



Description and Instructions American Express® Electronic Remittance (EREM)

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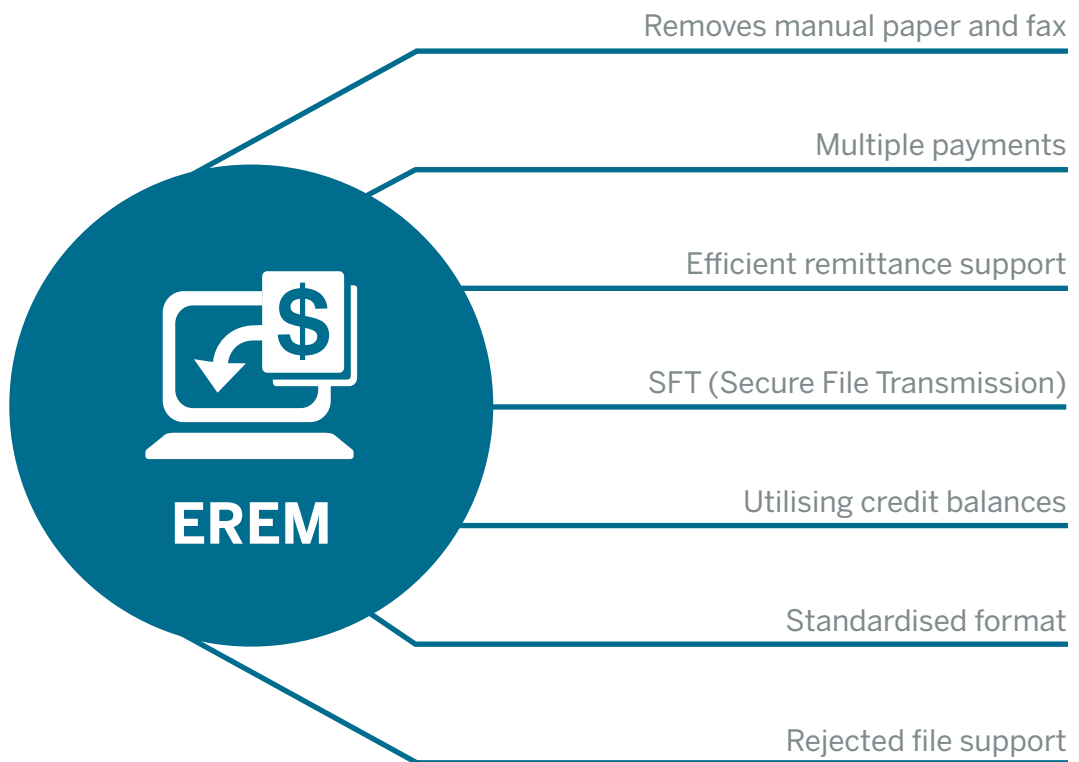
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What is EREM?

American Express Electronic Remittance (EREM) provides your company with a fast and accurate way to pay American Express. Removing the need for paper or faxes, it allows your company to create electronic remittance advice directly from your Expense Management Tools.

In providing this advice directly to American Express, you can eliminate unidentified payments, and benefit from timely and accurate reconciliation.



Implementation

The process for implementing EREM is as follows:



1. Your company provides EREM documentation to your Account Development Manager, who raises a request on behalf of your company.
2. American Express' technical support team will provide Secure File Transfer credentials to your company to check connectivity.
3. Your company uploads the EREM test file with a unique 'base delivery file name' (provided by American Express) within the test credentials. The same file name and format should be used for testing and production.
4. American Express' EREM Implementation team will verify the file format and approve it in the test environment. You will be notified that your status has changed from 'test' to 'production'.
5. Your company uploads the EREM test file into production. The EREM implementation team will confirm receipt, will verify the format, and will arrange for the file to be removed accordingly.
6. Once confirmed, you can then upload your first live file, along with corresponding payment. Your company identification (CID) should always be included in the payment reference.
7. The EREM Implementation team will then confirm that the auto-allocation process was successful.
8. After three consecutive files are successfully auto-allocated, a go-live communication will be distributed.

