

# SINGAPORE CORPORATE REMITTANCE GUIDE: HOW TO PAY YOUR COMPANY'S CARD 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 make your payment process as straightforward and efficient as possible.

- 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.



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**Important Payment Information**

When you begin your American Express Corporate Card program, you and your Accounts Payable Team should be familiar with:

- 15-digit Corporate, Meeting and Business Travel Account number.
- 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, Direct Debit or Online Payment.
- The correct American Express Bank Account to transfer into, if you are paying via Electronic Funds Transfer.

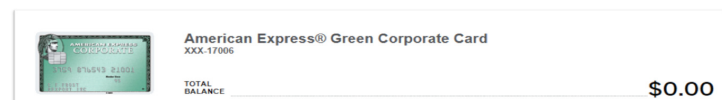
Our experience working with numerous customers has shown that it’s helpful if your Account Payable Team understands what needs to happen in order for your company to pay American Express. Paying on time and providing all the necessary information to American Express will enable us to process your payments correctly. These steps will also reduce the risk of delinquency on your accounts which can lead to suspension of charging privileges. Your assigned Account Development or Implementation Manager will work closely with you to design a payment and reconciliation process that is best suited to your organization needs.

**Card Member Payment Information**

**Online Services**

If you are registered for Online Account, please refer to online Card statements.

<https://www.americanexpress.com/en-sg/>







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By clicking on “Download PDF Statements” at the bottom of the table, you will be given an option to download the statement. You can also opt into paperless statements. Paperless statements allows 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 via logging into their online account. If the Primary Card Member wants to opt back to paper statements, they can do it via online services.

**Requesting Paperless Statements**

The Card Member can only register for paperless statements by logging into their online Account.

- From the statement & activity menu select ‘Statement Delivery Option’.
- The registration page appears where the Card Member can register for paperless statements, update their email address or read the terms and conditions.
- By clicking on ‘Edit email address’ the Card Member can update their email address so that the statement notification message will be sent at statement closing date.
- 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, we will ensure that your 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.



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## 1. Direct Debit (DD)/Autopay InterBank GIRO (Direct Debit)

A Direct Debit is an instruction from you to your bank, authorizing American Express to collect payments from your account when they are due. You give this authorization by completing a Direct Debit mandate form and choose from following options:

- Minimum Payment – Minimum due to keep the Account current
- Statement Balance – Balance that is showing on your most recent statement
- Account Balance – Addition to the Statement Balance payment, you can also pay the current balance on the Card Account.
- Other Amount – Any Amount between the Minimum Payment and the Statement Balance

## 2. Online payment via Internet Banking

Settle your Statement by Internet via Bank website. When you are paying using Online payment via Internet Banking, funds are automatically transferred from your Bank Account to your American Express Card or Business Travel Account.

## 3. AXS

Pay your American Express Card bills via AXS. For more information, please visit <https://www.axs.com.sg/>. Payment via AXS will be capped at SGD 3,000.00 per transaction or your daily transaction limit imposed by the issuing bank of your ATM card. Bill payment by AXS is available for both Personal and Corporate Cards.

## 4. Electronic Funds Transfer (EFT)

When you pay via EFT, funds are automatically transferred from your bank account to American Express bank account. Once we receive the payment in our bank account, we will allocate it to your American Express Card Account. Different payment methods are included like FAST, TT, GIRO (MEPS/RTGS/SWIFT) and Paynow.





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Please refer to the Account Remittance Report in PDF or Excel format available at the @ Work® Reporting platform. This will provide you the real-time Card Program payment preferences. It will be available after 48 to 72 hours from the statement cut off date and it will provide you the summary of Card Members Account balances. This report can be utilized to submit your payment remittance advice.

Where appropriate, encourage your 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 for paperless statements via online services

### Business Travel Accounts (BTA)

The BTA statement is available on monthly basis, it can be downloaded in Excel (.xls format from American Express @ Work.

The Reconciliation Advice which is part of the monthly Business Travel Account statement has the list of payments, credits, and debits that are both current and outstanding.

BTA reconciliation advices are available monthly in hard-copy format. This advice is used to match against individual charges on the monthly statement itemization and needs to be submitted to the American Express Business Travel Account Unit.

You can also use the BTA e-Data for reconciliation, which is sent via Secure File Transfer (SFT). BTA e-Data can be received monthly, weekly, or daily, enabling your company to reconcile travel expenditures and make payments of transactions more easily.



