

CANADIAN CORPORATE REMITTANCE GUIDE: HOW TO PAY YOUR COMPANY'S CARD STATEMENTS



Welcome to the American Express® Canadian Corporate Payment Solutions 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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Important Payment Information

Prior to launching your American Express® Corporate Card payment solution, both you and your Accounts Payable team should be familiar with:

- Your Corporate Card program hierarchy structure and your intended or current billing/payment method(s).
- Your 15-digit Canadian Corporate Card number, which will begin with “37xx-xxxxxx-xxxx”.
- Your 3-digit or 4-digit load number (if applicable).
- Your billing cycle schedule and payment terms.
- The remittance (payment) channels we offer at the Corporate or Cardmember level (i.e., electronic remittances, online payments, etc.).
- If your Account setup requires an Allocation File (Remittance Advice) to instruct American Express how to apply the payment.
- The correct American Express bank account to transfer into if you are paying via EFT or wire.


Paying on time and providing all necessary information to American Express will enable us to process your payments in a timely and efficient manner. In addition, it will also reduce the risk of Account delinquency, which can lead to charge disruption and late payment charges.

Your assigned Account Development Manager, Implementation Manager, or the Commercial Services Network (Program Administrator Servicing team) will work closely with you to design a remittance process best suited to your organization's needs.

Additional Considerations

Please ensure the contact details for your Accounts Payable representative(s) (email and business contact numbers) are regularly updated through the Program Administrator (PA) Servicing team. Also, please ensure you are enrolled in American Express @ Work® and that Standard Reporting and/or Customized @ Work Reporting are switched on. For assistance with either of these items, please contact the Program Administrator (PA) Servicing team at 1-866-568-0308 between the hours of 8:00AM and 8:00PM EST, Monday through Friday.

When paying your Corporate Card statement, please pay particular attention to the country in which the Card Account is set up in. American Express has separate bank accounts designated for each country. Your statement will display which account your payment should be made to. Please do not combine payments for different Card products or currencies you may have with a separate American Express entity. Amex Bank of Canada only accepts payments for Canadian Accounts in Canadian (CAD) currency.

- 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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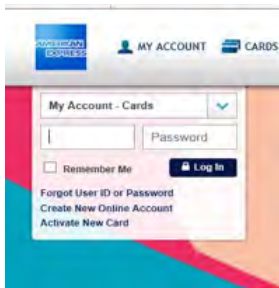
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Viewing Your Statement (Individual Bill):

Cardmembers may review their Account to confirm the amount due on their statement and/or access their statement by logging into “My Account-Cards” (MYCA) via www.americanexpress.ca.



www.americanexpress.ca
(MYCA) login page

Cardmember charges can be viewed in the Cardmember Activity Reports section within the American Express @ Work Reporting Platform.

For each Cardmember’s outstanding balance under a specific control number, the Account Remittance report (GR2016) is also available on @ Work.

To learn more about what tools are available, please contact your Account Development Manager.

There are several options available for Cardmembers to submit a payment to their Account.

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

www.americanexpress.ca (ePay)

- Cardmembers can access MYCA to enroll in e-Pay.
- Cardmembers can set up the bank account from which they wish payment to be withdrawn and enter the amount they wish to pay.
- Cardmembers 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.
- Accounts can be accessed via online browser or by the “Amex” mobile app.
- Your spend availability will reflect submitted payment amounts within a 20-minute to 72-hour time frame.
- Payments will post to Accounts within 3 business days; please submit your payment no later than 3 business days prior to your statement billing date.



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2. Online Banking 

Online Banking is a feature available to those Cardmembers making individual payments by submitting them via their bank and adding American Express as a payee. Ensure the correct Canadian 15-digit Account number is enrolled and follow all instructions on your bank's website to submit a payment. Payments should be submitted no later than 3 business days prior to cycle cut.

3. Pay by Phone 

Payments can be submitted via an employee's bank phone service by adding American Express as a payee. Ensure the correct Canadian 15-digit Account number is enrolled and follow all instructions your bank provides to submit a payment.

Payments should be submitted no later than 3 business days prior to cycle cut.



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Viewing Your Statement (Central Bill):

Corporate Card statements can be viewed online by logging into @ Work.

