



## **NARRATIVE**

AMEX BIP Boards  
December 8, 2015



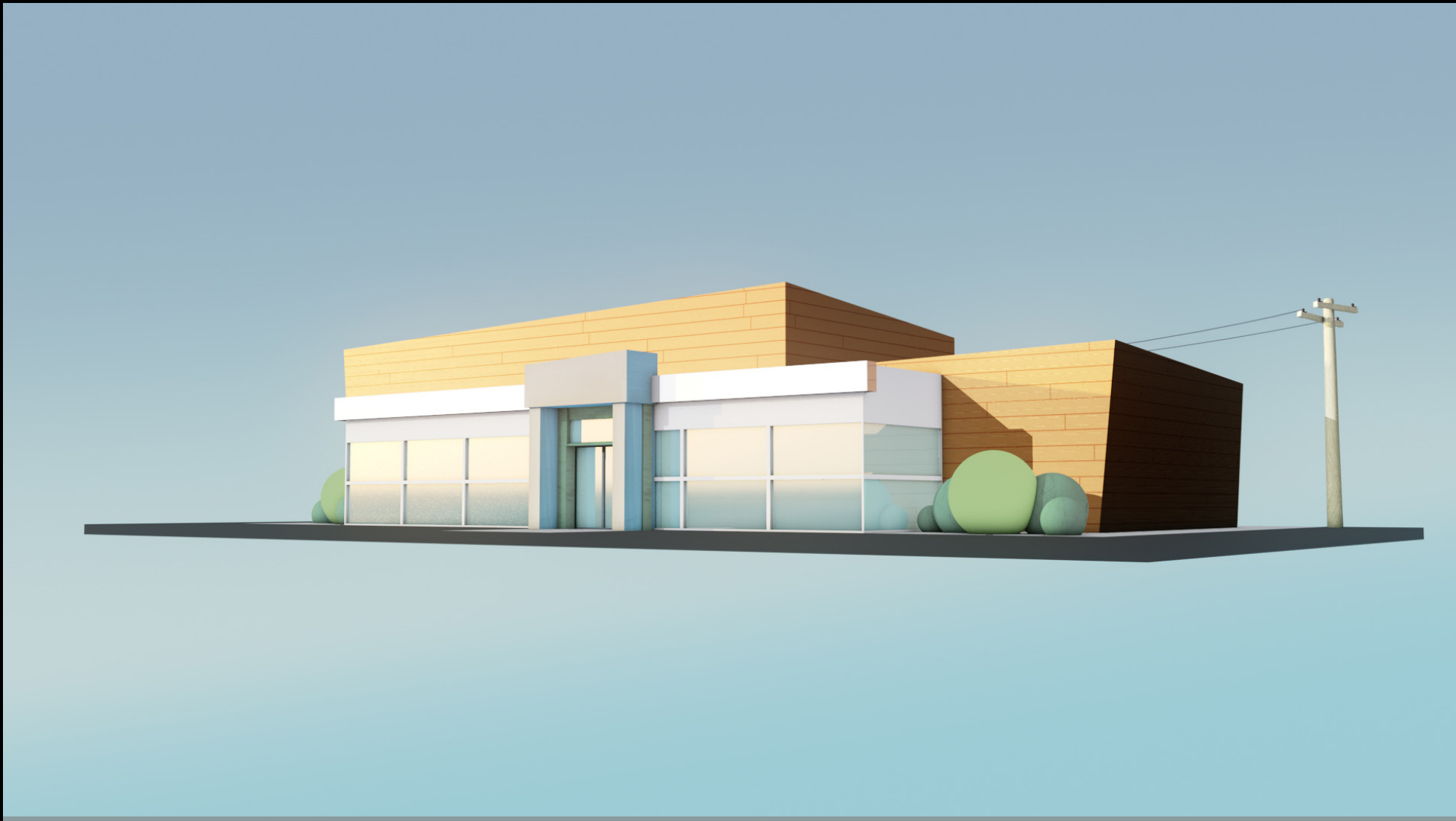




All images for illustrative purposes only.

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?