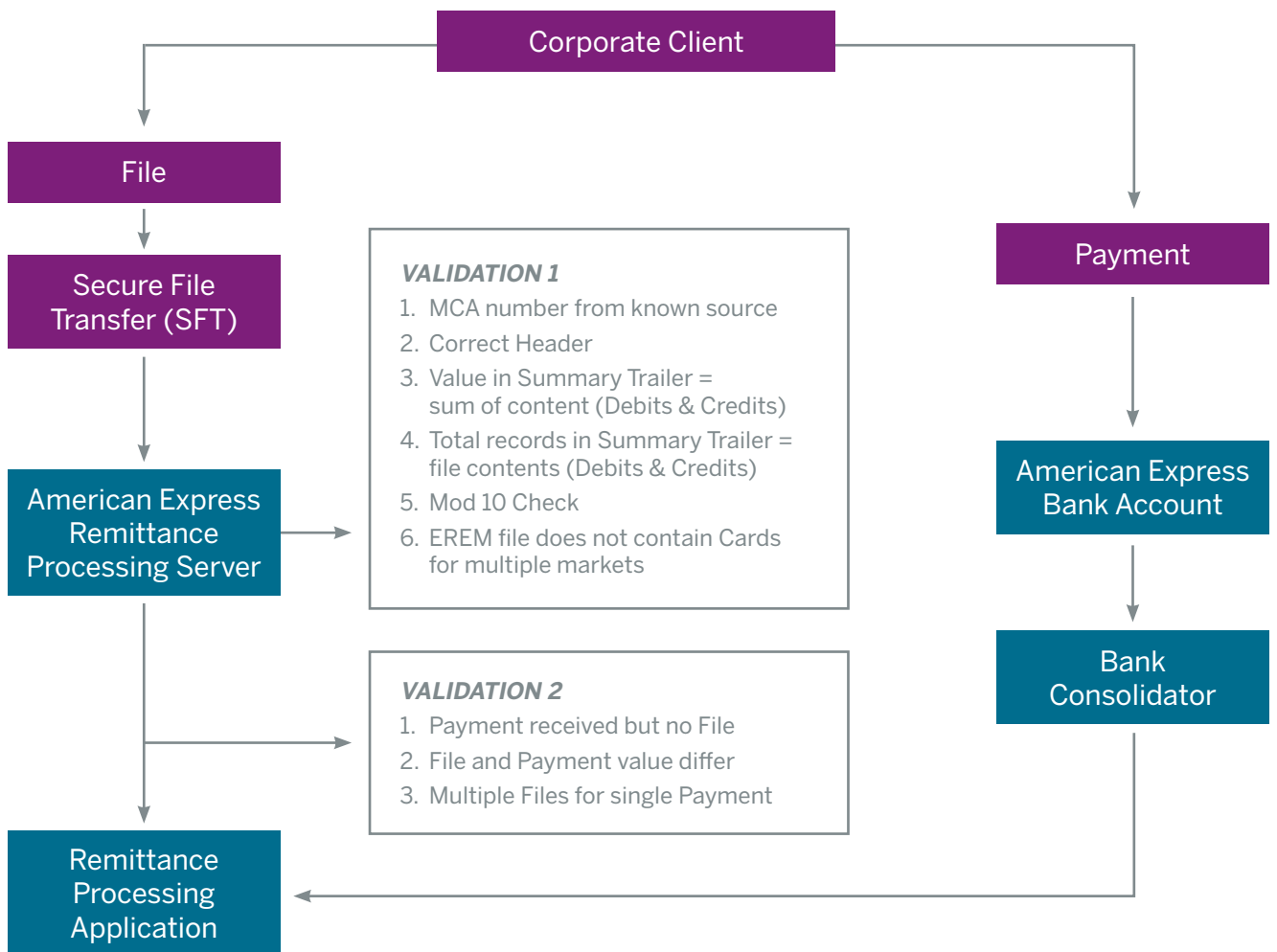
Please note:

- The total value of the EREM file must always be positive. However, credits can be claimed within the file.
- Your company has the option of sending the EREM file via email at first, to have it validated before submitting via Secure File Transfer for testing.
- Your EREM file should always be submitted at least 24 hours prior to the funds being received.