Cardmember charges can be viewed in the Cardmember Activity Reports section within the American Express @ Work Reporting Platform.

Corporate Purchasing Card (CPC) clients receive monthly "Remittance Advice" statements via courier. Individual CPC Cardmembers have the option of accessing their statements on MYCA.

If you are an existing CAR (Corporate Account Reconciliation) administrator and require support, please contact the CAR Support Team at 1-855-431-4352 or at carsupport@aexp.com.

Reports and data files for all Card products are available online via American Express @ Work. To enroll, simply contact the PA Servicing team at 1-866-568-0308 between 8:00AM and 8:00PM EST, Monday through Friday, for more details.

To learn more about how to leverage our reconciliation tools, or for assistance reconciling your Account, please contact your Account Development Manager.



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There are several options available for Corporate clients to submit a payment to their Account, as listed under the Payment Channels (Central Pay) section.

Payment Channels (Central Pay):

The following payment channels are the preferred payment options for companies who've elected to consolidate their American Express payments.

1. **Corporate Online Payments (COP)** ✓

Corporate Online Payments is a secure and convenient way to pay all Corporate Card Accounts online through American Express @ Work®. Payments for most Accounts refresh the available spend limit within 15 minutes, and there's no limit on the number of payments you can schedule in a given period.

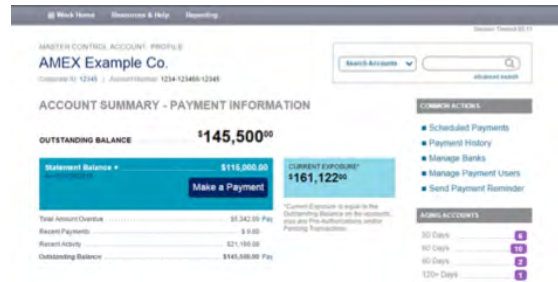
NOTE: Payments for Corporate Purchasing Cards refresh the available spend limit within 72 hours.

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.

Listed below are the roles and responsibilities of the Authorized Banking Officer and the Authorized Payor (@ Work User).

	Authorized Banking Officer	Authorized Payor (@ Work User)
Manage banking information online	✓	X
Authorize online payors	✓	X
Pay online	Optional	✓
Schedule payments	Optional	✓
View payment history	Optional	✓
Track payment status	Optional	✓

Please contact the Program Administrator (PA) Servicing team at 1-866-568-0308 if you wish to enroll in COP or require assistance with the set-up process. The hours of operation are 8:00AM to 8:00PM EST, Monday through Friday. You may also visit our website at <https://business.americanexpress.com/ca/cm/cop> for more information and to enroll.



COP Home Page — Sample only

2. **EFT & Wire Transfers** ✓

An Electronic Funds Transfer (EFT) is a direct deposit payment mechanism (similar to a payroll direct deposit application). Your Corporation must have a special arrangement in place with your financial institution to facilitate EFT payments to Amex Bank of Canada. EFT payments typically take 1-2 business days to be received. An EFT is not a wire transfer.



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Wire transfer payments allow for the transfer of funds from your preferred financial institution to Amex Bank of Canada on the date and at the time of your choosing. Wire payments typically take up to 1 business day to be received. A fee may be charged by the sending financial institution.

Allocation Files instruct American Express where and how to allocate your payment and should be forwarded to American Express at least 24 hours in advance of payment submission. EFT and wire payments will be processed within 1 business day of receiving the EFT or wire payment and the matching Allocation Files.

See the section “*Electronic Payment Allocation Files (EFT/Wires)*” for more information on electronic Allocation Files.

It is recommended that payments made to the Amex bank account occur no later than 3 business days prior to your cycle cut or prior to the day you wish your payment posted.

To obtain the necessary banking information required to submit your EFT or wire payment, please contact the Program Administrator (PA) Servicing team at 1-866-568-0308, 8:00AM – 8:00PM EST, Monday – Friday, or reach out to your Account or Implementation Manager.



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Important Considerations

Payments received without an Allocation File will be subject to processing delays. In some cases, payments without an Allocation File may be impossible to process, possibly affecting credit availability on your Account and resulting in charge disruption and delinquency fees.