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 cash on hand?**





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

# AMERICAN EXPRESS BUYER-INITIATED PAYMENTS

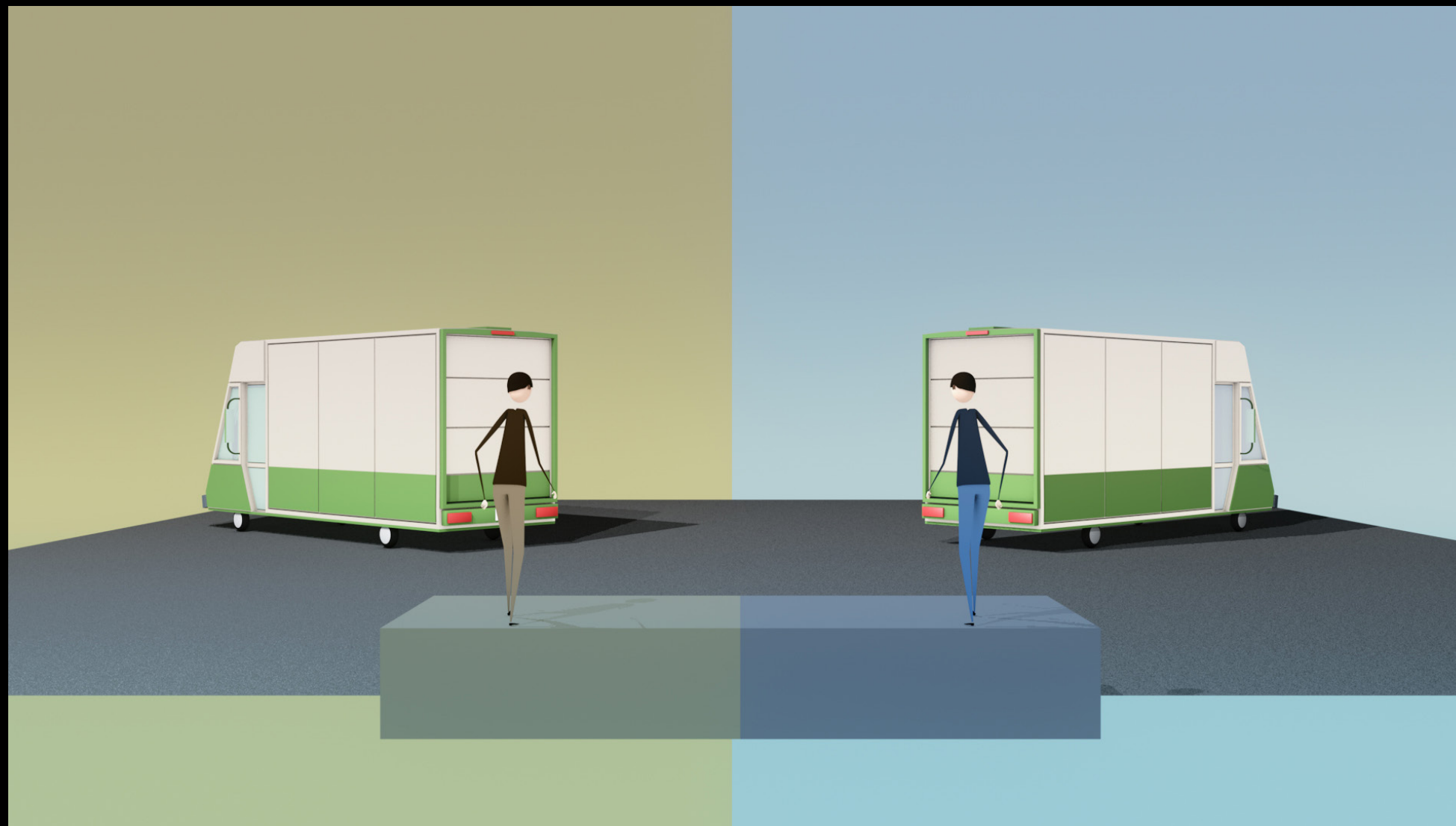
Improving working capital flexibility by extending  
days payable outstanding (DPO) up to 14 days.

The number of days by which your Days 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 date you pay the amounts due on your American Express billing statement will determine the number of days you extend, which may be less than 14 days.

