file via email to : [AmericanExpressPaymentServicesPoland@aexp.com](mailto:AmericanExpressPaymentServicesPoland@aexp.com)



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## Electronic Remittance Advice Example:

Card number	Amount
3779460000000000	5000.00
3779480000000000	3430.00
3793400000000000	1251.20
<b>Total:</b>	<b>9681.20</b>

Payments received without Payment Allocation will cause delays in posting payments on the Cards. It could affect availability of credit to your account and the Cardmembers may be inconvenienced in using the Cards.

**Please note:** If You pay the full balance amount of all Card accounts, as stated in the statement, the Payment Allocation is not required.

## In order to allocate your payment correctly, we need you to make sure that:

- the allocation file is sent the same day as the payment being made. This ensures that once we receive your payment, we can correctly allocate the payments right away on the Card Accounts.
- the total allocation amount matches the payment made to American Express.



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## Bank details

Our Bank details:

	Individual Payment	Central Payment	BTA Payment
<b>Currency</b>	PLN	PLN	PLN
<b>Beneficiary name</b>	American Express Europe S.A. Oddział w Polsce	American Express Europe S.A. Oddział w Polsce	American Express Europe S.A. Oddział w Polsce
<b>TAX/VAT number</b>	1070041140	1070041140	1070041140
<b>Bank account Name</b>	ING Bank Śląski S.A.	ING Bank Śląski S.A.	ING Bank Śląski S.A.
<b>Bank Address</b>	34 Sokolska Street, 40-086 Katowice, Poland	34 Sokolska Street, 40-086 Katowice, Poland	34 Sokolska Street, 40-086 Katowice, Poland
<b>Bank account Number (IBAN)</b>	individual bank account number assigned to the particular Card, shown in the statement in online tool My Card Account	PL 66 1050 0161 5166 0000 2000 3000	Bank account number (IBAN) is assigned to the individual BTA account, it is shown on the statement in MYCA <b>and monthly BTA Card reports (Invoice report, Payment Allocation reports).</b>
<b>SWIFT Code (BIC), for international transfers only</b>	INGBPLPW	INGBPLPW	INGBPLPW
<b>Bank Code</b>	10500086	10500086	10500086



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## Important Contact Information

[kartapln@aexp.com](mailto:kartapln@aexp.com)

Helpdesk if you miss your company billing or central billing, cancellation of Card or any general inquiries for your Corporate Card. Tel: +48 22 581 5222.

[btapln@aexp.com](mailto:btapln@aexp.com)

We can help with any BTA related queries/BTA related service issues and receive invoice support for BTA payments. Tel: +48 22 581 5264.

[AmericanExpressPaymentServicesPoland@aexp.com](mailto:AmericanExpressPaymentServicesPoland@aexp.com) with cc [kartapln@aexp.com](mailto:kartapln@aexp.com)

Please send all payment allocation advice to these email addresses, our payments processing team.

[AmericanExpressEPASupport@aexp.com](mailto:AmericanExpressEPASupport@aexp.com)

Helpdesk for EPA enquiries.

[AmericanExpressGRSupport@aexp.com](mailto:AmericanExpressGRSupport@aexp.com)

Helpdesk for GRU enquiries.



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