



NARRATIVE

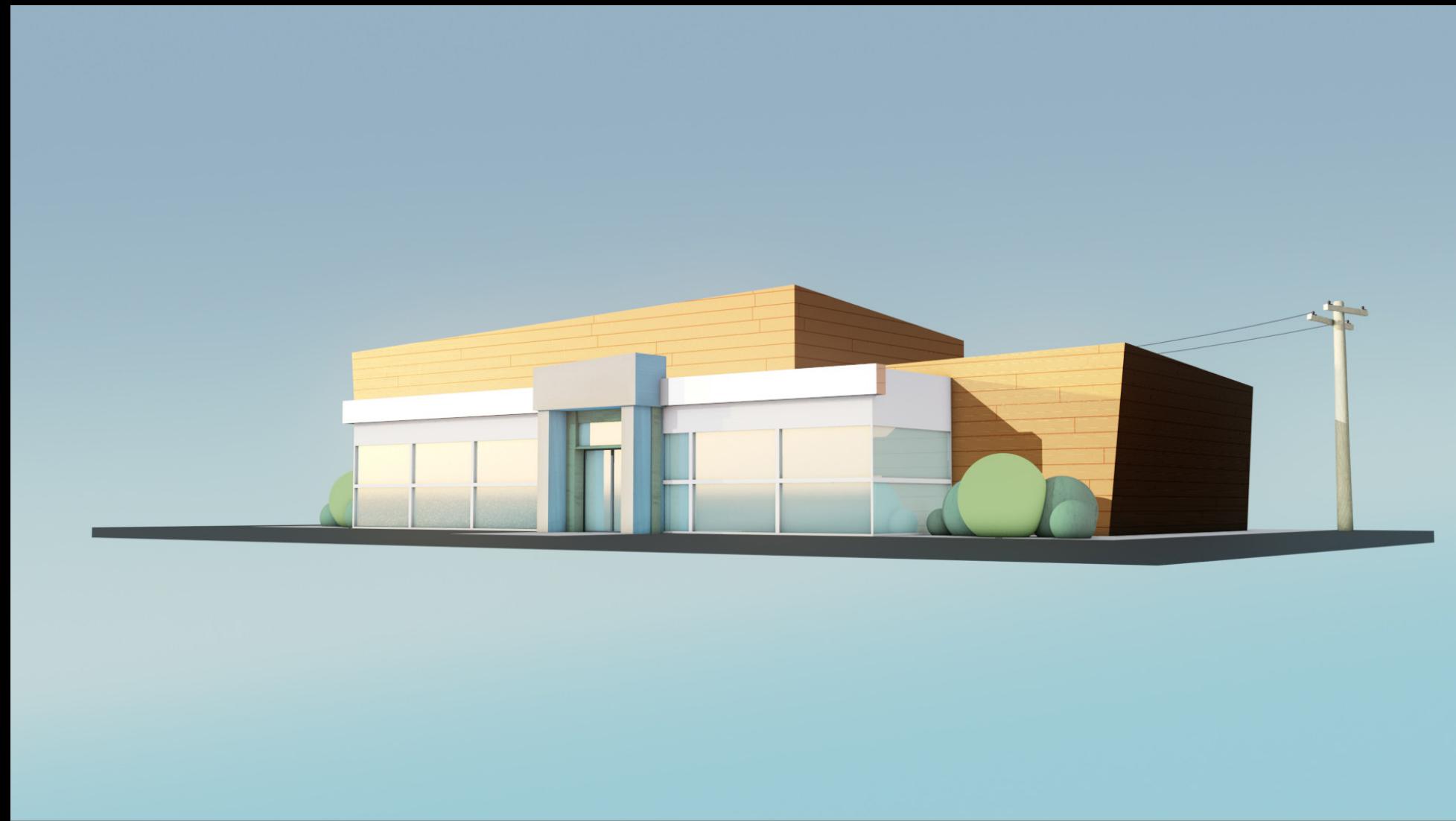
AMEX BIP Boards
December 8, 2015







Intro - Camera moves in through the front doors of a small business.





ANNCR: Want to know a simple way to keep your vendors happy and keep more money *inside* your company?







The number of days by which your Day's Payable Outstanding (DPO) is extended will depend on when during your American Express Card billing cycle you charge a transaction to a supplier. The date the transaction is posted to your account and the day you pay the amounts on your American Express billing statement will determine the number of days you extend, which may be less than 14 days.

Camera continues to move through a busy office.

ANNCR: A way to pay your suppliers on time—even accelerate payments for possible discounts while keeping vcash on hand?





Camera comes to rest on a shot of two employees working at their desks.

