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1MEGABLK

INDIVIDUAL BILL/COMPANY PAY

APPROVED EXPENSES (IBCP-AE)

REMITTANCE IMPLEMENTATION GUIDE

FOR

CORPORATE CARD AND CPC

**Prepared by:**

**American Express**

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# Introduction

American Express offers a portfolio of payment products to assist companies in managing their expenses more effectively. This portfolio includes Individual Billing/Company Payment (IB/CP), which allows companies to consolidate Card member payments to American Express. There are two different types of products: Corporate Purchasing Solutions and Corporate T& E Card.

## Payment Options

Individual Billing/Company Payment offers two payment options:

1. **Billed Balance** – American Express creates an internal remittance file capturing balance due for each card member at a control account level specified by the client. The company may receive a hardcopy remittance advice statement at cycle cut indicating the full amount due to American Express. **This payment option should be paid in full every month to avoid reconciliation issues for the company.**
2. **Approved Expenses** - Company pays American Express based on approved expense reports or CPC transactions. Companies may send remittance information to American Express via transmission. This is designed for companies who wish to transmit a flat file electronically to American Express. The company utilizes an American Express proprietary file format.

**This document provides the Client with the necessary information to complete the Approved Expenses implementation on IB/CP and CPC.**

This information includes implementation steps, file layouts, and funding information.

# Product Features

## Remittance Message (Message Line 1)

This message will appear on the Card member statement along with the payment credited to the account. This literal is driven by a required two-digit number which is located on the Remittance Detail Record in the file layout (see Sec. IV - File Layout and Sample for more information):

|  |  |
| --- | --- |
| Code | Message |
| 01 | CORPORATE REMITTANCE RECEIVED |
| 02 | CORPORATE DEDUCTION OF CREDIT BAL. |
| 03 | PROCEEDS OF EXPENSE VOUCHER |
| 05 | DEBIT REMIT FOR AIRLINE CREDIT |
| 07 | ADJUSTMENT |

## Descriptive Billing Message (Message Lines 2 through 4)

To assist card members in reconciling the account balance on their Corporate Card and CPC Statements, you can also include detail message lines on the statements. These message lines will appear on the Card member statement below the remittance message, and will appear in the sequence in which they are received on the remittance file. Each literal will be followed by the appropriate data provided by the company (e.g. Expense Voucher #123456789 - the number is supplied by the company). This literal is driven by a two-digit number located on the Remittance Detail Record in the File Layout (see Sec. IV - File Layout and Sample for more information):

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | | **Code** | **Message** | **Code** | **Message** | | 01 | Expense Report # | 10 | Travel Authorization # | | 02 | Expense Voucher # | 11 | Agency Name | | 03 | Airline Ticket # | 12 | Third Party Processor | | 04 | Trip Date | 13 | Expense Report #s | | 05 | Job # | 14 | Expense Voucher #s | | 06 | Client # | 15 | Airline Ticket #s | | 07 | Period Ending | 16 | Trip Dates | | 08 | Week Ending | 17 | Job #s | | 09 | Week # |  |  |   **NOTE**: There are singular and plural versions of the descriptive billing messages. |
|  |

# Implementation

## Overview

The implementation process for companies enrolling in Individual Billing / Company Payment or CPC Electronic remittance consists primarily of two components:

1. Establishing the appropriate communication linkages between the company and American Express.
2. Creating a remittance file in the American Express proprietary format.

## Consulting

American Express will provide you with the appropriate contact for **consulting** on all aspects of the product implementation. This contact will assist you in ensuring a smooth implementation, and will be available to answer questions on:

* File specification fields
* File testing
* Funds testing

## Security

Companies should always utilize backup and security procedures that will expedite the accuracy and timeliness of remittance file processing. This section will suggest some **Backup** and **Security** arrangements which, if established by the company, will minimize problems associated with files which cannot be processed by American Express.

### Backup Files

The company should create two files:

* One file will be sent to American Express
* One file will serve as a backup copy and will be retained by the company

Should a file sent to American Express prove to be unreadable, lost in transit or contain file errors, a new file will be required from the company in order to post the funds.

### File Retention

The company’s **retention** time for each backup file should be a minimum of thirty-five (35) days.

## Mod 10 Check Routine

**American Express provides a checking procedure that must be executed prior to sending files**. This procedure is called the “**Mod 10 Check Routine**”. This eliminates the possibility of errors in processing remittance files due to invalid account numbers.

