

narrative.

1. Understand that business-to-business is
still human-to-human.



Put more oomph
in your portfolio.

OptBlueSM

► Find a whole new way to
sell American Express.



OptBlueSM

► Find a whole new way to
sell American Express.



Click if you
like to earn
money.

Happy merchants.
Grumpy competitors.

OptBlueSM

► Find a whole new way to sell American Express.



Keep your merchants.
Lose your competition.

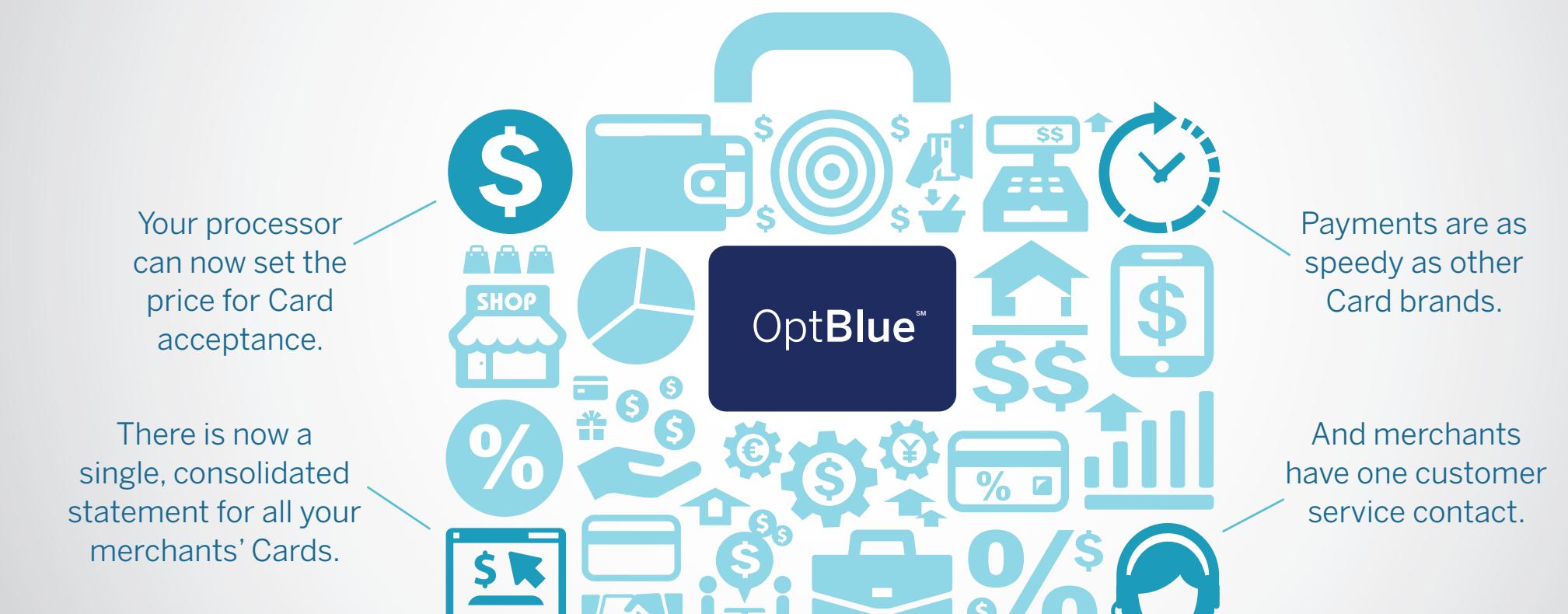
OptBlueSM

► Find a whole new way to sell American Express.



**Put something new in your portfolio
that could put more in your pocket.**

A whole new way for you to sell American Express[®] Card acceptance.



optblue.americanexpress.com

OptBlueSM



SOMETIMES IT USES
A MAILING TUBE.



IF YOU LIKE MONEY,
ODDS ARE YOU LOVE
YOUR CUSTOMERS.

Introducing OptBlue
from American Express:

A fast, easy way to accept the
Card and welcome more traffic.



Dear Devoted Business Owner, henienimintur accusiam re aribuscipsae enim
quam, susam et la sinus inulparum, omnisti beaqui conse. Enieni mintur accu

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Omnimintur? Quiassit ma quissusdae officip.



YOU'RE OUR
FAVORITE
CUSTOMER.

JUST DON'T TELL
YOUR SISTER
WE SAID THAT.

Now accepting American Express
and fabulous customers like you.





TO BE HONEST, OUR BOND IS FAR STRONGER THAN OUR WORD.

You've always been able to take us at our word. And while that holds true, nothing holds more true than RelyX Ultimate, RelyX Unicem and RelyX Luting Plus cements. They offer the most predictable, reliable bonds and the simplest applications. That's not boasting. That's fact.

Stay true.

3M ESPE

Call 1-800-634-2249 or visit 3MESPE.com

TO BE HONEST, OUR BOND IS FAR STRONGER THAN OUR WORD.

You've always been able to take us at our word. And while that holds true, nothing holds more true than **RelyX Ultimate, RelyX Unicem and RelyX Luting Plus cements.**

They offer the most predictable, reliable bonds and the simplest applications. That's not boasting. That's fact.



Stay true.

3M ESPE

2. Tell a unified story.



When your work flows,
you can do more good.
focus on your mission.
get more done.
relax a little.
expand around the corner.
expand around the world.
work on the things that matter.

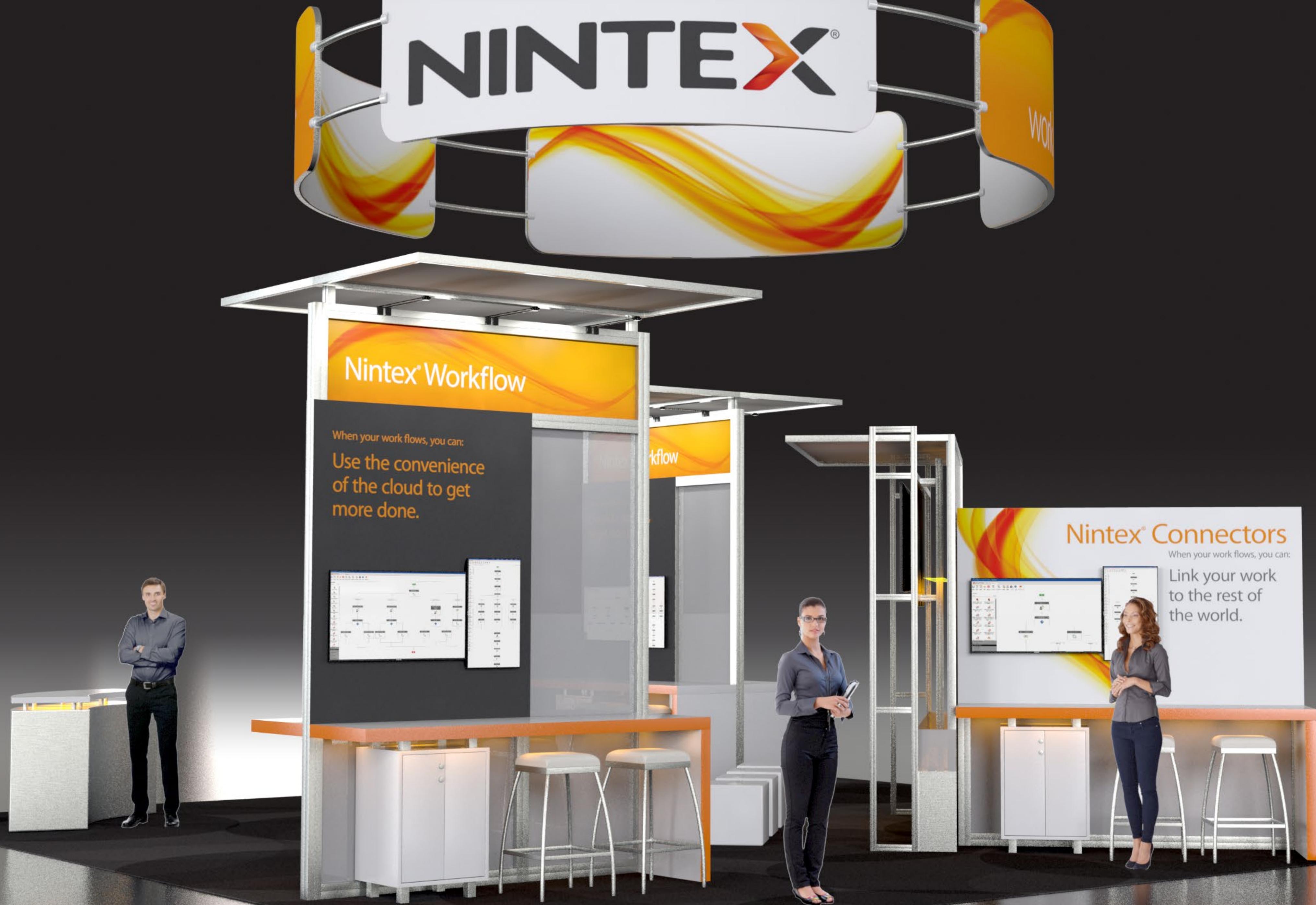
work inspired.