File Specifics

- A file will be created according to our specifications. For compliance reasons, the test file will not include any live data.
- Each file will start with 'FILE HEADER', followed by 'REMITTANCE DETAILS', and will end with a 'SUMMARY TRAINER'.
- It is your company's responsibility to amend the EREM file name once testing is complete.
- The EREM file must always be created as a Notepad document format, and sent via Secure File Transfer.
- American Express must receive files prior to payment submissions, ensuring there is enough time to balance the payment, and to appropriately support the process.

Remittance Validation Process



File Formatting

Your EREM file will be made up of three sections:

1. File header
2. Remittance details
3. File summary trailer

1. File header is the first line of the file, which contains 43 numeric and alphabetic positions.

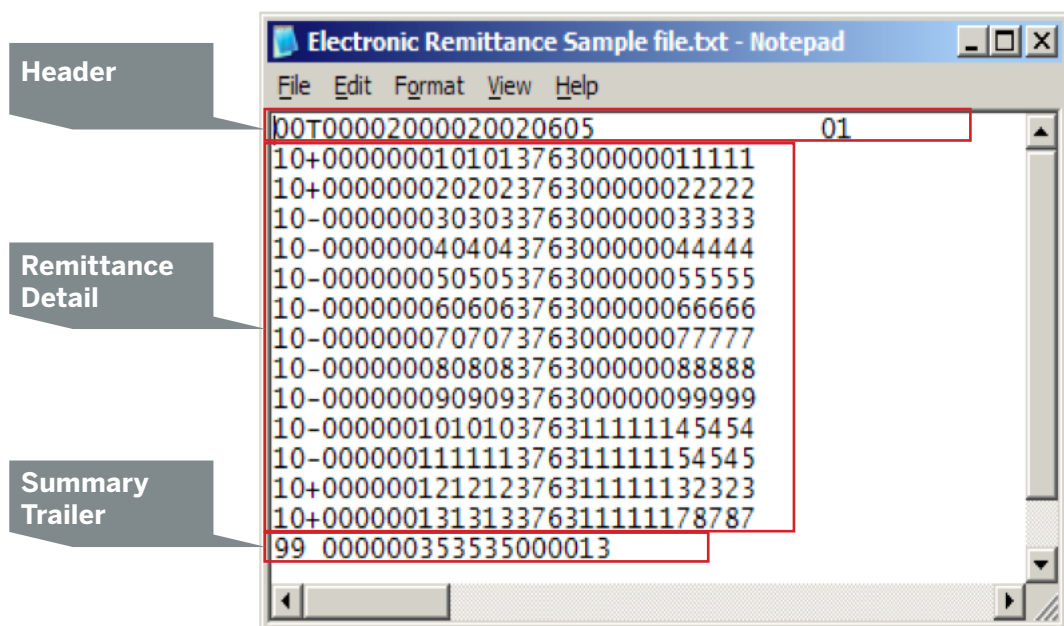
Digit Position	Format	Name	Description
1 & 2	Numeric	Record Type	A fixed value of "00" to represent Transmittal Header
3-12	Numeric	The Corporation Identifier (CID)	Unique ten-digit (10) number that is Corporation Identifier - assigned by American Express
13-20	Numeric	Creation Date	The date the file was submitted, in the format yyymmdd
21 & 34	Alpha Numeric	Filler (spaces)	Not used. Fill with spaces
35 & 36	Numeric	File Sequence Number	<ul style="list-style-type: none">• A separate File Sequence Number series must be maintained for each MC• The first file for MC will have sequence number 01 until 99 being the last available number• The hundredth file will again start with 01• Please do not use 00 as the file will fail
37-220	Alpha Numeric	Filler (spaces)	Not used. Fill with spaces

2. Remittance details could be multiple lines, depending on the number of Corporate Cards that the payment has been allocated to. This will contain 30 numeric positions.