SUPER: American Express Buyer-Initiated Payments

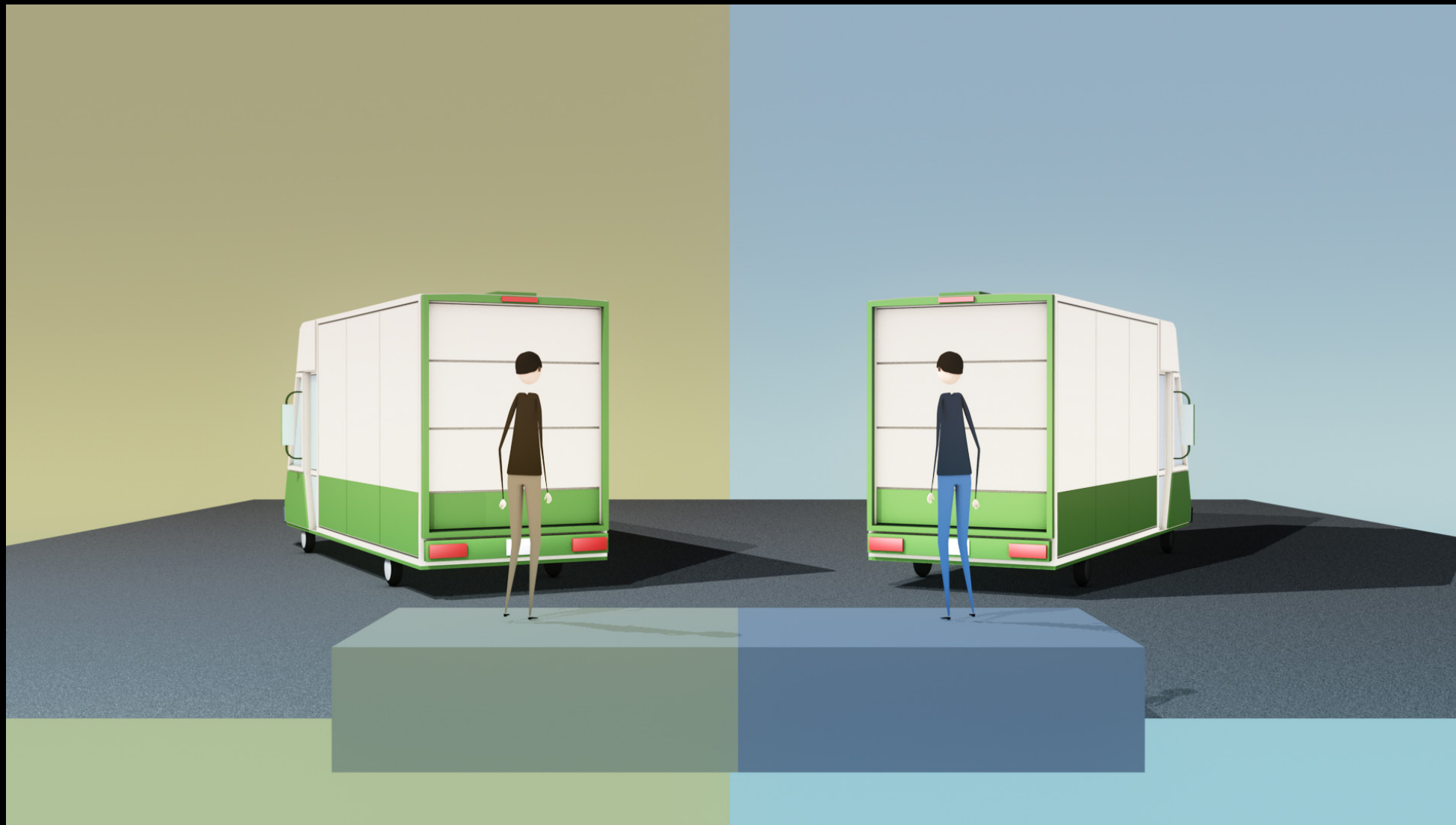
SUPER: Improving working capital flexibility by extending days payable outstanding (DPO) up to 14 days.