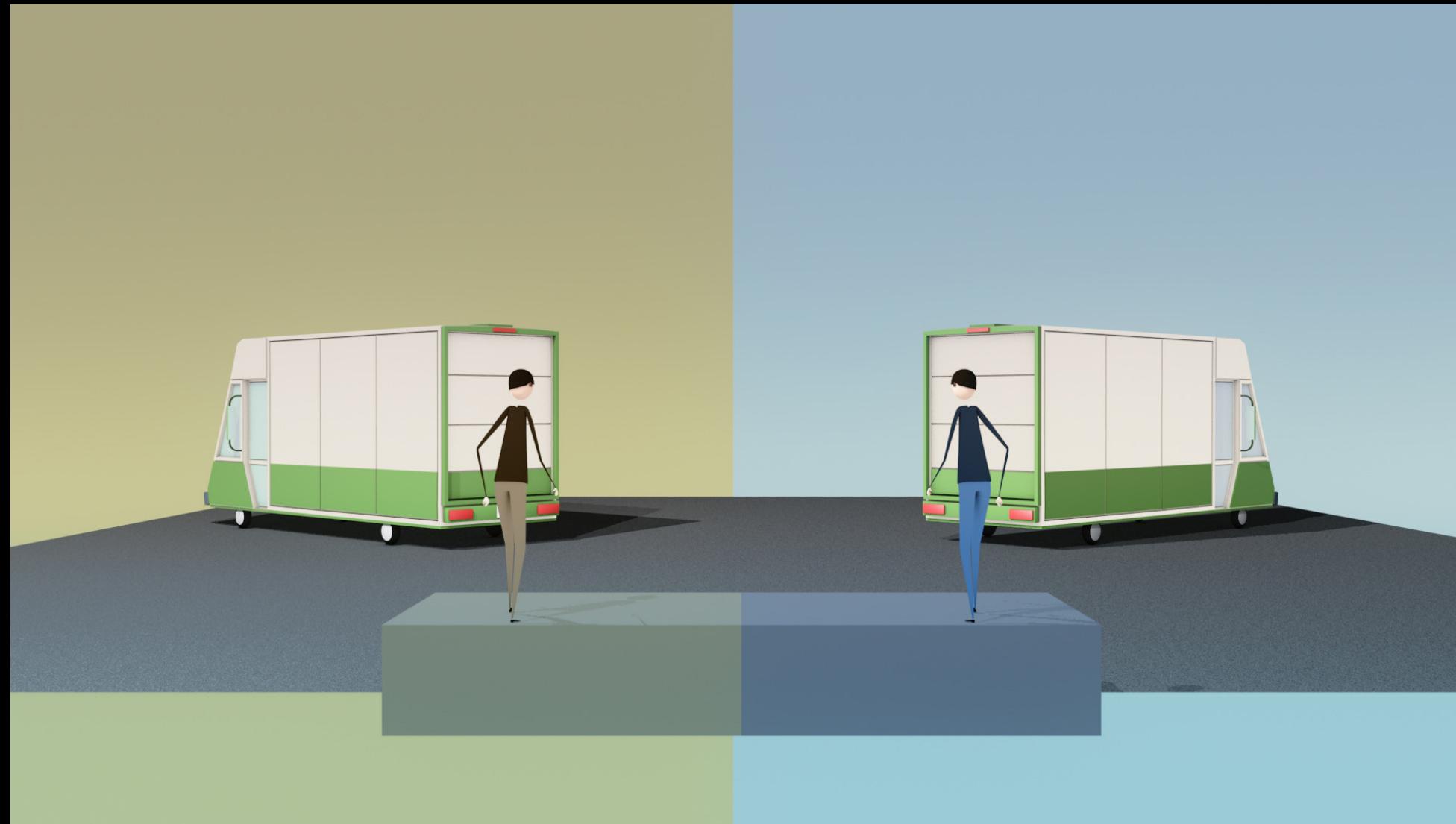
AMERICAN EXPRESS BUYER-INITIATED PAYMENTS

Improving working capital flexibility by extending
days payable outstanding (DPO) up to 14 days.