1. Double every other digit starting with the second digit.

2. Add all digits as single integers:

3+1+4+8+4+8+1+2+4+1+6+5+1+8+1+2+0+0+1 = **60**

The account number is valid if the result is a multiple of 10, i.e., the last digit is zero. Any other result indicates that the number was keyed incorrectly and must be corrected before submission.

1. Double every other digit starting with the second digit.

2. Add all digits as single integers:

3+1+4+8+4+8+1+2+4+1+6+5+1+8+1+2+0+0+2 = **61**

This formula only validates the account number; it is still possible to key an erroneous number which will require correction through coordination between American Express and the company.

If there are invalid account numbers in the file, American Express will review the file for errors and the company will be contacted. American Express will require the company to make the necessary corrections and send a new file. All errors will be tracked to locate possible trends and feedback will be provided to the appropriate parties when applicable.

# Approved Expenses

## Transmission File Properties

|  |  |
| --- | --- |
| File Properties -- Corporate Remittance Transmission | |
| Supported Protocols: | Include all supported protocols |
| Data Set Name: | Determined upon setup |
| Data Format: | Record Length: 220  Block Size: 220  Record Format: Fixed (f) |
| Data Presentation: | Alpha/Numeric |

## Establishing the File Link

American Express supports various protocols for clients to send or receive files. Listed below are protocols that American Express currently supports.

1. **HTTPS.** HTTP with SSL (secure socket layer) encryption for security. This option is the easiest since it does not require any certificates. American Express can also offer Tumbleweed Client software free of charge to those users who are needing replacement software. Supported browser versions: *Microsoft Internet Explorer 6.0 SP1, Netscape Navigator 7.1 and 7.2, Mozilla FireFox 1.0.4*
2. **FTPS.** This is an industry standard using the FTP protocol over an SSL channel. Supported softwares: Tumbleweed 4.7, CuteFTP Professional 7.0, WS\_FTP Professional 2006, LFTP 2.6.3, Curl 7.13.2, FileZilla 2.2.14, IglooFTP Professional 3.9, *SmartFTP 1.0*
3. **SFTP (SSH).** This is an FTP-like transfer protocol which occurs over an SSH-encrypted channel. This option allows you to authenticate yourself with a public key or a password assigned to you by American Express. Supported softwares: *Tumbleweed 4.7, OpenSSH (SCP and SFTP) 3.8p1, VanDyke SecureFX 2.2.9, SCP and SFTP shipped with Solaris version 2.9, PuTTY SecureFile Transfer (SFTP) 0.58, CuteFTP Professional 7.0, WinSCP 3.8.2, Tectia 5.1.3.8*
4. **AS2.** This standard is a Server-to-Server HTTP-based file transfer protocol. It can be used to securely send any type of file over an IP connection (including over the Internet). Any client certified by the Drummond Group is supported.

For more information concerning Electronic Data Transmission, please call (800) 337 7283 M-F 6:00 am-4:30 pm MST.

## Electronic Transmission Request Checklist

* Protocol (connectivity) testing
* Supply company with file specification
* Arrange kick-off conference call with all appropriate American Express parties and company representatives. The purpose of this call is to address questions and issues and to clarify requirements
* Receive test files from company for review of content/format
* Implement process
* Post implementation review

## Transmissions File Testing

Once the Company has reviewed the file specifications, they will generate a test file to transmit to American Express. If the file requires corrections, a second file will be required. After the file has been received, tested and approved, the American Express Electronic Transmissions Team representative will notify the company.

## Ongoing File Processing

American Express accepts files based on the following frequencies:

* Daily
* Weekly
* Monthly

The timely submission of the file is critical. There is no automatic notification of the receipt of a good file. American Express will contact the company if there is a problem, and the company must correct any errors and submit a new file, as remittance files cannot be manipulated by American Express. The processing of the remittance files is contingent upon the receipt of the payment. Failure to submit a remittance file either on time or in the appropriate format may cause delays in the timely posting of payments to card member accounts, possibly resulting in card members billing delinquent and delinquency charges being assessed. Please note that it will take 24 to 48 hours for funds to process to accounts once the file is run.