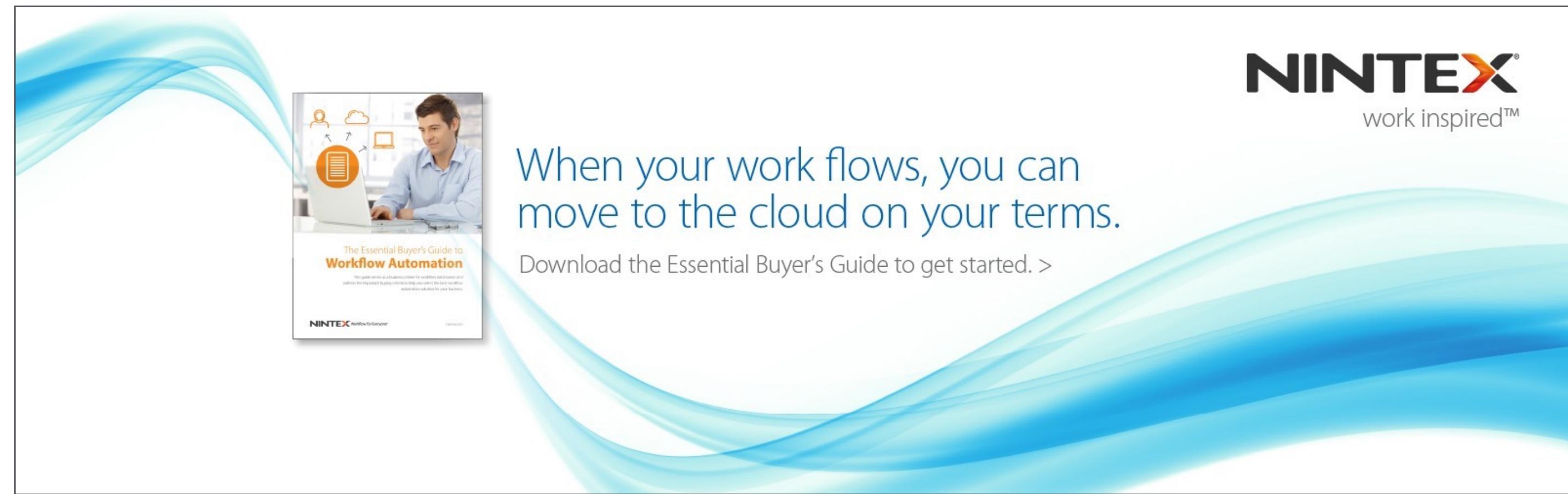
Nintex makes automating
workflow quick and easy, so you
can do more of what you do best.

NINTEX[®]

Booth #605



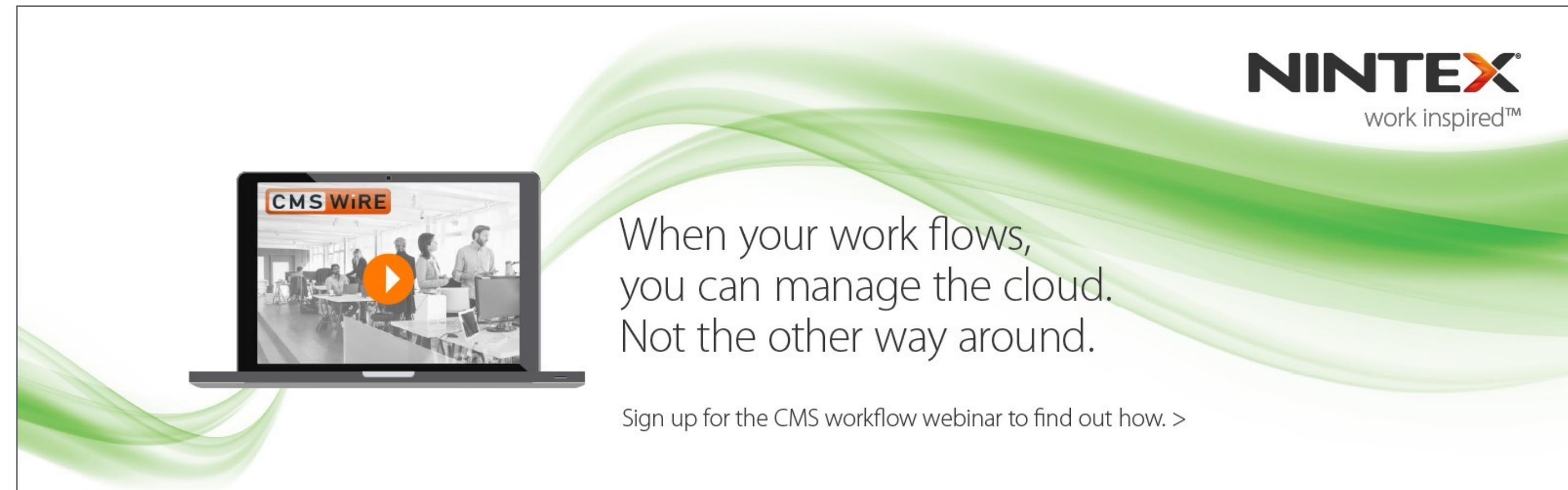




NINTEX
work inspired™

When your work flows, you can move to the cloud on your terms.