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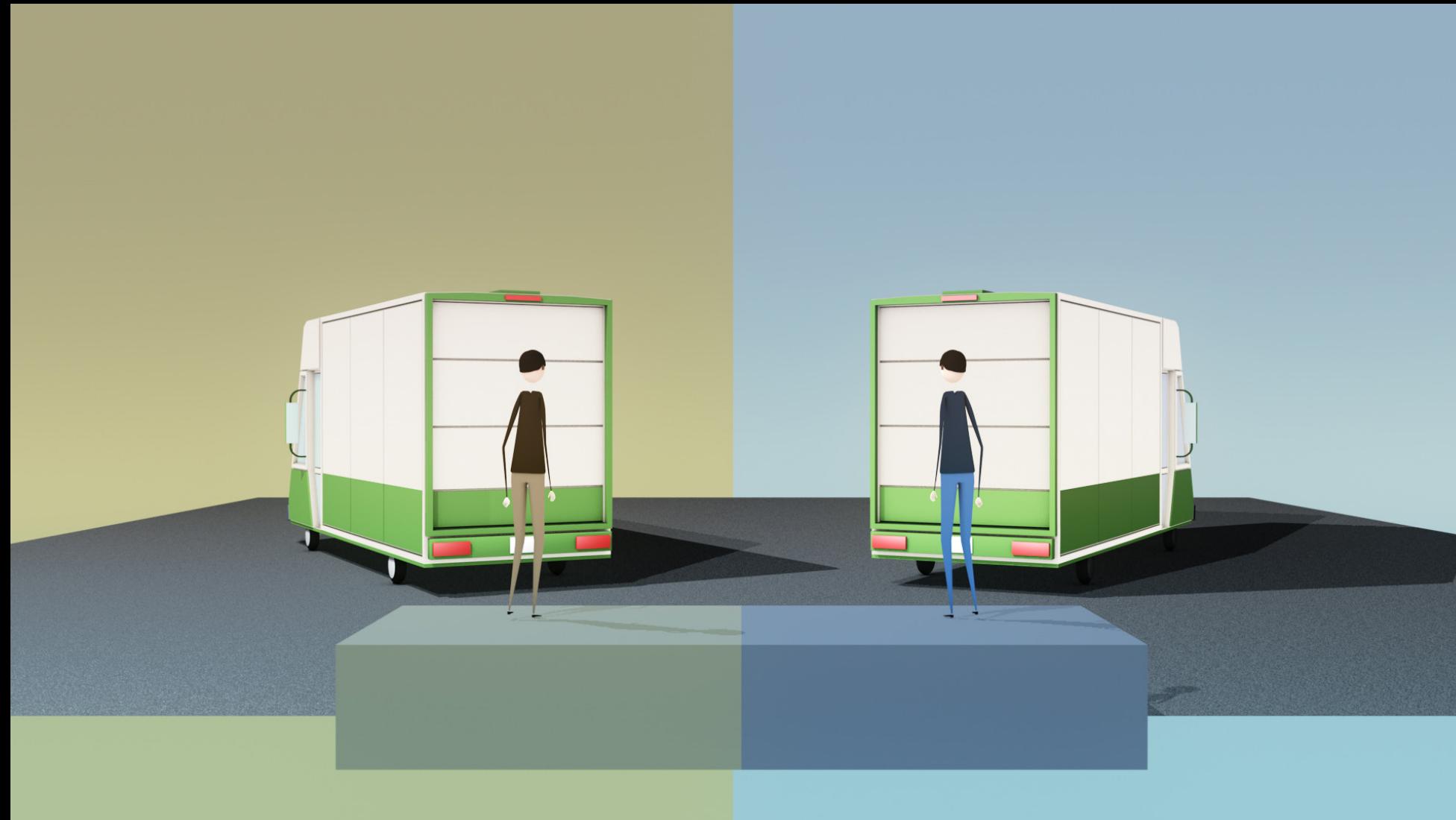
SUPER: American Express Buyer-Initiated Payments