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## How to pay

Depending on payment option used, payment clearance days will vary between 0 to 3 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, we will ensure that your payment is accurately processed on the same day when the payment is received.

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

### 1. Direct Debit (InterBank GIRO)

This is a safe and convenient way to settle your bill. When you register for Direct Debit you authorize your Bank to debit your Account for the amount due on your American Express Card or Business Travel Accounts on the date specified by the Direct Debit agreement. With Direct Debit, your payments will be seamlessly allocated to card accounts without any instructions.

Enrollment is required to set up automatic payment and it can take up to 4 to 6 weeks for the application to be processed after which you will receive notification of approval via letter.

### Best practices for Direct Debit

- Ensure the correct banking information and American Express Account information is provided at the time of enrollment.
- Ensure that funds are available in the bank Account on the scheduled debit date.
- Notify your Bank that American Express is authorised to make the withdrawal. If your Bank is not notified that American Express is authorised to withdraw the funds, the payment may be declined.
- Once your Direct Debit application is processed, to avoid overpaying your Account, please ensure that any future scheduled Online payments via Internet Banking are cancelled.





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## 2. Electronic Funds Transfer (EFT)

When you are paying your Corporate Card outstanding balance,, 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. Clients who have pre-selected this form of payment during the initial Account setup will be issued a unique 6-digit number, which must be quoted for all deposits.

Please make your payment to the following Bank Account not later than three business days prior to your Payment Due Date.

### Pay to:

Account Name	American Express International Inc
Account Number	1013470060
Bank Name	United Overseas Bank
Currency	SGD
Country	Singapore
Swift Code	UOVBSGSG
Bank Number	7375

### Best practice for Electronic Transfer Payments:

- Please make your payment to the respective market Bank Account not later than three business days prior to your Payment Due Date.
- When paying for multiple Card Accounts, quote your Company Name exactly as it appears on the Card and quote the Master Control Account (MCA) in the form of CID XXXXX as reference for your payment. Payment allocations instructions need to be provided to American Express on the same day when the EFT payment is made.



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- If you are making an individual Card payment, then quote the name as it appears on the Card and the 15-digit Card Account No. 37\*\* \*\*\*\*\* \*\*\*\*\* as reference for your payment (\*\* represents the last 13 digits of your Corporate Meeting, Business Travel, or Corporate Purchasing Account number). Payment allocation instructions are not required for individual Card payments.
- If you have Accounts in multiple countries/currencies (e.g. US, Canada and Mexico) you must pay the Account for each country/currency separately. Unfortunately, American Express cannot accept combined payments across countries and currencies.

#### Best practice to avoid Misallocations:

- Your Corporate Card account must be paid separately to any other American Express account. Please do not combine payments for any other accounts you may have with American Express.
- Ensure you show your full 15-digit Corporate Card number on your remittance advice, please do not mask or hide the card numbers. American Express recommends that you use a secure email channel, as per your organisation's information standards and policies.
- The American Express Payment Services team operates from 9:00 AM to 4:30 PM SGT Monday to Friday (except Public Holidays).
- Please ensure the contact details for your Accounts Payable individual/s (email and business contact number) are regularly updated and ensure that you have Customized Real Time @Work Reporting switched on.

**Please contact Program Administrator (PA) Servicing on 852 2277 from 9.00 AM-4.30 PM SGT Monday to Friday (except Public Holidays) for assistance in completing your request.**

The Payment Remittance Advice is received either electronically or via email as an Excel Payment Remittance Advice Template. American Express will allocate the funds received to the Corporate American Express or Business Travel Accounts according to your instructions.





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## Business Travel Account

To allocate funds for the approved invoices, a complete BTA Reconciliation Advice must be received in addition with the Payment Remittance Advice. With the received Payment Remittance Advice, we will allocate the funds to the respective BTA card account.

### 1. Electronic Remittance Files (EREM or GRU)

American Express EREM or GRU are an advanced payment allocation system that gives your Company the flexibility to generate electronic remittance advices from your own systems and automatically submit the remittance file to American Express. Electronic Remittance is preferred payment allocation method of American Express. You can opt to transmit your Electronic Remittance Files to American Express via Secure File Transfer. It is a flexible, fast and accurate way to allocate your EFT payments for your Corporate American Express or Business Travel Accounts. If you are not registered for Direct Debit or would like to take advantage of our Electronic Remittance Files process please contact your Account Development Manager for further information.