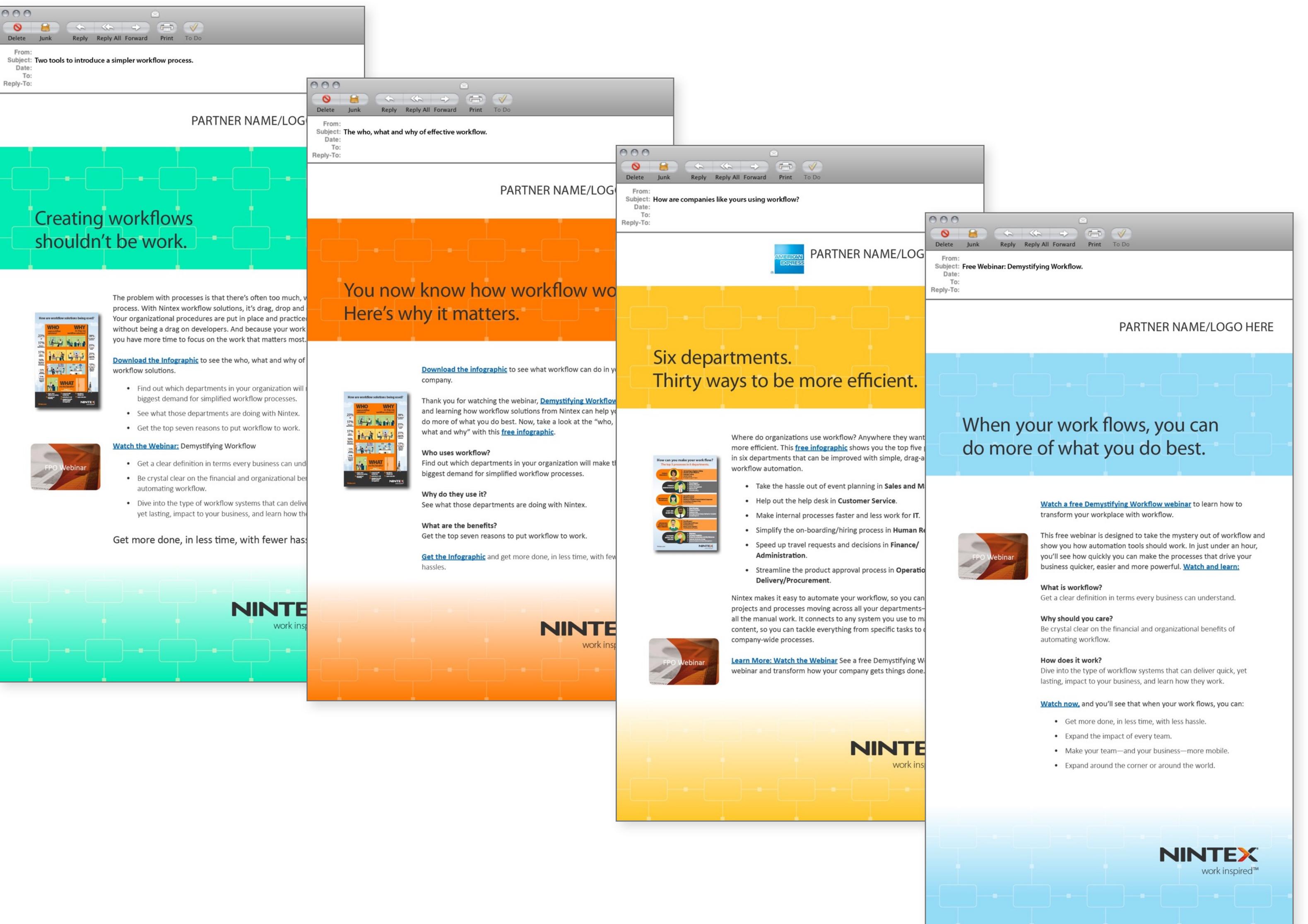
Download the Essential Buyer's Guide to get started. >



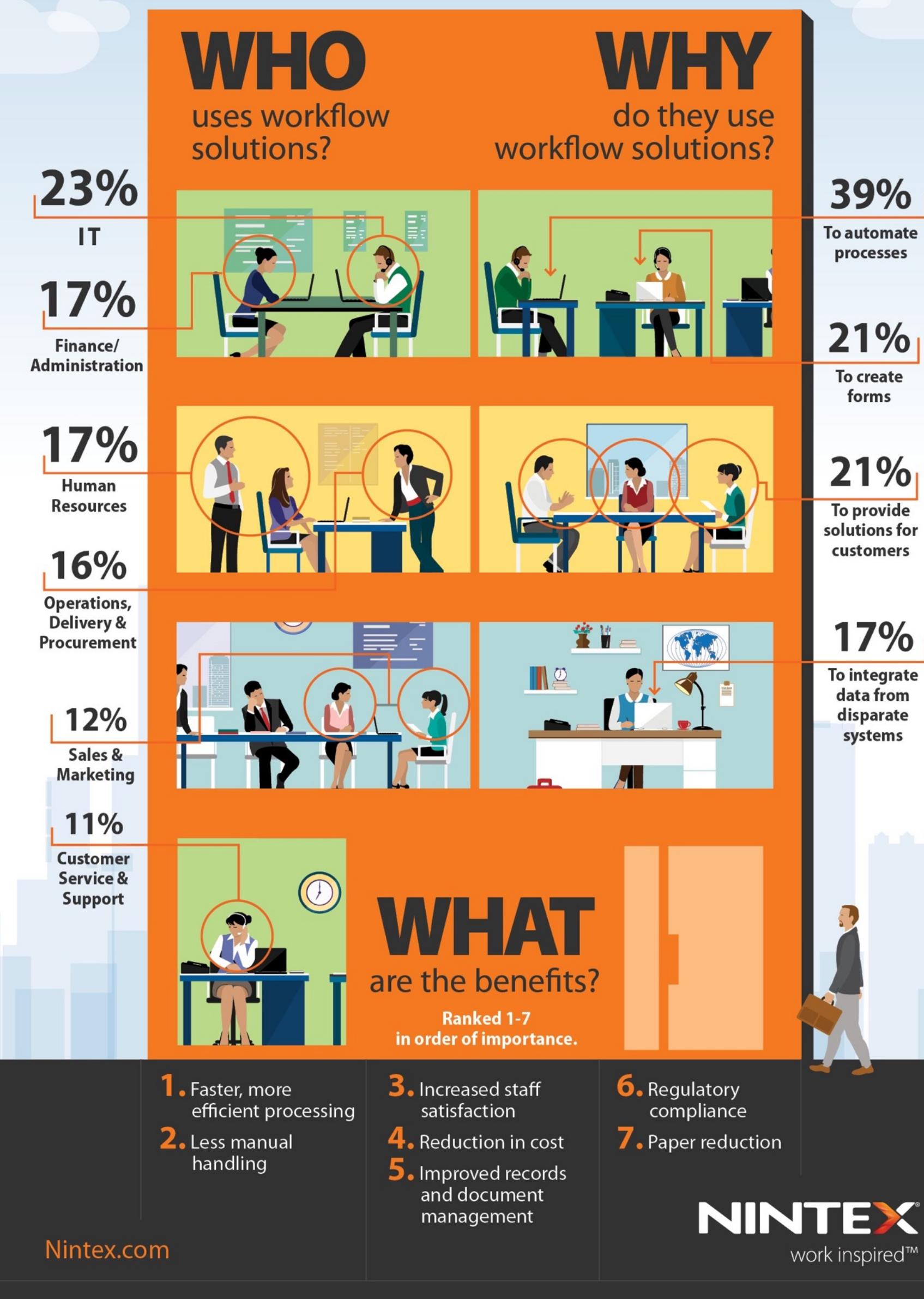
NINTEX
work inspired™

When your work flows, you can manage the cloud. Not the other way around.

Sign up for the CMS workflow webinar to find out how. >



How are workflow solutions being used?

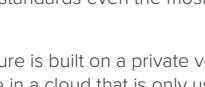


How can you make your work flow?

The top 5 processes in 6 departments.