Digit Position	Format	Name	Description
1 & 2	Numeric	Record Type	A fixed value of "10" that represents Remittance Detail
3	Alpha Numeric	Credit or Debit Indicator	<ul style="list-style-type: none"> A "-" value indicates the transaction should reduce the balance on a Card Member's account and is a remittance A "+" value indicates the transaction should increase the balance on a Card Member's account and is a Debit Adjustment
4-15	Numeric	Filler Zeros & Remittance Amount	<ul style="list-style-type: none"> Zeros to fill out as prefix to the Remittance Amount to make 12 digits The amount of the transaction: Two implied decimal places without a comma or dot
16-30	Numeric	Corporate Card Number	The corporate card number to which the remittance refers (dummy card numbers for test files)
31-220	Alpha Numeric	Filler (spaces)	Not used. Fill with spaces

3. File summary trailer is the final line, which contains 40 numeric positions.

Digit Position	Format	Name	Description
1 & 2	Numeric	Record Type	A fixed value of "99" that represents Remittance Detail
3	Numeric	Filler (spaces)	Not used. Fill with spaces
4-15	Numeric	Filler zeros & Total Remittance Amount	<ul style="list-style-type: none"> Zeros to fill out as prefix to the Total Remittance Amount to make 12 digits The Total amount of the EREM file: Two implied decimal places without a comma or dot
16-21	Numeric	Total Remittance Record Count	<ul style="list-style-type: none"> Number of records in the file with filler zeros in front to make six digits Total Remittance Record Count is the number of records in the Detail Section of the EREM file
22-220	Alpha Numeric	Filler (spaces)	Not used. Fill with spaces



Secure File Transfer

To ensure files are sent and received securely, American Express supports Secure File Transfer (SFT), which is a method of sending files to American Express via the Internet.

SFT details will be sent to you via email, and will consist of:

- a URL
- a user ID, and
- a password.

Please note:

If your file fails any validation checks, you will be required to resubmit your files, and the invalid file will be deleted.

You will be advised if your file has been rejected, via an automated email. This will provide the details of the file errors, and a request to resubmit an amended file. This forms part of the Terms & Conditions when signing the EREM Customer Enrolment Agreement.

Ongoing File Processing

Please take note of some important considerations:

- American Express accepts files based on any frequency.
- The timely submission of your files is critical. As previously noted, we must receive the file prior to the corresponding payment, as this will enable the auto-allocation process to work successfully on the day your payment is received, without any delays.
- The processing of remittance files is contingent upon the receipt of the payment amount in full (1 EREM file = 1 payment). If you fail to submit a remittance file either on time or in the appropriate format, this may cause delay in the timely posting of payments to Card Member accounts. This can sometimes result in Card Members incurring late payment charges and/or Cards being suspended.
- If submitting monthly, American Express must receive the remittance files three days prior to the billing date (Monday to Friday). As some billing dates fall on a weekend, American Express should receive the payment no later than Wednesday to meet statement cycle cuts. Please note files are not processed on weekends or Public Holidays.
- Files received by American Express will be available for allocation between the hours of 10:00am and 4:00pm AEST. If a file is received after this time, it will be allocated to the following working day, if a corresponding payment has been received.
- No '0' entries in records should be included within EREM file submissions, as the file will be rejected when received by American Express.
- No mixed Cards should be included in the EREM file submission, as this will be rejected.
- Please check that all records contain valid 15-digit Card numbers.

File Maintenance

Back up files

We suggest creating two files:

1. One to be sent to American Express
2. One that is saved as a backup

When a file is sent to American Express and proves to be unreadable or lost, a new file will be required.

File retention

- Your retention of backup files should be a minimum of 35 days. American Express will retain your remittance data for 7 years, for compliance and taxation purposes.
- American Express cannot manipulate your remittance files.
- If a valid file is received but no corresponding payment is received, American Express will store the file data for 30 working days, and remove the file with no communication to your company.
- If a payment is received but no corresponding file, American Express will transfer the funds to an unidentified suspense ledger, and will advise your company via email within a 3-day SLA. The funds will remain unallocated and Card payments will not be processed until the corresponding file has been received.

Corporate debit adjustment

A debit adjustment refers to the practice of utilising credit balances as part of a net balance payment. This reimbursement transaction will show on your Card Members' individual statements, labelled "Credit transferred to Company", to show that it has been used as part of a reconciliation procedure.

Useful Contacts

For any questions or comments, please contact your Account Development Manager.

For assistance in setting up your EREM, or for assistance with ongoing file processing submissions, please contact the American Express EREM Implementation Team:
gcpproductsupportteam.japa@aexp.com