If submitting monthly, American Express must receive the remittance files three (3) days prior to the billing date or contractual due date (Monday - Friday). Because some billing dates fall on a weekend and remittance files are not processed on Saturdays, Sundays or Holidays, files should be received by American Express Cashiers no later than Wednesday for a weekend cycle cut-off.

|  |  |
| --- | --- |
| Sample File Layout Transmittal Header | |
|  | **FILE NAME: Individual Billing / Company Payment File Specifications** | |
|  | **RECORD TYPE: Transmittal Header** | |
|  | **RECORD TYPE: 1 OF 3** | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| LOC | BYTES | DATA ELEMENTS | PIC | VALUES | REQUIRED FIELDS |
| 1-2 | 2 | Record Type | 9 (2) | 00 | **Y** |
| 3-12 | 10 | Load Number (Assigned) | 9(10) | (1) | **Y** |
| 13-20 | 8 | Creation Date (yyyymmdd) | 9 (8) | (2) | **Y** |
| 21-26 | 6 | CID (Assigned) | 9 (6) | (3) | **Y** |
| 27-30 | 4 | Book Number (Assigned) | 9 (4) | (4) | **Y** |
| 31-32 | 2 | Processing Indicator | 9 (2) | 00 | **Y** |
| 33-34 | 2 | Test File Indicator | X (2) | (5) | **Y** |
| 35-36 | 2 | File Sequence Number | 9 (2) | (6) | **Y** |
| 37-220 | 184 | Filler | X (184) | spaces | **Y** |

|  |  |  |
| --- | --- | --- |
| (1) | Load Number: | Unique 10 digit number assigned by American Express at the time of setup. |
| (2) | Creation Date: | Gregorian date file was created by company, including 4 position year. (20090515) |
| (3) | CID | Unique six-digit number assigned by American Express |
| (4) | Book Number: | Four position identifier assigned by American Express at the time of setup. |
| (5) | Test File Indicator: | Allowable values are: TT=Test File  Blanks=Production File  **\*\*\*\*Test File Indicator MUST be changed to blanks upon production.** |
| (6) | File Sequence Number: | Numeric sequence of files sent by COMPANY. E.G. first file will contain 01, second file 02, 99th file 99, 100th file rolls back to 01  This number is used by American Express to check for skipped or duplicated files. |

**Note:**   
ALL NUMERIC FIELDS ARE RIGHT JUSTIFIED, FILLED WITH LEADING ZEROS (9 in PIC field)

ALPHA FIELDS ARE LEFT JUSTIFIED, FILLED WITH TRAILING BLANKS (X in PIC field)

|  |  |
| --- | --- |
| Sample File Layout Remittance Detail | |
|  | FILE NAME: Individual Billing / Company Payment File Specifications |
|  | RECORD TYPE: Remittance Detail |
|  | **RECORD TYPE: 2 OF 3** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| LOC | BYTES | DATA ELEMENTS | PIC | VALUES | REQUIRED FIELDS |
| 1-2 | 2 | Record Type | 9(2) | 10 | **Y** |
| 3 | 1 | Credit or Debit Amt Identifier | x(1) | (1) + or - | **Y** |
| 4-15 | 12 | Remittance Amount | 9(10)v99 | (2) | **Y** |
| 16-30 | 15 | Corporate Card Number | 9 (15) | (3) | **Y** |
| 31-99 | 69 | Filler | X (69) | Space | **Y** |
| 100-101 | 2 | Remittance Msg Code | 9 (2) | (4) | **Y** |
| 102-103 | 2 | Descriptive Msg Code For Line 2 | 9 (2) | (5) | N |
| 104-119 | 16 | Company Data For Line 2 | X (16) | (6) | N |
| 120-121 | 2 | Descriptive Msg Code For Line 3 | 9 (2) | (5) | N |
| 122-137 | 16 | Company Data For Line 3 | X (16) | (6) | N |
| 138-139 | 2 | Descriptive Msg Code For Line 4 | 9 (2) | (5) | N |
| 140-155 | 16 | Company Data For Line 4 | X (16) | (6) | N |
| 156-220 | 65 | Filler | X (65) | Spaces | **Y** |