Concur + SAP Technical Decision Maker (TDM)-Focused Messaging Framework
Updated November 24, 2015

AUDIENCE	Senior technology decision makers (CIO, etc.) from existing SAP customers who do not have Concur. Primarily SCP and Key Active on premise accounts which are referrals. General business accounts do not have referral agreements but represent a marketing opportunity.
SEGMENT INSIGHT	They have implemented SAP and are looking for ways to more efficiently extend the value of their SAP investment while preserving its integrity and security. Their stance toward the cloud varies, but they have strong investment in an on-premise approach that SAP has delivered. Concur represents a way for them to safely embrace the cloud without sacrificing the integrity of their infrastructure and ERP system.
WARMER	
Summary	<p>How are you balancing competing pressures?</p> <ul style="list-style-type: none"> Centralized approach to ERP has delivered the control, security, governance and performance you and your business need. Most IT leaders are facing increasing pressure from LOB leaders for cloud solutions combined with strained IT resources and corporate push to move capital expenses to operational expenditures. The result is a tension between: <ol style="list-style-type: none"> The opportunity cloud-based solutions represent—offering efficiency and consumer-like user experiences their businesses need. Their requirements to preserve the governance, security and data integration they've built within their ERP infrastructure.
Message/Talk Track	<p>You've made a big investment in customizing and implementing an SAP solution designed for how you do business. And your commitment to your ERP system has served you well. You've created solutions based on the SAP platform to support core, critical functions across your entire business. You have everyone in your company operating on a common platform with an integrated, shared data store. And you and your team have the control, security, governance and system integrity you need.</p> <p>So with this powerful infrastructure in place, most businesses in similar situations then face a question about how to build on that solution. And we see IT leaders and their teams facing increasingly intense and competing pressures.</p> <ul style="list-style-type: none"> IT teams are increasingly facing requirements to do more with less—keeping the "lights on" by supporting the core systems that run the company, while reducing capital and operational expenses as well as managing employee resources. <p>All while still servicing their internal, line of business partners to deliver solutions quickly that meet the ever-growing set of end-user demands—from great user experience, to mobile tools, contextually aware systems and more.</p> <ul style="list-style-type: none"> Under these pressures, LOB leaders seek alternative solutions that increase the number of "shadow IT" apps that are generally unmanaged, lack clear governance and security models and, at the end of the day, create more work with less control for IT. IT is also increasingly being asked to evaluate the evolution to the cloud where capital expenditures shift to operational expenditures, expenses become more predictable and resources can be deployed elsewhere to meet other company needs. <p>So while IT supports looking for targeted, cloud-based systems that will allow them to reach new areas of the business and extend the value of their SAP system—like travel, invoice and expense management, for example, they're also experiencing this tension between:</p> <ol style="list-style-type: none"> The opportunity cloud-based solutions represent—offering efficiency and consumer-like user experiences their businesses need. Their requirements to preserve the governance, security and data integration they've built within their ERP infrastructure.
Summary	<p>Embracing the cloud isn't as easy as it sounds.</p> <p>The simplicity of the cloud doesn't matter without the security and integration enterprise companies need.</p>
Message/Talk Track	<p>So why does this tension exist? The answer is actually pretty simple: Too many cloud solutions are built to only address targeted functions, processes or areas within a business. But not enough of them are designed on a platform that's built for the kind of integration and security businesses like yours need.</p>
REFRAME	
Summary	<p>RATIONAL DRAWING/EMOTIONAL IMPACT</p> <p>You're not alone.</p> <ul style="list-style-type: none"> Gartner CIO Survey says mobile and cloud are in the top five priorities for global CIOs (mobile 36% and cloud 32%). Same survey says 89% of CIOs agree that the new digital, cloud, mobile-based world is changing the way they do business. How will you wrangle the demand and the risks?
Message/Talk Track	<p>If this sounds familiar, you're not alone. In fact, according to the 2015 Gartner CIO Survey, mobile and cloud are in the top five priorities for the year (mobile 36% and cloud 32%).</p> <p>And in the same survey, Gartner states "the overwhelming majority of this year's CIOs are concerned about the impact of mobile and cloud on their business, and the levels of risk, and that the discipline of risk management is not keeping up (69%)."</p> <p>So the tension exists for everyone, and the need for a solution is great. Because with: <ul style="list-style-type: none"> How are you going to keep up with the pace of change in your industry? How are you going to embrace the technologies and tools that your users are demanding? </p>
Summary	<p>A BETTER WAY</p> <p>A balanced formula is the right formula.</p> <ul style="list-style-type: none"> Balance proven functionality and simplicity with the security and integration you need.
Message/Talk Track	<p>The right cloud solutions are out there if you know what to look for. To find them, look for: <ul style="list-style-type: none"> Offer refined, time-tested functionality in their given category—i.e., they're best in class. Deliver on the simplicity promise cloud solutions represent—they offer simple integration and easy access. Are built on a platform that offers native, secure data integration with your SAP system. </p>
COMMON OBJECTIONS:	
Answering the questions that often arise with SAP customers.	
<p>As we continue to target the existing SAP customer base, the following talking points can be used to address common objections.</p>	
	
<p>What's the product roadmap for the existing SAP on-premise solution?</p> <p>A specific timeline and product roadmap for SAP's existing, on-premise expense solution has not been finalized. The team is working on a definitive plan that supports our existing customers, creates a smooth migration plan from the current SAP expense solution to Concur and allows us to further invest in the development of Concur products.</p> <p>We'll release specific information on the product roadmap as soon as it's available.</p>	<p>We do not use any cloud solutions for our enterprise applications.</p> <p>We understand many businesses are skeptical of the cloud, but with Concur, you don't have to choose between data security and the promise of the cloud.</p> <p>Not all cloud solutions are designed to meet the standards and requirements of businesses like yours, but Concur is designed to do just that. After more than ten years of providing cloud T&E solutions, we've built a solution with superior data security, privacy and auditing designed to meet and exceed the security and data protection standards even the most stringent businesses and organizations need.</p>
	
<p>We already have a travel tool, so how does Concur help us?</p> <p>You do not need to implement both Concur Travel and Concur Expense to get the benefits Concur has to offer. Concur Expense can integrate with your TMC and existing booking tool to capture your expense data and deliver the control and visibility you need to manage your travel and entertainment (T&E) spending.</p>	<p>How does Concur Invoice work with Ariba?</p> <p>Where Concur Travel and Expense focus on T&E expenses, Concur Invoice and Ariba—another member of the SAP family—work together to help organizations manage 100% of the rest of their spending. Many of our most successful clients are using Ariba to capture 90+ percent of their PO and non-PO based invoice spending, and Concur Invoice to capture the remaining non-PO and card expenses. These complementary solutions can work together to make sure all your spending is efficiently captured and managed, so you get the visibility and budget control you need.</p>

Concur and SAP:
The simple, sophisticated, secure way to manage spending.

When you can see all of your travel and entertainment spend, you can *control* all of your T&E spend—wherever and whenever it happens. Concur simply connects to your SAP system to connect you to your travel expense and invoice spending.

Automation and Integration:
Making it all work together in 2016.

With the automated integration rollout set for 2016, you'll get a seamless, flexible, secure way to move data between your SAP ERP system and the Concur platform. The numbers will be automatically exchanged in real time, and that has real benefits:

End-to-end automated file integration and updates.

- Eliminate manual processes.
- Drive faster payments.

Direct web services.

- Get rid of systems.
- Simply map, convert and integrate systems between Concur and SAP.

Automated message delivery and error handling.