Electronic Payment Allocation Files (EFT/Wires) 

Corporate Card Electronic Payment Allocation Files can be sent via American Express Secure File Transfer (SFT). To ensure payments can be processed correctly, please follow these guidelines:

- Ensure full Canadian 15-digit Corporate Card number(s) are provided in the Allocation File. Please do not omit, mask, or hide numbers.
- Include your Canadian 3-digit or 4-digit load number on your EFT Allocation File.
- Include your Canadian 3-digit or 4-digit load number, if you have one, on your wire transfer Allocation File.
- Load numbers entered should be a total of 6 characters. For 3-digit load numbers, add 3 preceding zeros with no spaces in between. For 4-digit load numbers, add 2 preceding zeros with no spaces in between (e.g., 000123 or 001234 respectively).
- Secure File Transfer (SFT) should be completed at least 24 hours in advance of funds transfer to allow for faster payment processing.
- The payment amount in the EFT or wire transfer must exactly match the amount in the Allocation File to avoid payment posting delays.

- If your financial institution charges a fee for a wire transfer, please ensure that the fee for the wire is added to the funds transfer so the wire matches the allocation exactly.
- Do not include any foreign Accounts within the Allocation File or payment.
- Do not include any zero balance amounts in the Allocation File.

For electronic Allocation File and load number set-up, please contact your assigned Account Development Manager or Implementation Manager for assistance.

NOTE: Electronic Payments Files submitted using a load number do not require manual processing and can expedite posting.

For electronic remittance file specifications, please contact the PA Servicing team at 1-866-568-0308 between 8:00AM and 8:00PM EST, Monday through Friday.



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Quick Reference Guide for Electronic Remittances

This is a guide to ensure successful submission of payments and electronic 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 the Canadian 3-digit or 4-digit load number on an EFT Allocation File.	An EFT Allocation File will reject if the load number is missing or unrecognizable, prompting an email from American Express for correction and resubmission of the Allocation File.
Payment amount on Allocation File and funds must match exactly.	Payments will not be posted until full payment is received and matches exactly to the payment amount on the Allocation File.
Payment Allocation Files must be received by American Express at least 24 hours prior to American Express receiving the corresponding payment.	Payments received prior to receipt of the Allocation File will not be processed until the Allocation File is received —this may result in Account delinquency and suspension of charging abilities.

Recommendations	Possible Consequences If Not Met
Verify valid Canadian 15-digit Account numbers are being submitted on Allocation Files.	Invalid Account number(s) in the Allocation File will result in: <ul style="list-style-type: none"> • Rejection of the entire Allocation File • Contact from American Express • Need for payment resubmission
Ensure funds and Allocation Files are sent three (3) business days (Mon. – Fri.) prior to statement billing date or contractual due date.	Payment processing delays can occur depending on the method used to send Allocation File information (i.e., increased transit time to reach American Express).



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Glossary

@ Work®: American Express @ Work is an online business-to-business solution tool created for Program Administrators. @ Work allows PAs to efficiently administer and maintain their Corporate products.

Allocation File: Payments being made for multiple Accounts require an Allocation File to indicate the portion of the payment to be applied to each Account. An Allocation File is required regardless of whether a manual or an electronic Allocation File is submitted.

Billed Balance: Billed balance consists of charges or debits owed minus any applied merchant credits, payments or adjustments at the time of the cycle cut. The billed balance shows on the statement.

Central/Company Pay: Payments which are handled by the Corporation/Company for all Employee Cards/Accounts. This is an optional feature and is reflected in your program set-up.

Individual Pay: Corporate Card payments in which employees are responsible for submitting payments for their charges to American Express.

Online Banking: A payment option available to individual Corporate Card clients wishing to send payments from their bank's bill pay feature using their 15-digit Card number.

Load Number: A unique numerical identifier, assigned to clients as part of the payment process and required on electronically transmitted payment files and payments.

Preferred Channels: Payment channels used to transfer Corporate Card payments from a client to American Express. Preferred channels allow for increased payment processing efficiency due to little or no manual intervention requirements.

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

Standard Allocation Template: The preferred tool for forwarding allocation information when the Allocation File must be submitted manually (i.e., via email).

Allocation details are input into the template, which is forwarded to American Express for payment processing.



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Important Contact Information

Program Administrator (PA) Servicing Team:

This team can be reached for any Corporate payment inquires (i.e., missing payments, research, payment confirmation, misposted payments, adjustments).