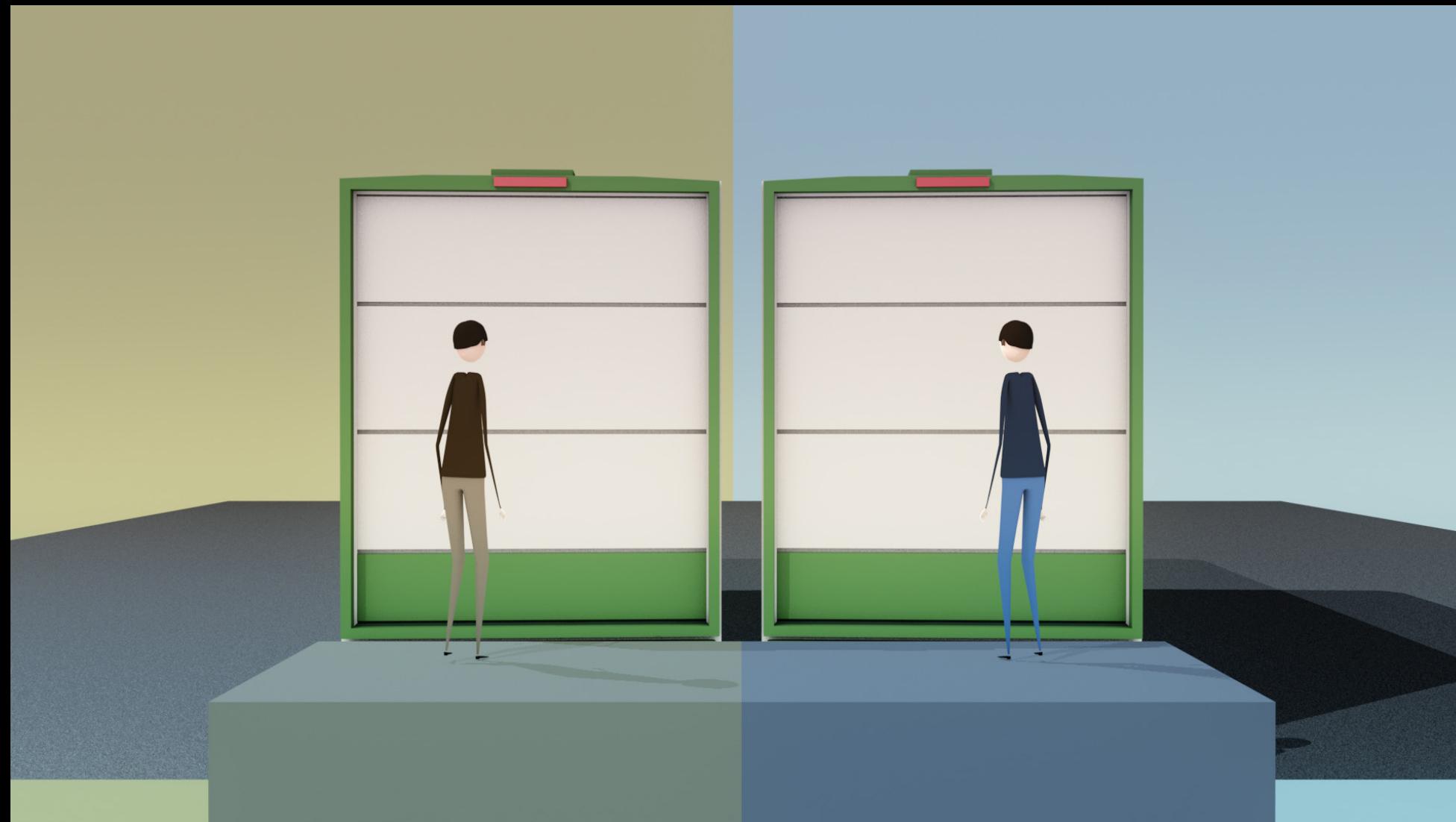
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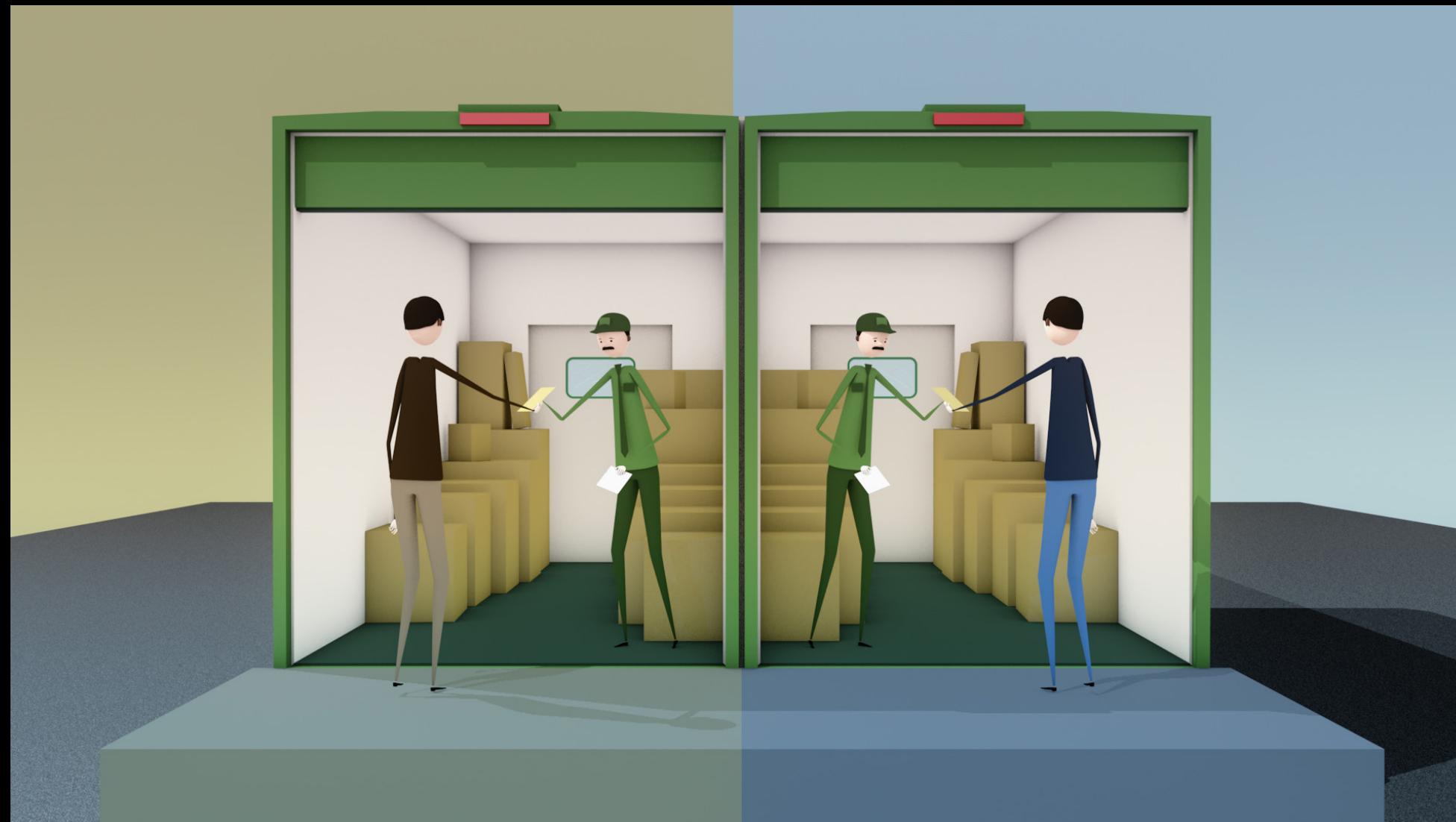