- Increase transparency into your financial data.
- Quickly identify and resolve financial posting issues.
- Eliminate the need for external support.

Secure connections that protect your data.

- Know that all communications are triggered from ERP using HTTPS/SSL.
- Use a two-step posting process to ensure better error handling and data reconciliation between systems.

Two integration options available now:

Flat file transfer through FTP — Import data daily with an SAE or custom extract file that matches your import process.

Flat file transfer through web services — Import data hourly with your own custom-developed connector that obtains SAE or customer extract files through Concur web services.

About Concur

Concur, a part of SAP, is the leading provider of spend management solutions and services in the world, helping companies of all sizes transform the way they manage spend so they can focus on what matters most. Through Concur's open platform, the entire travel and expense ecosystem of customers, suppliers, and developers can access and extend Concur's T&E cloud. Concur's systems adapt to individual employee preferences and scale to meet the needs of companies from small to large.

Learn more at concur.com

*2015 Gartner CIO Agenda Survey
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What's keeping you from the cloud?

You have competing priorities.



You don't have to compromise.

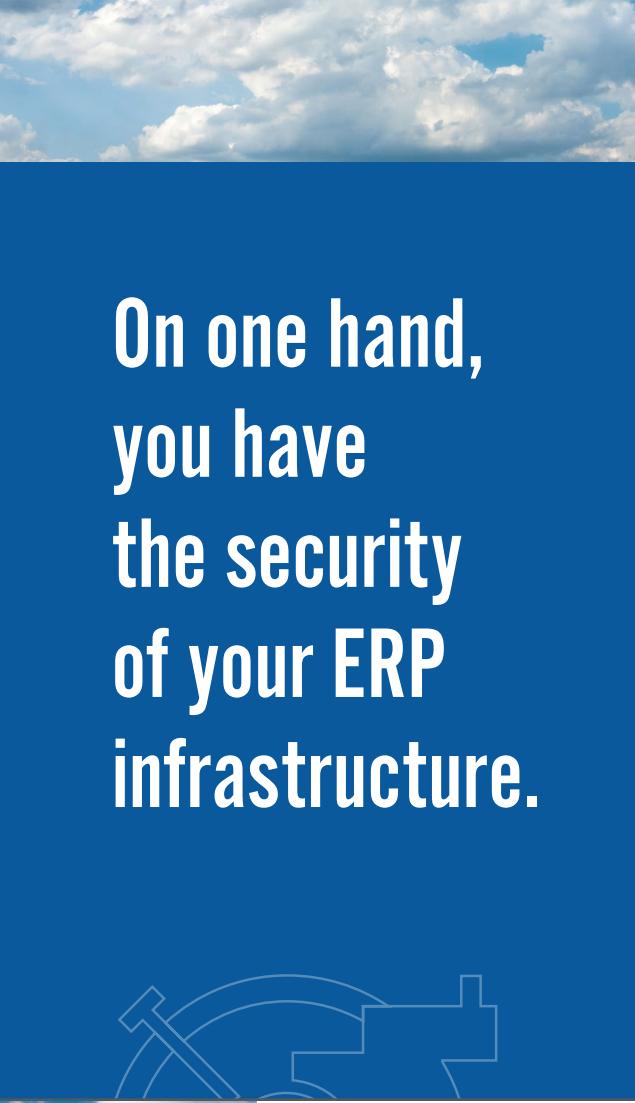




Is the cloud safe for your business?
Is your business safe without it?

Introducing a shorter,
smarter way to get there.

There's more
risk ahead?



On one hand,
you have
the security
of your ERP
infrastructure.

No one denies the efficiency, ease and consumer-like user experiences of cloud-based solutions. They're great. But are they great for you?

Your line-of-business leaders seem to think so. They're pressuring you to move to a place where capital expenses become operational expenditures and your strained IT resources are no longer strained.

- You're being asked to do more with less more often
- Everyone wants the next best thing
- You know you must keep marching toward the cloud

But at the same time, you're required to preserve the governance, security and data integration you've built within your ERP.

- You've made a significant investment in an SAP solution to fit the critical core functions of your business
- Everyone in your company works on a common platform with an integrated, shared data store
- You have control

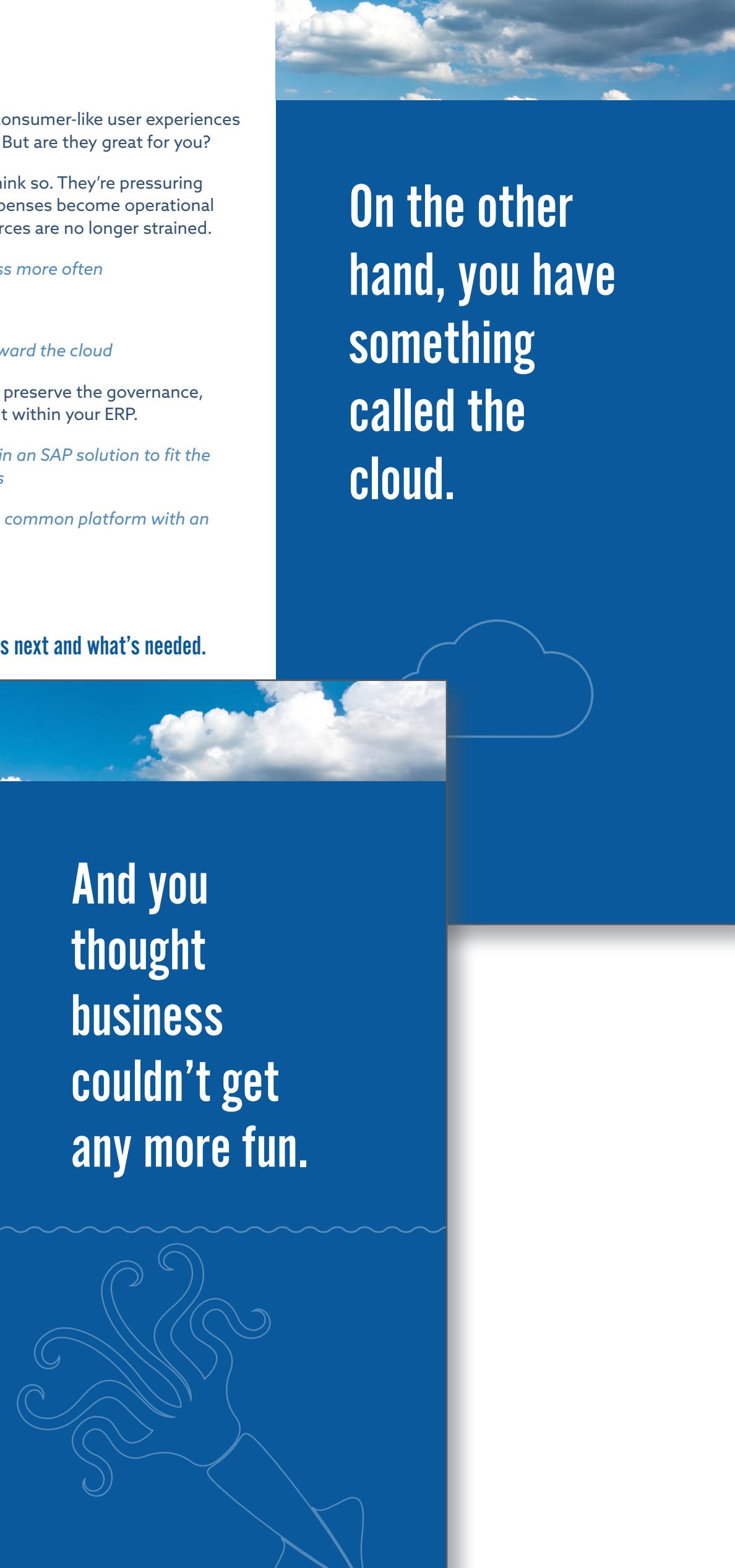
This leaves you torn between what's next and what's needed.



