

U.S. 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 help avoid mis-postings and Account delinquencies. We look forward to making your payment process as straightforward and efficient as possible.



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Important Payment Information

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 Commercial Card program hierarchy structure and your billing/payment methods
- The 6-digit load number (if applicable)
- Your billing cycle schedule and payment terms
- The remittance (payment) channels we offer at Corporate or Card Member level (i.e., electronic remittances, direct debit, online payment)
- If your Account setup requires a Remittance Advice (Allocation File) to instruct American Express how to apply the payment


Payments conforming to the remittance requirements that American Express receives no later than 5PM will be credited to the Company's American Express Account as of the day received. Paying on time and providing all the necessary information to American Express will enable us to process your payments timely and efficiently. It also reduces the risk of Account delinquency, which can lead to charge disruption.

Your assigned Account Development or Implementation Manager will work closely with you to design a payment process that is best suited to your organization'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. Please contact the Program Administrator (PA) Helpdesk at 1-888-800-8564 from 8AM–8PM EST 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



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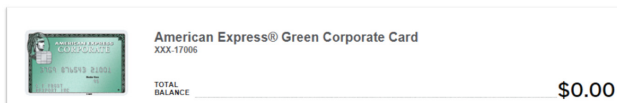
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Viewing Your Statement (Individual Pay):

Card Members may review their Account to confirm the amount due on their statement and/or access their statement by logging into americanexpress.com.



SAMPLE ONLY

There are several options available for Card Members to submit a payment for their Account under the Payment Channels (Individual Pay) section.

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.

1. Online Payments through americanexpress.com ✓

- Card Members can set up the bank account from which they want payment to be withdrawn and enter the amount they want to pay

- Through americanexpress.com, Card Members can set up a one-time payment and choose from these payment amount options:
 - Payment Due – balance showing on your most recent billing statement adjusted for payments, returned payments, applicable credits, and disputes since your last statement closing date
 - Total Balance – full balance on your account adjusted for payments, returned payments, credits, and transactions since the last statement closing date
 - Other Amount – enter the amount to be paid

2. Home Banking ✓

Home Banking is a feature available to those employees making individual payments by submitting them via their bank and adding American Express as a payee. Ensure the correct full 15-digit Card number is enrolled.

NOTE: Some banks may send a paper check when the account number is not enrolled correctly, which may result in delays due to mailing times and manual processing.

3. Pay by Phone (IVR) ✓

Payments can be made via the Interactive Voice Response (IVR) by calling 1-800-528-2122 and following the phone instructions.



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Viewing Your Statement (Central Bill):

Please refer to the Card Member Activity Report based on your billing cycle 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 Card Member Payment Channels section).

GLOBAL CORPORATE PAYMENTS	
<h2 style="margin: 0;">Cardmember Activity</h2> <p style="margin: 0;">REXPOR</p>	Report Month: October 2013* Report Date: November 12, 2013 Report Currency: USD
	Report No.: GR2000-005-(12345678) Report Group: 987654321 Recipient No.: 010101010 Page 5 of 10

SAMPLE ONLY

¹ 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.

Enrollment is required. To enroll in @ Work please contact your American Express Representative or call 1-888-800-8564.



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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. The Program Administrator can specify the date to initiate their payment 4–28 days after the bill is generated; credits will post to the account within 24–48 hours. (Please note: it can sometimes take up to 7 days for the funds to be debited from your bank.)

Your Manager of Account Development or Implementation Manager can provide you with the enrollment form for Direct Debit. You can also enroll by contacting the U.S. Electronic Payment Advice (EPA) Support Team at 1-844-676-2441. Implementation of new Direct Debit takes 4–6 weeks.

Best practices to avoid payment processing errors and delays:

- 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(s). For questions on when your payment will be initiated by American Express, you may contact the U.S. EPA Support Team by phone or email (page 11).
- Notify your bank that American Express is authorized to make the withdrawal. You should provide the Amex Company ID (0005000040) to your financial institution. If your bank is not notified that American Express is authorized to withdraw the funds, the payment will be declined.
- If the banking details change you will need to contact the U.S. EPA Support Team at least three (3) business days prior to the cycle cut date.



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2. Corporate Online Payments (COP)

This option enables your company to make Corporate Payments online through American Express® @ Work® and is available for complimentary use to companies with an American Express® Corporate Card program. Your company can save money by eliminating wire transfer fees when paying through the Online Statement and Payment Center.

For online payments initiated at the Card level or on a central bill, exposure and limits refresh within 30 minutes and payments post within 24–48 hours. For online payments initiated at the Intermediate Control Account or at the Basic Control Account level, payment will be posted in 24–48 hours, and exposure and limits will refresh at that time. This process is available through the American Express® @ Work® Resource Center (Corporate Online Payment).

You must designate an Authorized Banking Officer (ABO) to complete the enrollment. Your ABO is the only individual who can update your company's bank account information online and authorize others to pay online. Please contact American Express at 1-888-888-9634 if you require assistance with the set-up process.