### 2. Excel Remittance Advice Report

If you are not able to send your payment allocation via EREM, please send an email with an Excel Remittance Advice Report from @ Work to the [american.express.corporate.payment.services.singapore@aexp.com](mailto:american.express.corporate.payment.services.singapore@aexp.com)

If your payment allocation is for a Business Travel Account, please attach your BTA Reconciliation Advice to your Excel Remittance Advice report and email your payment allocation documents to [american.express.corporate.payment.services.singapore@aexp.com](mailto:american.express.corporate.payment.services.singapore@aexp.com) and [bta.singapore@aexp.com](mailto:bta.singapore@aexp.com) through “Voltage Encryption”, our free and secure encrypted email software with the following mandatory information:



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**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, ABC Company Limited, 14/03/2024

**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 Business Travel Account reconciliation advice (Screenshot 2)

Note the total in this Remittance Advice Template must equal the total amount paid in the subject headline.

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

Show Cc/Bcc

Subject: SGD 15000.00 payment ABC Company Limited 14/03/24

Attach: MYPA Excel Remittance Advice.xlsx (38kb) - Remove 38KB of 10.24KB

Choose File No file chosen

Plain Text

B I U S [List Icons] A [Font Color] [Text Color] [More Icons]

Dear American Express Corporate Services,

SGD 15000.00 payment made on 14 March 2024 by ABC Company Limited.

Master Control Account Number is CID XXXXXX.

Attached is the excel remittance advice template showing all card member allocations for the period

☐ Request Receipt

Send Secure

Remittance Advice Template - Singapore

Date: 14-Mar-24

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

Email: american.express.corporate.payment.services.singapore@aexp.com

From: ABC Company Limited

Remittance advice for: 14/03/24

Amount paid via EFT SGD 15000.00

Remittance date: 14-Mar-24

Number of pages: 1

Cardmember Name	Cardmember Number	Amount
ISABELLA YEE KI WONG	3762222222222222	\$ 12,000.00
IRIS LAM	3762232222222222	\$ 3,000.00





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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 for 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 are received.  American Express cannot post payments when there is a mismatch between the payment made and the amount on the remittance file.
If you are making an individual Card payment, then 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 are received. This reduces the risk of delinquency on your Accounts, which can lead to the suspension of charging privileges.



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Best Practice	Benefit
<p>Conduct 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"> <li>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., <math>8 \times 2 = 16</math>), then sum the digits of the products (e.g., 16: <math>1 + 6 = 7</math>, 18: <math>1 + 8 = 9</math>).</li> <li>2. From the leftmost digit, moving right, sum value of all the odd positioned digits as single integers. The sum of your doubling operation and the odd positioned digits should be a multiple of 10.</li> </ol>	<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 you show your full 15-digit Corporate Card or Business Travel Account numbers are displayed on your remittance advice.</p>	<p>When you do display the full 15-digit Corporate Card or Business Travel Account numbers on your remittance advice, you ensure that the payments are accurately processed as per your instructions.</p> <p>American Express recommends that you use “Voltage Encryption”, our free and secure encrypted email software, or a secure email channel, as per your organisation’s information standards and policies.</p>
<p>When availing of 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 3rd party Expense Management Systems, or Enterprise Resource Planning provider, please double check that they are using your valid header ID when sending the Electronic Remittance file.</p>
<p>Please ensure the contact details for your Accounts Payable individual/s (email and business contact number) 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>





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## Important Contact Information

[American.Express.Remittance.Support.JAPA@aexp.com](mailto: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.singapore@aexp.com](mailto:american.express.corporate.payment.services.singapore@aexp.com)

American Express Payment Services Team

Team can be reached for any corporate payment inquiries. (e.g., missing payments, research, payment confirmation, misposts, adjustments)

[gcpproductsupportteam.japa@aexp.com](mailto: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).

[bta.singapore@aexp.com](mailto:bta.singapore@aexp.com)

Team can be reached for reconciliation of Business Travel Accounts.



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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 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 Cardmembers' 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.

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

**Secure Email:** Email sent via Voltage Encryption is a free and secure encrypted email software technology of American Express. 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.

**Secure File Transfer (SFT):** Secure File Transfer is an American Express enterprise solution that enables the secure exchange of files.