You're not the only IT leader worried about the cloud. In fact, a 2015 Gartner CIO Agenda Survey showed that one-third of CIOs from around the world consistently name the cloud in their top five priorities for the year.

The survey goes on to say that 89% of CIO respondents agree that the digital world brings with it new, different and higher levels of risk. Sixty-nine percent believe that risk management can't keep up.

We're all in the same boat. And there has got to be a better way.



And you
thought
business
couldn't get
any more fun.

3. Make sure your messages stand out.

Business is booming. And your copier just exploded.

Quick, easy money for emergencies.

Opportunity knocked. Your door down.

Quick, easy money for emergencies.

The offer you can't refuse is actually an offer you can't refuse.

Quick, easy money for opportunities.

We don't need your mother's maiden name as much as you need a loan.

Fast funds. Fewer hassles.

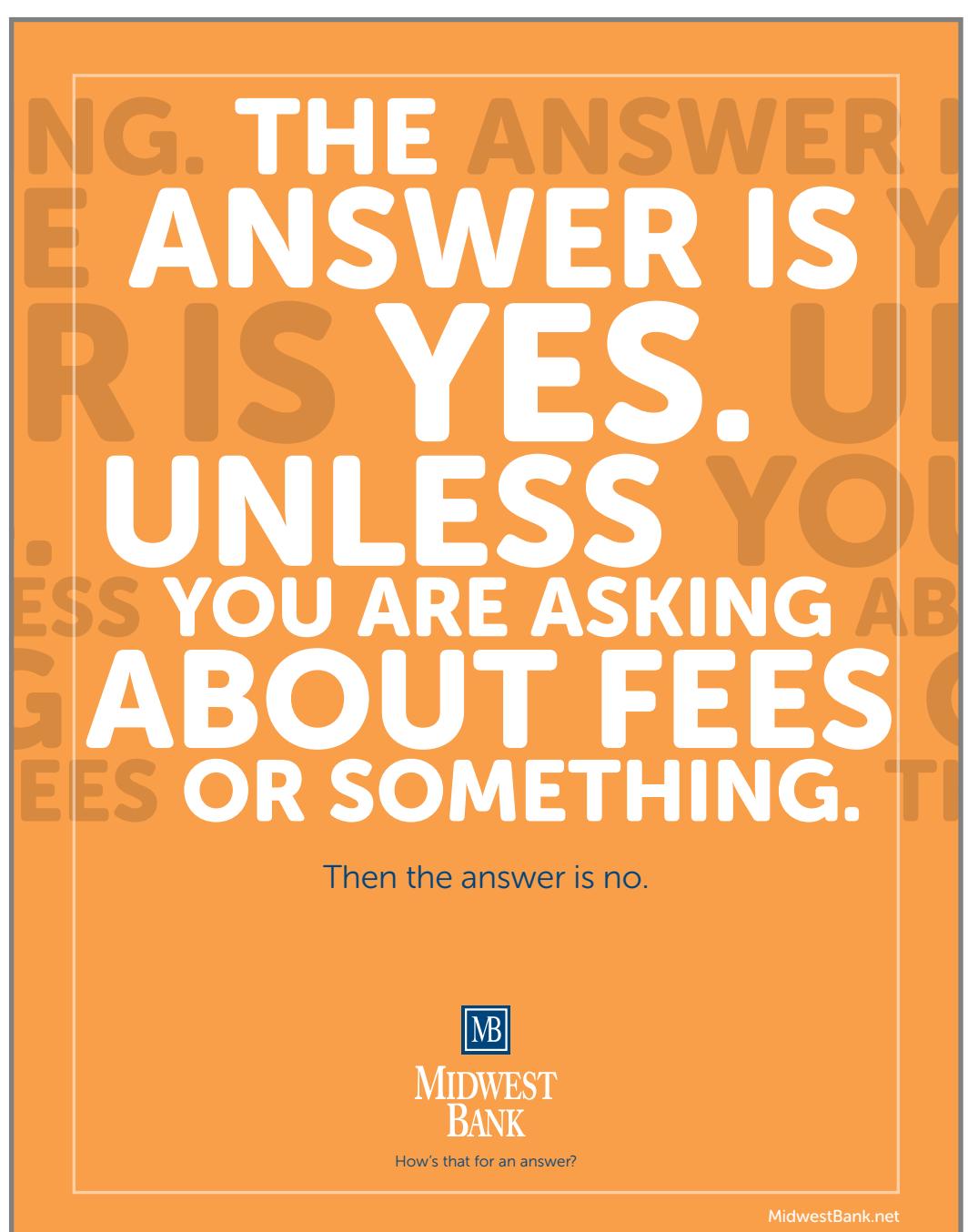
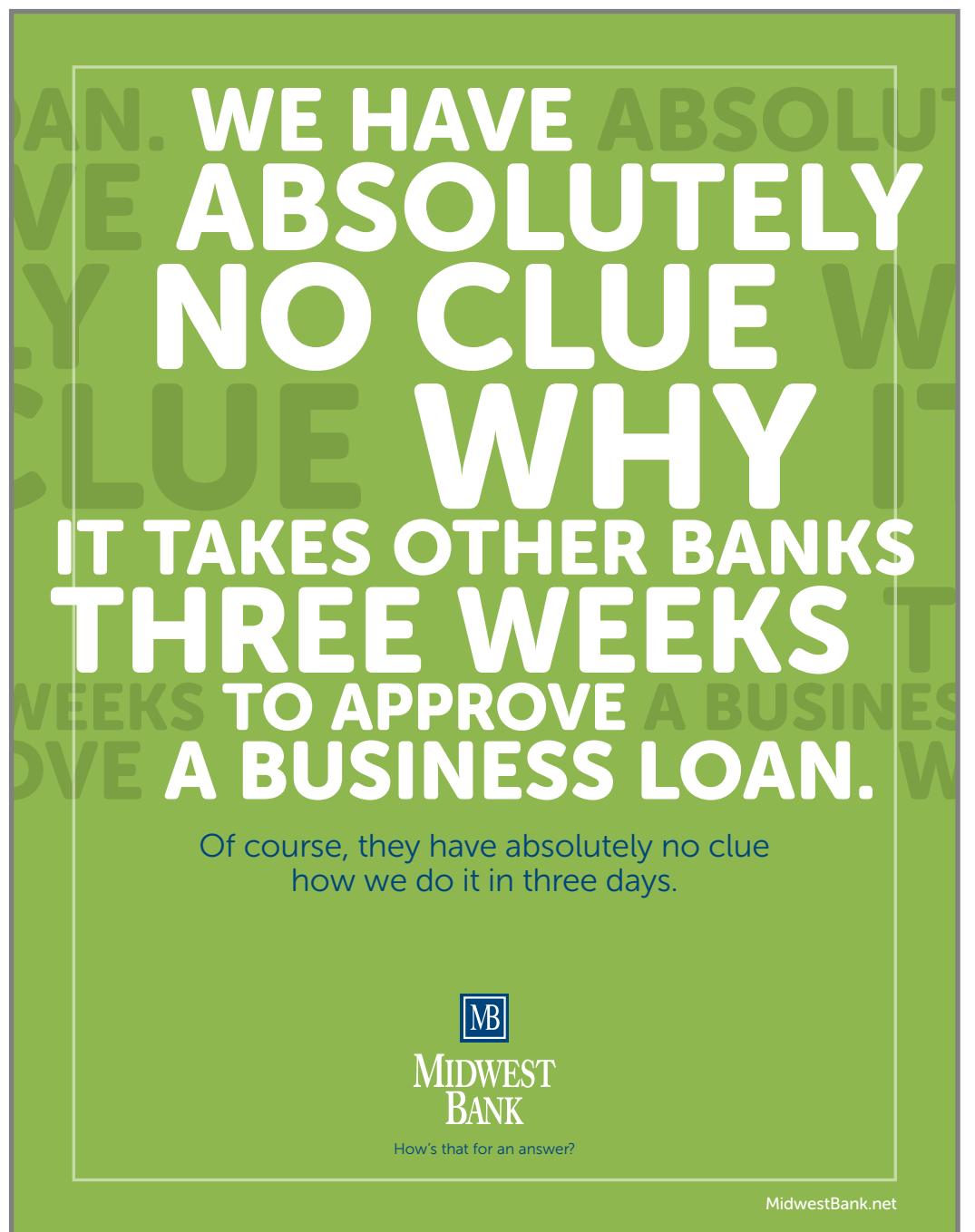
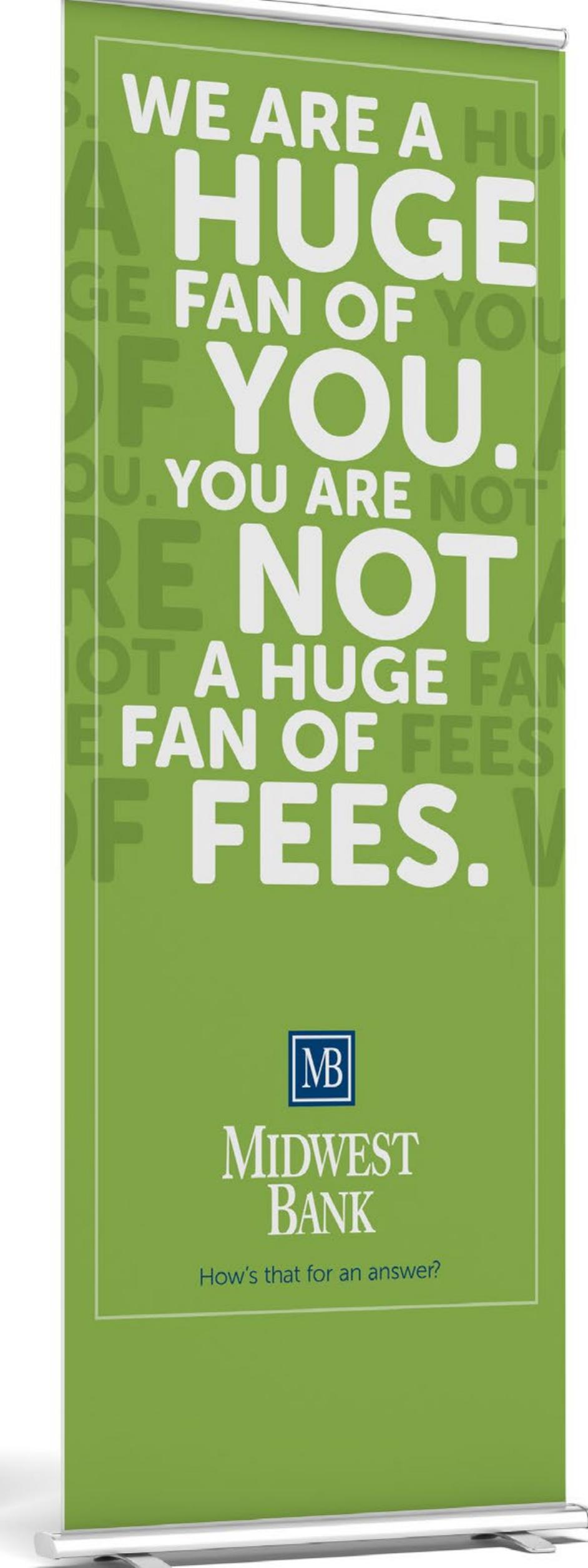


