MAKE YOUR SPEND WORK FOR YOU

With an Integrated Solution From American Express and Concur

Enjoy the strength of two industry leaders combining resources to offer an all-in-one solution. Manage expenses while getting incentives, rebates, and business insights.

American Express payment solutions can maximize the power of your cash flow, while Concur's Travel, Expense, and Invoice solutions help you plan and reconcile purchases in a single platform. Plus, you'll receive quarterly reports to help you identify trends, negotiate with vendors, and save time and money. It's all as close as the smartphone in your pocket.

Integrate spend

Connect spend data in one place with an integrated solution. From digital expense reporting to invoicing, it's fast, accurate, and accessible from anywhere.

Enhance control

Spot and resolve compliance issues before they become problems. Built-in notifications communicate company policy in real time so you can rest assured that everything is accounted for.

Save

Leverage the power of clear and accurate data to identify savings, like volume discounts from preferred suppliers and opportunities to maximize Membership Rewards® and rebates from American Express.

Contact your American Express representative to learn more or visit **americanexpress.com/concurpartnership**

See reverse for Terms & Conditions.

Take the work out of spend management

Combine powerful solutions from Concur and American Express.

Concur® Expense

Enjoy a range of integrated digital tools from Concur Expense to meet your business's needs. By tracking payments in one intuitive, cloud-based system, you can manage your spend anywhere, with the click of a button.

- Discover insights from **Program Optimization**, a service exclusively for joint clients of American Express and Concur. Take advantage of free quarterly reports with cutting-edge analysis of your business's spending patterns, and get even more from your American Express Corporate Card program.[1, 2]

- Turn expense reports from headache-inducing to hassle-free, using the **Concur Expense app**.[3] When employees pay for expenses using their American Express Card, Concur Expense reminds them to take a picture of the receipt and upload it. Managers can then review transactions right from their smartphone. Enjoy complete, accurate expense reports, and get back to business faster.

Concur® Invoice

Free your team from time-consuming manual invoicing, with a digital solution that streamlines the process from purchase request through payment. Teams that use Concur Invoice spend 68% less time on invoice processing.* Reconcile requests with company policy, approve your invoices, and Concur Invoice automatically queues them for payment. Shift spend to your company's benefit, using intuitive reports and dashboards. With Concur Invoice, you get the benefits of speed and control, plus visibility into spend that can help you get more from American Express.

Customize your digital invoice solution to strengthen your relationships with clients:

- Capture e-invoices and convert pesky piles of paper, using optical character recognition.

- Pay by check, ACH, or tokenized American Express Business or Corporate Card, directly through Concur Invoice.

- Make American Express Buyer Initiated Payments, available through many ERP systems.

Contact your American Express representative to learn more or visit **americanexpress.com/concurpartnership**