

Introducing American Express One AP™, 1

What is American Express One AP™?

A streamlined Accounts Payable Solution designed to seamlessly work with your business's existing accounting system or ERP, so you can easily automate your vendor payments all from one place. Backed by the ongoing support of a team of American Express® business specialists who will help your business increase the efficiency of your AP process with confidence.

HOW CAN IT HELP YOUR BUSINESS?



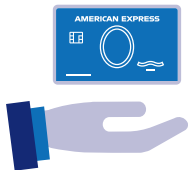
Optimize Supplier Payments

- ✓ Reduce time spent on manual AP tasks and manage the full AP file from one platform- automate check, ACH and American Express® Card payments
- ✓ Enhance security with unique virtual Card numbers
- ✓ Simplify reconciliation with consolidated view of supplier payments in one place



Earn Rewards² & Manage Cash Flow

- ✓ Earn the rewards of your Card when you use it to pay suppliers
- ✓ Take advantage of your American Express billing cycle to utilize that cash on hand for your business until the payment is due



Get the Support to Move Forward With Confidence

- ✓ User friendly technology designed to work with your existing AP system
- ✓ Ongoing trusted service and support from American Express team of business specialist
- ✓ Access reporting for seamless account management and reconciliation

Enrollment required and fees may apply. Suppliers must be enrolled and located in the United States. Please contact your American Express representative to learn more.



DON'T *do business* **WITHOUT IT**

Optimize Your AP Payments Process for Enhanced Efficiency

Reduce manual AP processes, increased efficiency and cash flow management with a supplier payments solution backed by the power of American Express.

HOW DOES IT WORK?



Enroll Suppliers

Provide our team of AP specialists with a list of your suppliers and we will onboard them. Then, upload your payment file.

1



Pay

Payment will be processed through ACH, check or American Express® virtual Card.

2



Reconcile

Help simplify reconciliation by gaining visibility into your transactions by supplier and payment method on one platform

3

Optimize Supplier Payments With a Solution Backed by American Express

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Please contact your American Express representative to learn more.

Terms & Conditions

1. American Express One AP™ may not be available to all customers. To access the service, all customers will be required to enroll their eligible U.S.-issued American Express® Business, Corporate, or Corporate Purchasing Card. There is no fee to use the service for customers electing to process only Card payments. Use of additional payment methods require activation and a monthly platform access fee of \$200 which will automatically renew each month, unless the service is canceled or all additional payments methods are deactivated, as applicable. With the monthly platform access fee, to the extent used, the first 400 check transactions and first 400 automated ACH transactions each month are complimentary, after which point a fee of \$1.00 per check and \$0.35 per automated ACH transaction will apply. Fees are subject to change. Sales tax on fees may apply. All fees associated with American Express One AP™ will be auto billed on a quarterly basis to the first Card enrolled for the service. Customers may cancel the service or activate/deactivate additional payment methods by contacting their American Express® representative. To make a Card payment to a supplier through the service, the supplier must be an American Express accepting merchant and agree to accept American Express virtual Card payments. To learn more, please contact your American Express® representative.

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For a list of our money service business licenses and information about addressing complaints and other disclosures, visit www.americanexpress.com/us/state-licensing.html. NMLS ID # 913828

2. Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.