La-de-frickin-da.
F---de-frickin-ds.

While it sure is handy if you're looking for childcare reimbursement forms or trying to set up a printer, we realize our new intranet site is pretty much just a new intranet site.

sjmcentral.sjm.com
(big deal)





S NADA. WE'D LIKE
E'D LIKE TO HAVE A WORD
VE A WORD WITH YOU ABOUT FEES. W
ORD WITH YOU ABOUT FEES. W
WE A WITH YOU ABOUT FEES. W
UT FEES. WE

That word is nada.



MIDWEST
BANK

How's that for an answer?

MidwestBank.net

Member
FDIC

YOU CAN'T SEND CHANGE
THE TUBE THINGY. YOU CAN'T
SEND CHANGE
THROUGH THE TUBE
BE THINGY.
YOU CAN'T SEND
THROUGH THE TUBE

We're not
into nickel-and-
diming you
anyway.



MIDWEST
BANK

How's that
for an answer?

Member
FDIC

BE PATIENT. THE
BE PATIENT.
THE PERSON
IN FRONT
OF YOU
IS GETTING A BUSINESS
LOAN.
BE PATIENT. THE

Wicked-
fast local
approvals.

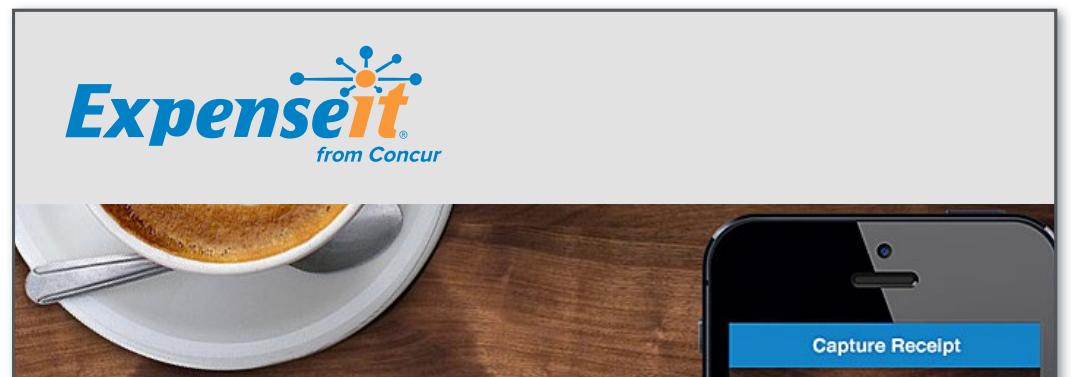


MIDWEST
BANK

How's that
for an answer?

Member
FDIC

4. Find a partner who understands this story.



As of today, paper receipts are a thing of the past.

Announcing Expenselit® Pro for the simplest way to manage receipts.

Receipts are much easier to manage when you can snap a photo and upload it to your expense report.

No more scanning. No more manual data entry. And no more paper receipts.