- M—F, 8:00AM EST – 8:00PM EST
- Tel: 1-866-568-0308

Corporate Account Reconciliation (CAR) Support Team:

This team provides CAR support to existing administrators.

- M—F, 6:00AM MST – 5:00PM MST
- Tel: 1-855-431-4352
- Email: carsupport@aexp.com

Information provided herein is accurate as of December 2017 and subject to change at any time. Updated versions of this Corporate Remittance Guide will be available in the Customer Centre on the American Express® website as they become available.



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Additional Payment Channels

American Express also accepts Corporate Card payments via the channels indicated below; however, they are considered less ideal; payments can fail to reach American Express and/or be subject to transit time delays.

1. Paper Cheques: Individual Pay/Single Account ⬇️

- All cheques should be sent to the address indicated on the statement.
- The full Canadian 15-digit Account number should be written on the front of the cheque, regardless of whether the cheque is being remitted with an accompanying payment stub or not.

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

2. Paper Cheques: Central Pay/Multiple Accounts ⬇️

- All cheques should be sent to the address indicated on the statement.
- Cheques must be accompanied by posting details that indicate all account numbers to be paid and the exact amount of payment to be allocated to each. (Reference the “Allocation Files via Surface Mail: Central Pay/Multiple Accounts —Cheques” section below for more information.)

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

3. Paying at a Bank Branch ⬇️

Payments can be made at the bank and bank branch of your choice.

- Cheques or direct payment from your Account can be processed through the branch teller.
- The full Canadian 15-digit Account number should be written on the front of the cheque.
- Statement remittance stubs must be submitted to the teller along with your payment.
- Please submit your payments no later than 5 business days prior to your statement billing date.

Payments can take 3–5 business days to post to your Account.

4. Pre-Authorized Debit (PAD) ⬇️

PAD allows clients to have payment amounts withdrawn directly from their bank accounts on an incremental basis.

- Your signed PAD Agreement is submitted to your Account Development or Implementation Manager for processing.
- Once processing is complete, funds are withdrawn from your bank account and applied directly to your American Express® Corporate Card Account.

Please ensure adequate funds are available in your bank account on the day of payment withdrawal.



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Additional Payment Allocation Channels

American Express also accepts payment allocations via the following channels; however, they are considered less ideal—they are not always secure, can be subject to transit delays, and cannot be processed systematically.

1. Manual Allocation Files via Email (EFT/Wires) ↓

In the event you need to send the following via email: a) your Corporate Card payment allocation information or b) your Corporate Purchasing Card (CPC) payment allocation information for the payment of a partial statement balance, please observe the following:

- Payment allocation instructions must be input into the Standard Allocation Template.
- Ensure full 15-digit Canadian account number(s) are listed, along with corresponding payment amounts for each account number provided.
- In the subject line of the email, include:
 - Amount of the payment
 - Company name
 - Payment Date
 - *Example: \$15 000.00 CAD, ABC Company Ltd., 08/01/17*

Please email your completed Standard Allocation Template to American Express 24 hours prior to submitting your payment.

Emails containing completed Standard Allocation

Templates can be forwarded to CanadaACS@aexp.com.

Please do not password-protect the Standard Allocation Template.

Should a password on a file be required, please email your password separately but with the same email subject line to CanadaACS@aexp.com.

To help protect your privacy when transmitting information to American Express, encrypt your emails using the following URL: <https://encryptedexchange.americanexpress.com/login>.



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Please contact the PA Servicing team at 1-866-568-0308 between 8:00AM and 8:00PM EST, Monday through Friday, for an electronic copy of your Standard Allocation Template. In the event an allocation cannot be forwarded using the Standard Allocation Template, please submit any allocations using a Microsoft Excel format.

NOTE: Payments received without a completed Standard Allocation Template will be subject to posting delays, which can affect Account status and charging ability.

2. **Manual Allocation Files via Surface Mail: Central Pay/Multiple Accounts —Cheques** ⬇️

All cheques must be accompanied by posting instructions that indicate all Account numbers to be paid and the exact amount of payment to be allocated to each. Posting instructions should apply to the cheque in the same envelope.

Please ensure full Canadian 15-digit Account numbers are included with the cheque payment.