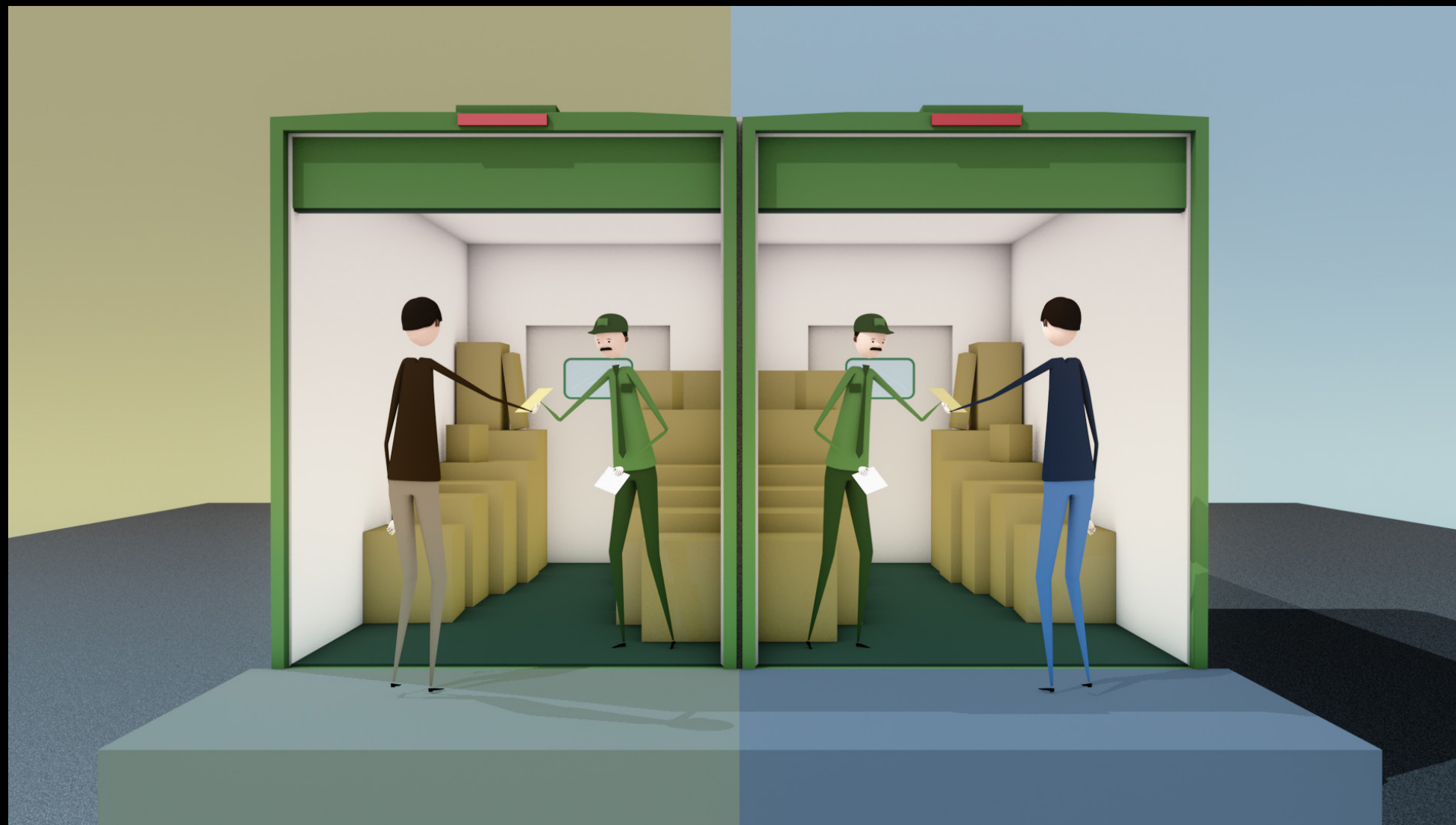


Here we find our employees at the loading dock receiving a shipment.