Here we find our employees at the loading dock receiving a shipment.

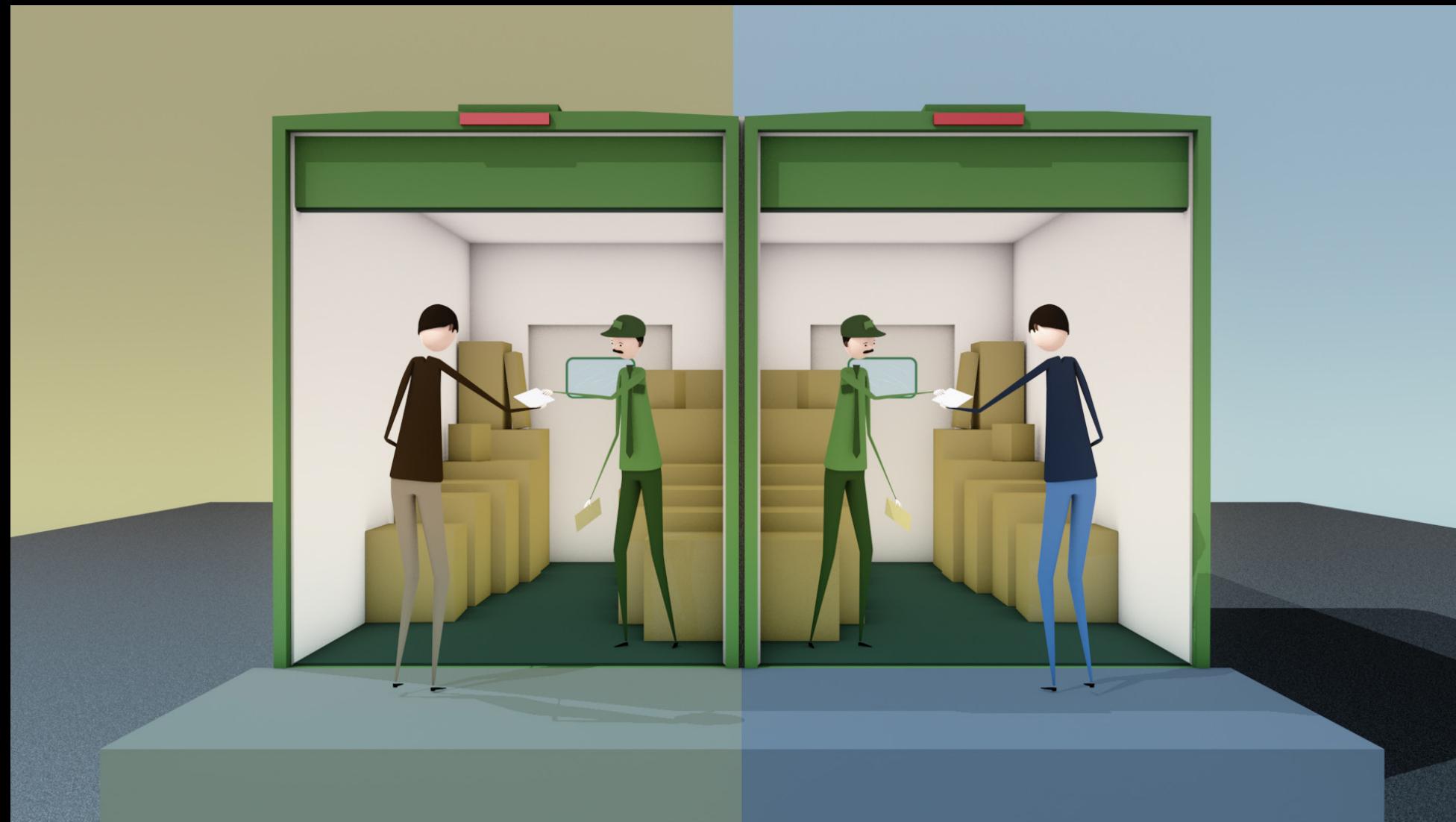
ANNCR: You have to spend money to make money. But what if you could spend it when it was right for you?