MASTER CONTROL ACCOUNT: PROFILE
AME CO US CPC
Corporate ID: 88 | MCA: 3787-

ACCOUNT SUMMARY - PAYMENT INFORMATION

OUTSTANDING BALANCE **\$9,063,247.87**

Statement Balance * **\$6,856,297.77** **Make a Payment** CURRENT EXPOSURE* **\$135,822,604.13**

Total Amount Overdue \$0.00 Pay
Recent Payments -\$6,856,715.38
Recent Activity \$9,066,665.48
Outstanding Balance **\$9,063,247.87** Pay

*Current Exposure is equal to the Outstanding Balance on the account, plus any Pre-Authorizations and/or Pending Transactions.

Remittance Control Accounts Hierarchy

Payment Type: 1-14

REMITTANCE CONTROL A ACCOUNT NAME	REMITTANCE CONTROL ACCOUNT NUMBER	DUE DATE	STATEMENT BALANCE	PAYMENT	STATEMENT DOWNLOAD
ANKOT A	-AB IC 3787-	10/30/2015	\$6,973,985.42		Outstanding Balance <input type="checkbox"/> \$7,724,145.38
ANKOT	-BIP IC 3785-	10/09/2015	\$132,020,500.69		Outstanding Balance <input type="checkbox"/>

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3. Electronic Remittances (Wires/ACH)

The following payment channels are the preferred payment submission options for companies whose employees are responsible for managing their own payments.

Wire/ACH payments allow you to submit a payment from your preferred financial institution on a date and time of your choosing. (Please note: this type of payment may be subject to fees by your bank.)

What must be included in the payment?

- If your account **has been assigned a 6-digit Load Number**
 - You must include the valid 6-digit Load Number in the Wire/ACH details. The Load Number should be in the format "LOAD 012345." If your Load Number is less than 6 digits, please add leading zeroes.
 - If you have an Approved Expense Account requiring an Allocation File, then you can submit the file electronically to American Express (instructions on page 8).
- If your account **does not have a Load Number**
 - Paying a single account: include the full 15-digit individual account number (without dashes and/or spaces) in the Wire/ACH details. Listing multiple accounts may result in posting delays.
 - Paying multiple accounts, you must send the Allocation File via email to: AmericanExpressPaymentServicesUS@aexp.com (instructions on page 13).

Please submit your Wire/ACH payment to:

What must be included in the payment?

• Wires

American Express Travel
Related Services Company, Inc.
C/O Chase Manhattan Bank
Demand Deposit Account # 910-2-753010
Routing # 0210-0002-1

Chase Manhattan Bank
1 Chase Plaza
New York, NY 10081

• ACH

American Express Travel
Related Services Company, Inc.
Corporate Card CTX account
C/O Mellon TR of New England, NA
Demand Deposit Account # 09-1960
Routing # 011001234

Mellon TR of New England, NA
1 Boston PL
Boston, MA 02108

It is recommended that you make your payment to the above bank account no later than three (3) business days prior to your cycle cut or prior to the date you want the payment posted.

NOTE: Payments submitted using a Load Number do not require manual processing and can expedite posting. For Load Number setup, contact the U.S. Electronic Payment Advice (EPA) Support Team at 1-844-676-2441 (implementation of new setup takes 15 days).



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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 Card Members as well as delinquency fees.

- Electronic Allocation Files (Wires/ACH) 
 - Payment Allocation Files can be sent via American Express® Secure File Transfer. To ensure the payment can be processed correctly, please follow these guidelines:
 - The Allocation File must include your company's 6-digit Load Number. The number must match that referenced in the Wire/ACH payment.
 - Secure File Transfer (SFT) should be completed at least 24 hours before submission of payment for faster processing.
 - The payment amount in the Wire/ACH must exactly match the amount in the Allocation File to avoid payment posting delays.
 - Do not include any foreign accounts within the Allocation File or payment.
 - Do not include any zero balance amounts in the Allocation File.
 - Ensure that any fees associated with your wire are not deducted from the amount received by American Express; i.e. bank origination fees, intermediary bank fees, etc.

NOTE: For the full file specifications, refer to the Implementation Guide "Individual Bill/Company Pay Approved Expenses (IBCP-AE) Remittance Implementation Guide for Corporate Card and CPC," or contact the EPA Support Team (page 11).