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

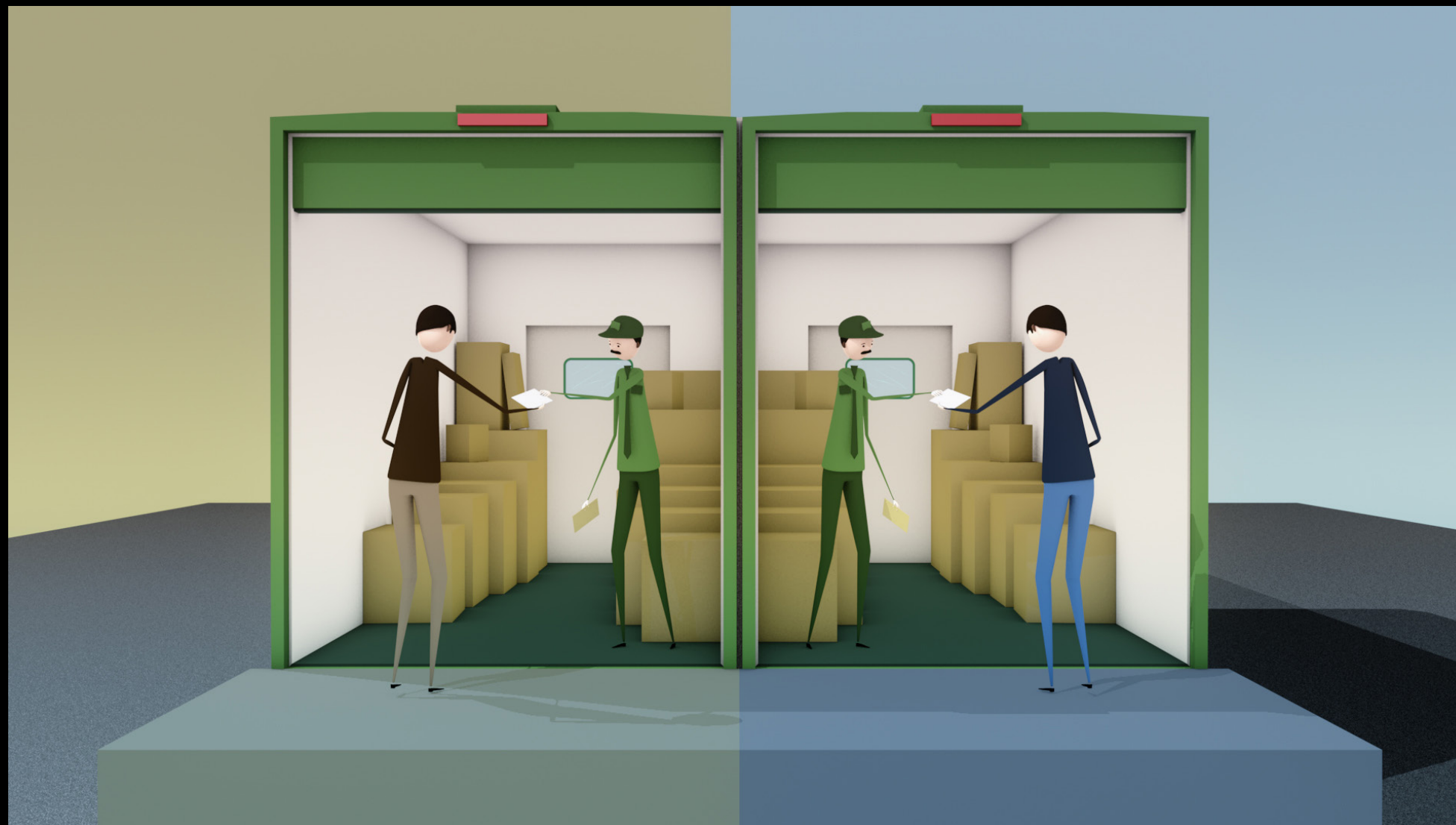














Our employees arrive back at their desks. Each now has an invoice for the shipment they have received.  
**SUPER: Extend DPO Up To 14 Days.**









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.

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, consolidated, American Express statement at the end of your billing cycle.