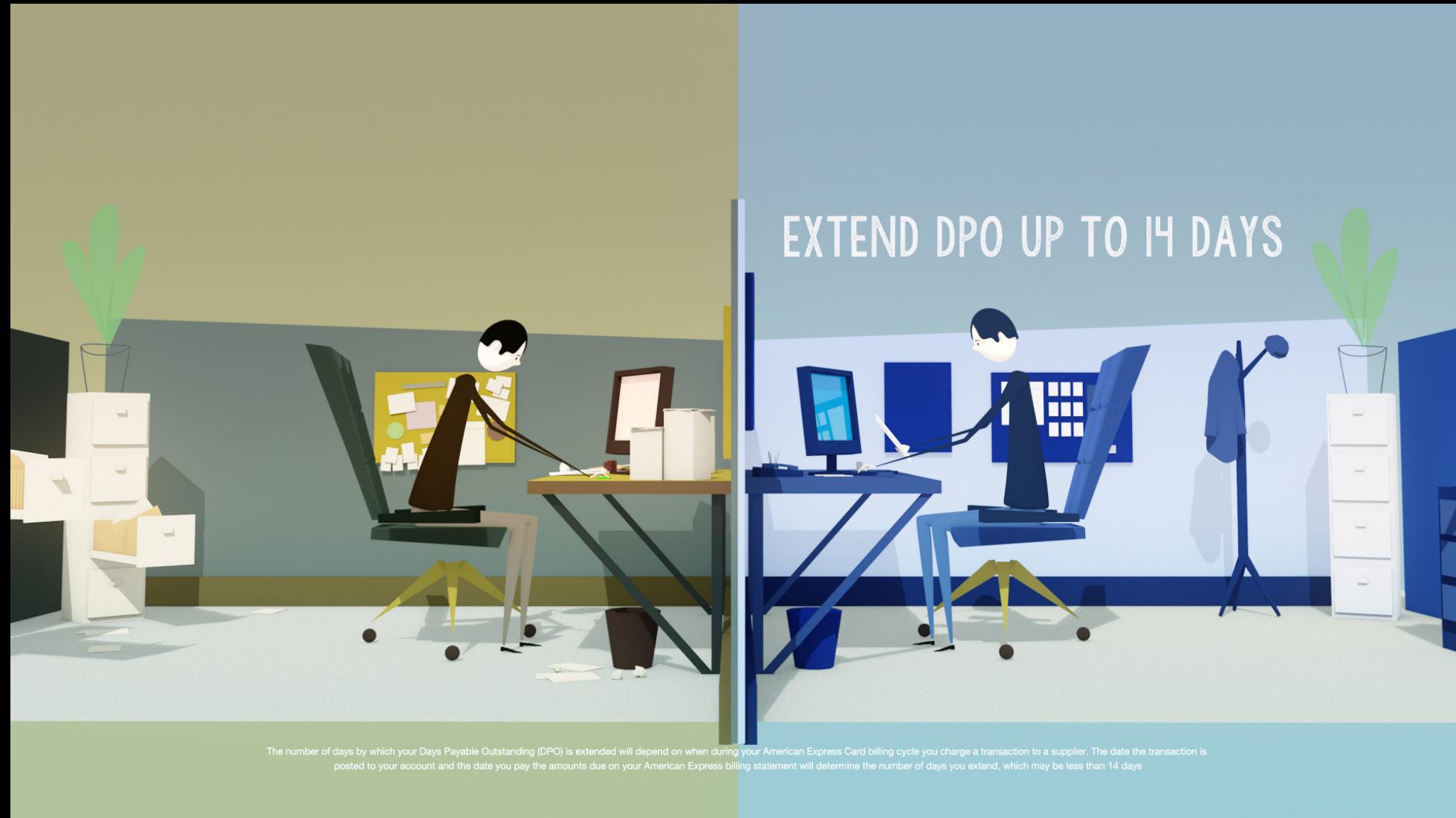






Our employees arrive back at their desks. Each now has an invoice for the shipment they have received.
SUPER: Extend DPO Up To 14 Days.







Our “before” employee begins writing a check, while our “after” employee begins the process of scheduling an American Express payment.
ANNCR: With Buyer-Initiated Payments, you control when the money goes out—picking when you want American Express to pay the invoice and putting our payment terms to work for you.



ANNCR: As an It's easy. Really. Simply do what you've always done to order, approve and receive goods and services from your suppliers. After an invoice is approved, you can initiate payment by filing it electronically and having American Express pay your suppliers directly. You'll then be able to track your payments on a single, consolidate, American Express statement at the end of your billing cycle.

HOW DOES IT WORK?



ANNCR(continued): As an It's easy. Really. Simply do what you've always done to order, approve and receive goods and services from your suppliers. After an invoice is approved, you can initiate payment by filing it electronically and having American Express pay your suppliers directly. You'll then be able to track your payments on a single, consolidated, American Express statement at the end of your billing cycle.

ORDER GOODS AND SERVICES AS USUAL



Laptop flips open revealing a mouse pointer selecting supplies from a list.

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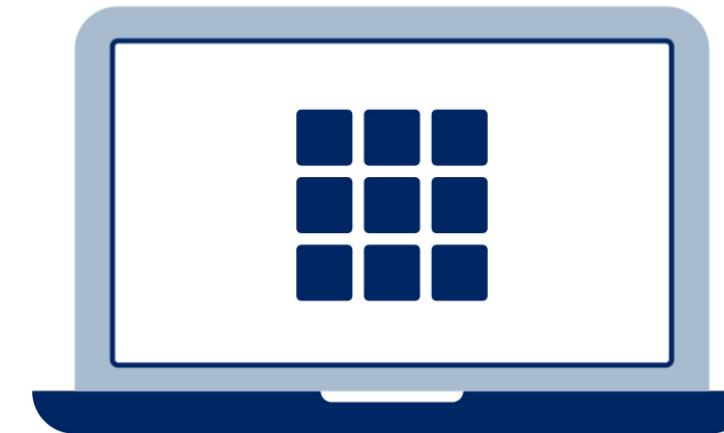
INITIATE PAYMENTS TO SUPPLIERS



Items drop into a basket, and the mouse pointer clicks the *ORDER* button.