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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	Possible Consequences If Not Met
Include 6-digit remit Load Number on both the Allocation File and ACH/Wire funding (LOAD 012345).	File: The file will reject, prompting a call from American Express for correction and resubmission of file if Load Number is missing. Funding: A missing or unrecognizable Load Number on the ACH or Wire will prevent the payment from posting to your account, resulting in posting delays.
Payment amount on Allocation File and funding must match exactly. The funding amount must be free of any bank fees.	Payments will not be posted until full payment is received and matches exactly to the payment amount on the file.
The payment Allocation File has to be received by American Express at least 24 hours prior to American Express receiving the payment.	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.
Recommendations	Possible Consequences If Not Met
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”: 1. Double every other digit (starting with the second digit) in your account number. 2. Add all digits as single integers. 3. Sum should be a multiple of 10. 4. Please work with your originating bank to ensure any incurring fees are not deducted from the payment.	Invalid account number(s) in the file will result in: <ul style="list-style-type: none">• Rejection of the entire file.• Contact from American Express.• Need for resubmission of payment.
Ensure funding and files are sent three (3) business days (Monday-Friday) prior to billing cycle close or contractual due date.	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.



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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 accounts require an Allocation File to indicate the portion of the payment that is applied to each account. For accounts that are set up as Approved Expenses, Card Members must send an Allocation File via Secure File Transfer (SFT) in order to process the payment. For accounts that are set up as Billed Balance, American Express will create a payment Allocation File at the time of received client payment.

Billed Balance*: The company receives a hard-copy Remittance Advice at cycle cut indicating the full amount due to American Express. American Express will create a payment Allocation File at the time of received client payment, utilizing the Standard Payment Posting Rules to determine which Cards will receive credits under a specified remittance Control Account.

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.

Home Banking: Clients who send payments from their bank's bill pay feature for an individual Corporate Card using the 15-digit Card number.

Individual Pay: Setup 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 electronically transmitted payment files and in the payment.

Preferred Channels: Preferred payment channels for Corporate Cards due to increased efficiency in processing and little to no manual intervention required.

Secure Email: Email sent using encryption technology.

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

***Billed Balance** set up is not currently available in Latin America and the Caribbean.



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Important Contact Information

Electronic Payment Advice (EPA) Support:

Team can assist with Load Number and Direct Debit setup. Additionally, any issues/errors with the transmission of electronic files can be reported to this team.

- M–F, 6:00AM MT–3:30PM MT
- Tel: 1-844-676-2441
- Email:
AmericanExpressRemittanceImplementationandSupportUS@aexp.com

American Express® Remittance & Reconciliation Team:

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

- Email: CPC.Rec.Group@aexp.com

Corporate Card Program Administrator Helpdesk –

- Tel: 1-888-800-8564

Card Member Helpdesk –

- Tel: 1-800-528-2122



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Additional Payment Channels

American Express also accepts payments for Corporate Cards via these channels, but they are considered less ideal as they can be subject to delays due to transit times and can also fail to reach American Express.

1. Individual Pay/Single Account: Paper Checks ⬇️

- All checks should be sent to the address indicated on the statement.
- It is recommended that the full 15-digit account number be written on the front of the check.

Please allow 7–14 days for receipt and payment posting due to mail delivery.

2. Central Pay/Multiple Accounts: Checks ⬇️

All checks should be accompanied by posting details (Remittance Advice included in the statement or a printed spreadsheet) and sent to the following addresses.

Note: For Corporate Purchasing Cards, a Remittance Advice (posting details) is not needed, but the 6-digit Load Number must be included (i.e., LOAD 012345) on the face of the check.

Please mail checks to:

	Corporate Card	Corporate Purchasing Card
Regular Mail	American Express PO BOX 96001 Los Angeles, CA 90096-8000	CPS Remittance Processing American Express - Suite A 20500 Belshaw Ave. Carson, CA 90746
Overnight Delivery	American Express CPS Remittance Processing Suite A 20500 Belshaw Ave Carson, CA 90746	American Express ATTN: AMEX CPS Remittance Processing - Suite A 20500 Belshaw Ave. Carson, CA 90746

Please allow 7–14 days for receipt and posting of payment if sending a check by mail.



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Additional Payment Allocation Channels

American Express also accepts payments allocations via the following channels, but they are considered less ideal as they are not always secure, can be subject to transit delays, and are unable to be processed systematically.

1. Allocation Files via Email (Wires/ACH)

- In the event that you need to send your payment allocation file via email, please send the email to: AmericanExpressPaymentServicesUS@aexp.com.
- In the subject line of the email include:
 - Amount of the Payment
 - Company Name
 - Date of Payment

Example: \$15,000, A Company LTD, 12/25/2015

The email must be sent **securely** and contain the Excel Allocation File in the following format:

- Column A:
 - Full 15-digit account number in number formatting without any decimals and left alignment.
- Column B:
 - Dollar amount: Cell formatted as “Number” with two decimal points, no \$ sign, and right alignment.
Note: The total in Column B must equal the payment amount made.

Please send your Password separately but with the same email subject line to: AmericanExpressPaymentServicesUS@aexp.com.

2. Allocation Files via Mail: Central Pay/Multiple Accounts (Checks)

All checks should be accompanied by posting instructions for the check payment in the same envelope.
Accepted formats are:

1. Remittance Advice received in the Statement (if available) or
2. Spreadsheet in the same format as those sent via email.