## INITIATE PAYMENTS TO SUPPLIERS



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

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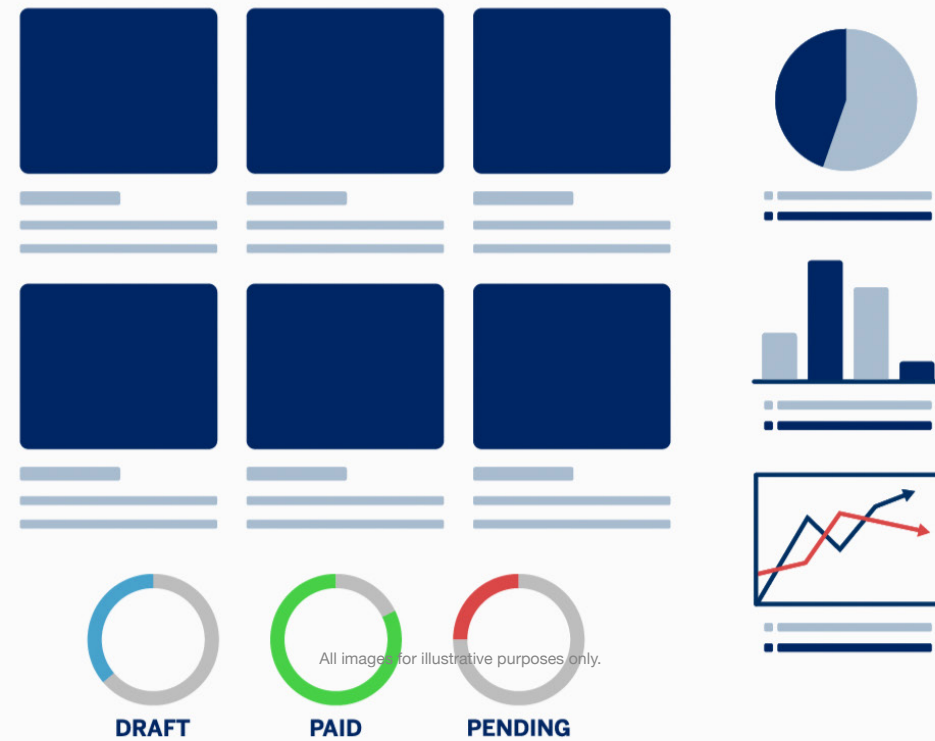
## PAY A CONSOLIDATED AMERICAN EXPRESS STATEMENT



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

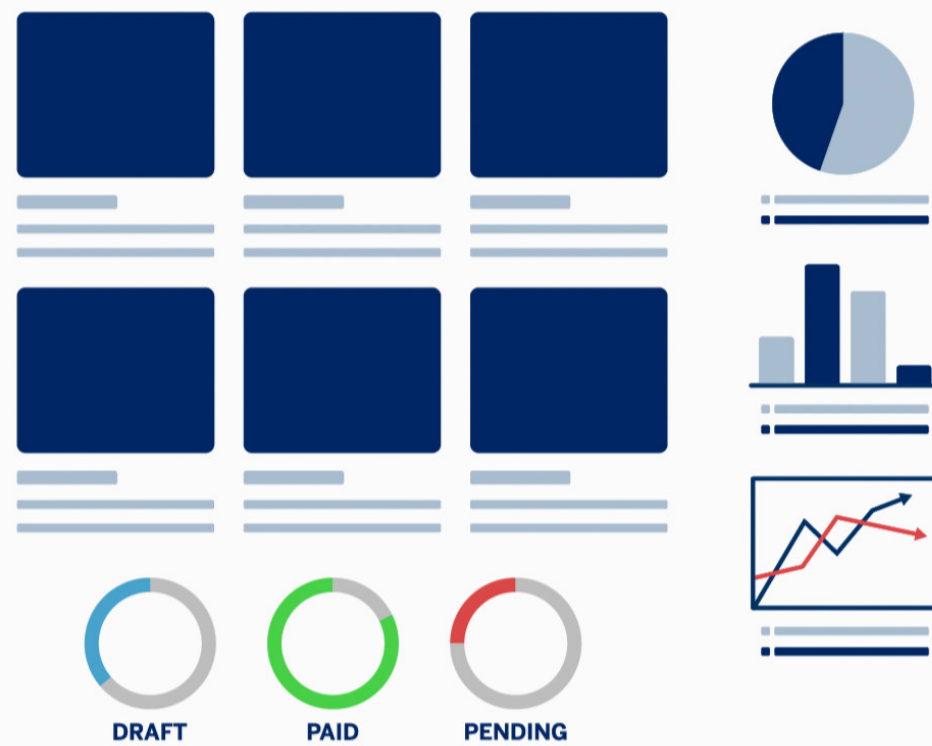
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## INVOICES



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	<input type="checkbox"/>
Oct 4, 2015	# 1000	Supply Co. LLC	960.50	<input type="checkbox"/>















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.