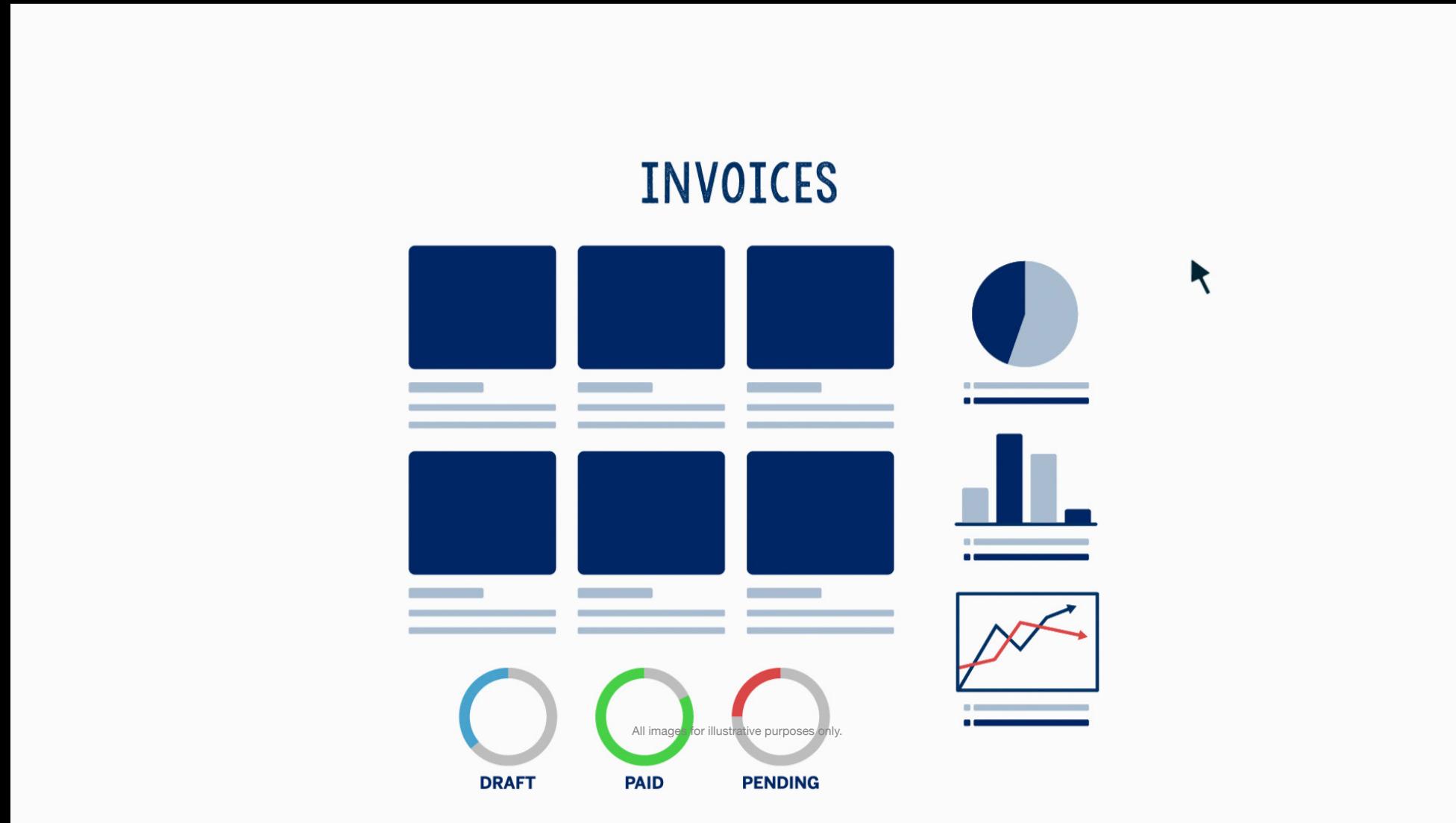
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PAY A CONSOLIDATED AMERICAN EXPRESS STATEMENT



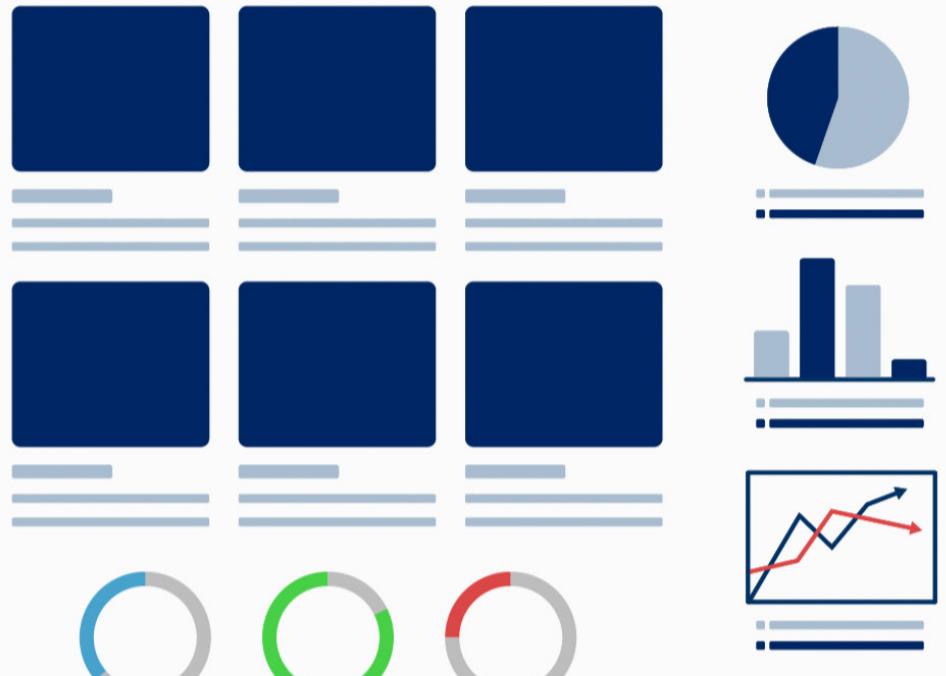
A matrix of squares consolidate and merge into one single square.

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ANNCR: As an automated push payment solution, BIP allows you to approve invoices before any payments are made to your suppliers, improving control over the payment process. Plus, BIP easily integrates into your current payment process and existing A/P or ERP system.

INVOICES



All images for illustrative purposes only.

Oct 5, 2015	# 1001	Food	15.00	
Oct 4, 2015	# 1000	Supply Co. LLC	960.50	





The dashboard displays a list of transactions from October 1 to 5, 2015, with a total amount of 1250.00. The transactions are categorized by date, transaction ID, vendor, and amount. The last transaction, dated Oct 1, 2015, for \$1250.00, has a green square icon with a cursor pointing to it, indicating it is the current selection. The dashboard also features three circular progress indicators labeled DRAFT, PAID, and PENDING, and a line graph icon.