|  |  |  |
| --- | --- | --- |
| (1) | Credit or Debit Indicator: | Indicates if the remittance amount is a credit or debit. Any value 0 or greater would have a plus; any value less than zero would have a minus. **- Credit** - reduces balance on Card member account (i.e. a remittance to AMEX) **+ Debit** - increases balance on Card member account (i.e. reversal of previously paid expense) |
| (2) | Dollar Amount: | The dollar amount for the Card member. |
| (3) | Corporate Card Number: | The file must contain a valid Corporate Card Number (see pg 8 for mod-10 check) |
| (4) | Remittance Msg Code: | The selected standard AMEX literal that is the message appearing next to the payment credited to a Card member account. (see pg 5 for codes) |
| (5) | Descriptive Msg Code: | The code which drives the descriptive bill message on the billing statement. These messages will appear on the statement in the same sequence as they are on the file. (see pg 5/6 for codes) |
| (6) | Client Data: | The client data which corresponds with the selected Descriptive Msg. |

|  |  |
| --- | --- |
| Sample File Layout Summary Trailer | |
|  | FILE NAME: Individual Billing / Company Payment File Specifications |
|  | **RECORD TYPE: Summary Trailer** |
|  | **RECORD TYPE: 3 of 3** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| LOC | BYTES | DATA ELEMENTS | PIC | VALUES | REQUIRED FIELDS |
| 1-2 | 2 | Record Type | 9 (2) | 99 | **Y** |
| 3 | 1 | Filler | X(1) | spaces | **Y** |
| 4-15 | 12 | Corporate Card Remittance Total Dollars | 9(10)v99 | (1) | **Y** |
| 16-21 | 6 | Corporate Card Remittance Total Records | 9 (6) | (2) | **Y** |
| 22 | 1 | Filler | X(1) | spaces | **Y** |
| 23-40 | 18 | Zero filled | 9(18) | 0’s | **Y** |
| 41-220 | 180 | Filler | X(180) | spaces | **Y** |

|  |  |  |
| --- | --- | --- |
| 1. | Corporate Card Remittance Total Dollars: | Must be Credit amount |
| 2. | Corporate Card Remittance Total Records: | Must be value greater than zero. |

**Note: There should be one ‘Transmittal Header’ record and one ‘Summary Trailer’ Record per file.**

# Funding

The processing of Remittance files is contingent upon the receipt of the ACH or Wire payment for the **payment amount of the file.** If payment amount that does not match the remittance file is received, American Express will contact the company for resolution. American Express will not process the file until payment in full has been received. Proper controls should be in place to ensure funds received match the remittance file.

For those companies who are submitting funds via ACH transfer, the following bank account should be used for payment transfers:

## ACH TRANSFERS: Data Transmissions

**Banking Information**

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

**Address:**

Mellon TR of New England, NA

1 Boston PL

Boston, MA 02108

**NOTE**: Please ensure your load number is included in the 7th record addenda section of the ACH transfer or if in CTX format that the RMR02 contains either a Valid Account Number or Load Number (no spaces, dashes or alpha characters, please) **CCD+ and CTX formats are supported.**

## Fed Wires

For those companies who are submitting funds via wire transfer, the following bank account should be used for payment transfers:

**Banking Information**

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

**Address:**

Chase Manhattan Bank  
1 Chase Plaza  
New York, NY 10081

**NOTE: Please ensure your load number is included** in the Originator Beneficiary Information (OBI) field of the wire transfer.

# IBCP QUICK REFERENCE GUIDE

This is a guide to ensure successful submission of funding and remittance files. Below you will find outlined the top items that cause delays in the processing of remittance files.

|  |  |
| --- | --- |
| **Requirement** | **Possible Consequence if Not Met** |
| Include Load number on both the remittance file and funding. | File: The file will reject, prompting a call from American Express for correction and resubmission of file.  Funding: If the Load number is not present on the ACH or wire, it is unrecognizable, causing the payment to be applied to the Unidentified Ledger. |
| Remittance file and funding must match. | Remittance files will not be processed until full payment is received. |
| Ensure funding and files are sent at the same time.  It is recommended that they be sent 3 business days (Monday-Friday) prior to cycle cut or contractual due date. | If payment is received before the remittance file, it will be applied to the Unidentified Ledger, which may cause a delay up to 7-10 days for research and processing.  This will result in a missed cycle cut. |
| Employ Mod 10 Check. This process validates American Express Corporate account numbers. | If there are invalid account number (s) in the file, it will cause the entire file to reject. |
| If sending an ACH the CCD+ format is required. Please ensure the Load number is included in the 7th addenda section of the ACH transfer.  If sending a Fed Wire, please ensure the Load number is included in the Originator Beneficiary Information (OBI) field of the wire transfer. | If the Load number is not present on the wire or ACH, it is unrecognizable, causing the payment to be applied to the Unidentified Ledger. |