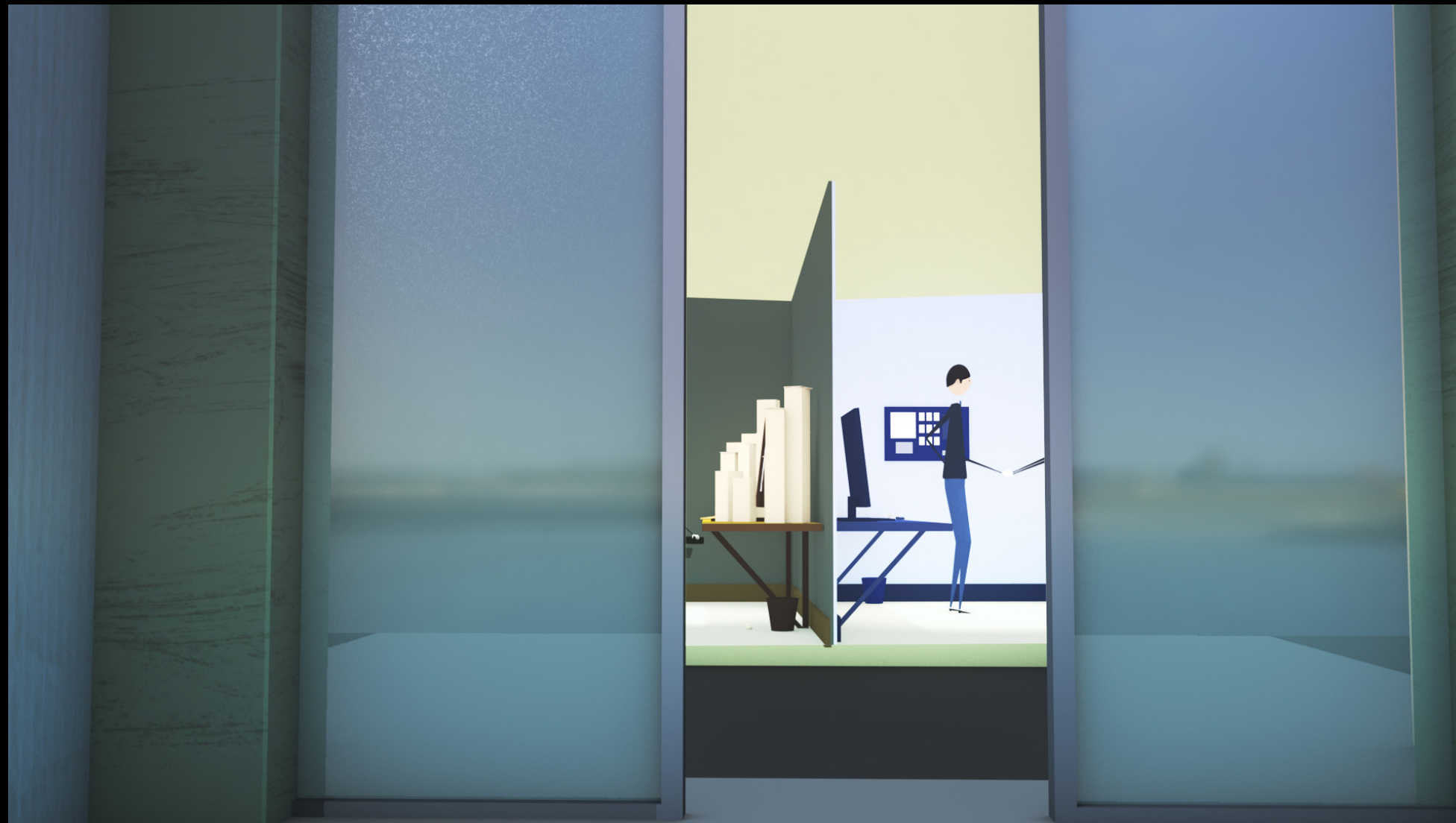


The “before” employee struggles with cash flow issues while the “after” employee gets a handshake and a pat on the back.

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