Date	Transaction ID	Vendor	Amount
Oct 5, 2015	# 1001	Food	15.00
Oct 4, 2015	# 1000	Supply Co. LLC	960.50
Oct 3, 2015	# 999	Hotel	110.00
Oct 2, 2015	# 998	Hotel	110.00
Oct 1, 2015	# 997	Supply Co. LLC	1250.00

INCREASE CONTROL







We move out to reveal both “before” and “after” characters; we see the before employee struggling with all the work he has to do.

ANNCR: It can also give you the information you need electronically, simplifying the reconciliation process by eliminating the time and errors of manual entry.



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We see the “after” employee getting back to work.

SUPER: : Let Us Help Sign Up Your Vendors

AANCR: And because of American Express direct supplier relationships, we can help target your suppliers via BIP.

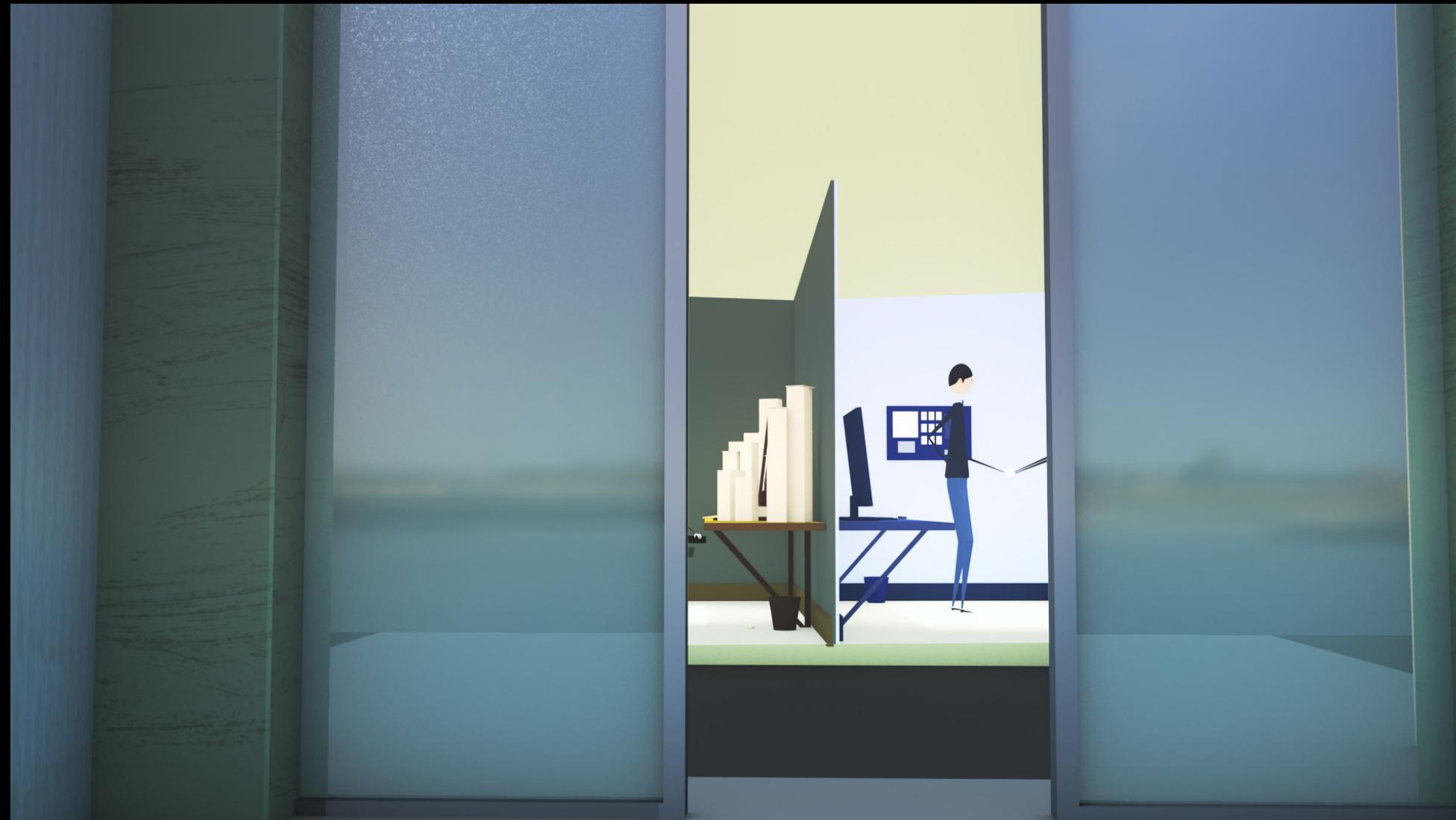


The “before” employee struggles with cash flow issues while the “after” employee gets a handshake and a pat on the back.

ANNCR: Buyer-Initiated Payments. One of the American Express Corporate Card and payment programs that can help as you take your business to the next level.



Camera pulls out through the front doors to reveal a growing business.



Camera pulls out through the front doors to reveal a growing business.



Camera pulls out through the front doors to reveal a growing business.



SUPER (logo): Global Corporate Payments



Global Corporate Payments Logo