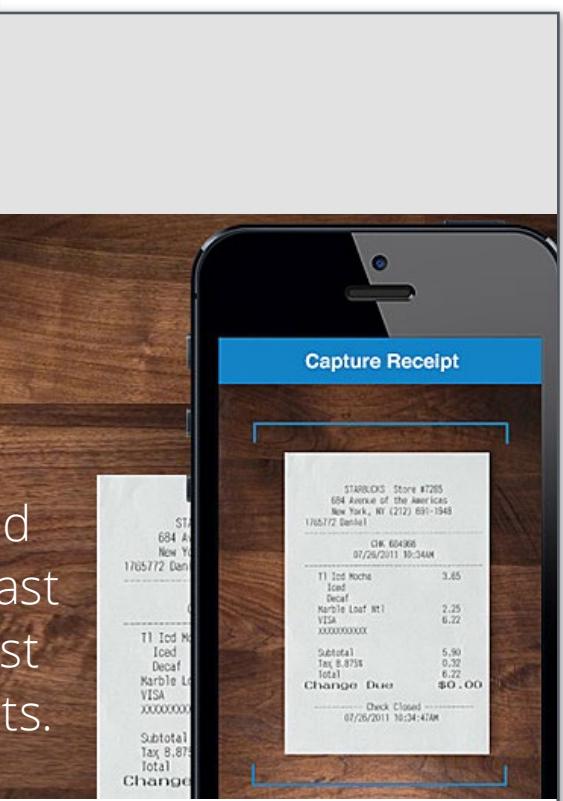
It's all possible with Expenselit Pro—a simple way to toss out paper receipts and get their expense reports done.

And it really is simple.

- 1 Take a picture of a receipt with a smartphone.
- 2 Hit "export."

Expenselit Pro even categorizes each expense entry so employees can get their expense reports done faster.

[See how it works.](#), and schedule a time to [talk to your Concur representative](#).



The people who signed up for Expenselit Pro last week are done with last week's expense reports.



Expenselit Pro from Concur: Now your travelers can send receipts and start reports on the fly.

It hasn't been on the market for long, but Expenselit Pro is already making a major difference for travelers, travel managers and administrators at companies like yours. How? By replacing paper receipts with speed, accuracy and automation.

See how it works:

- 1 Take a picture of a receipt with a smartphone.
- 2 Hit "export."
- 3 Expenselit Pro reads your receipt and automatically posts an expense entry in Concur.

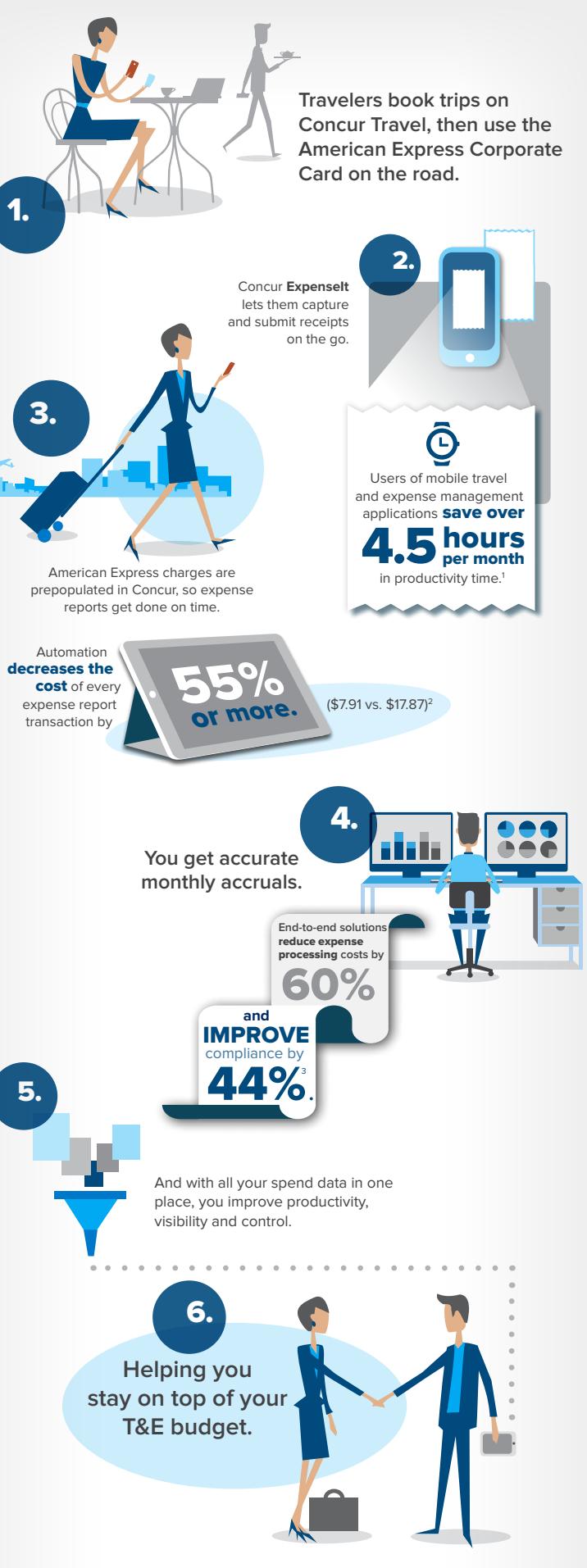
When expense reports are this simple, they get done earlier and more accurately. You'll also see expenses as they accrue, and you'll have accurate data on every transaction. Plus, you can avoid corporate card late fees because expense reports will be coming in on time.

So say goodbye to stacks of receipts and tedious expense processes, and sign up for Expenselit Pro.

[Check out this five-minute video to see how it works.](#)



When life is easier for your travelers, it's easier for you.



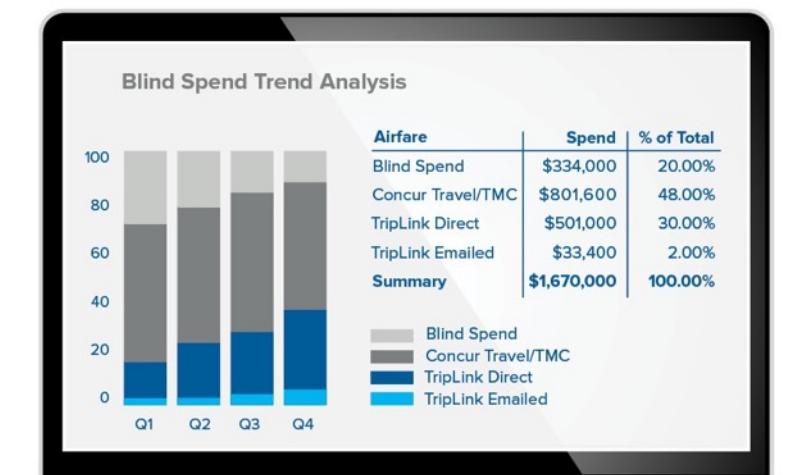
Both is Better: American Express and Concur

Better insights, better for travelers, better for you.



Contact your American Express or Concur representative.

With TripLink, you know where your people are, what they're spending, and how to manage your travel budget.



Drive savings into your T&E budget. TripLink captures itineraries across every channel, so you can see the spending trends and buying behavior that allow for more effective travel management.

Pay what you planned – When travelers book on a TripLink supplier's website, they'll see and save with your negotiated rates.

Support your duty of care obligation – Know where your people are, regardless of how or where they booked.

Negotiate better deals – Because you can leverage all your spend to get the best deal.

Apply and enforce travel policy before the trip – Set policy rules for trips booked, and keep travelers in policy before they leave.

Improve traveler satisfaction and productivity – Book trips in one place, and with TripLink Pro,² each of your travelers can book trips in one place.



Reservations from across every booking channel now come into one system—yours.

So it's easier to manage every trip.

TripLink™ captures every reservation—no matter where your travelers go or how they book their trips—and brings them all into Concur.

