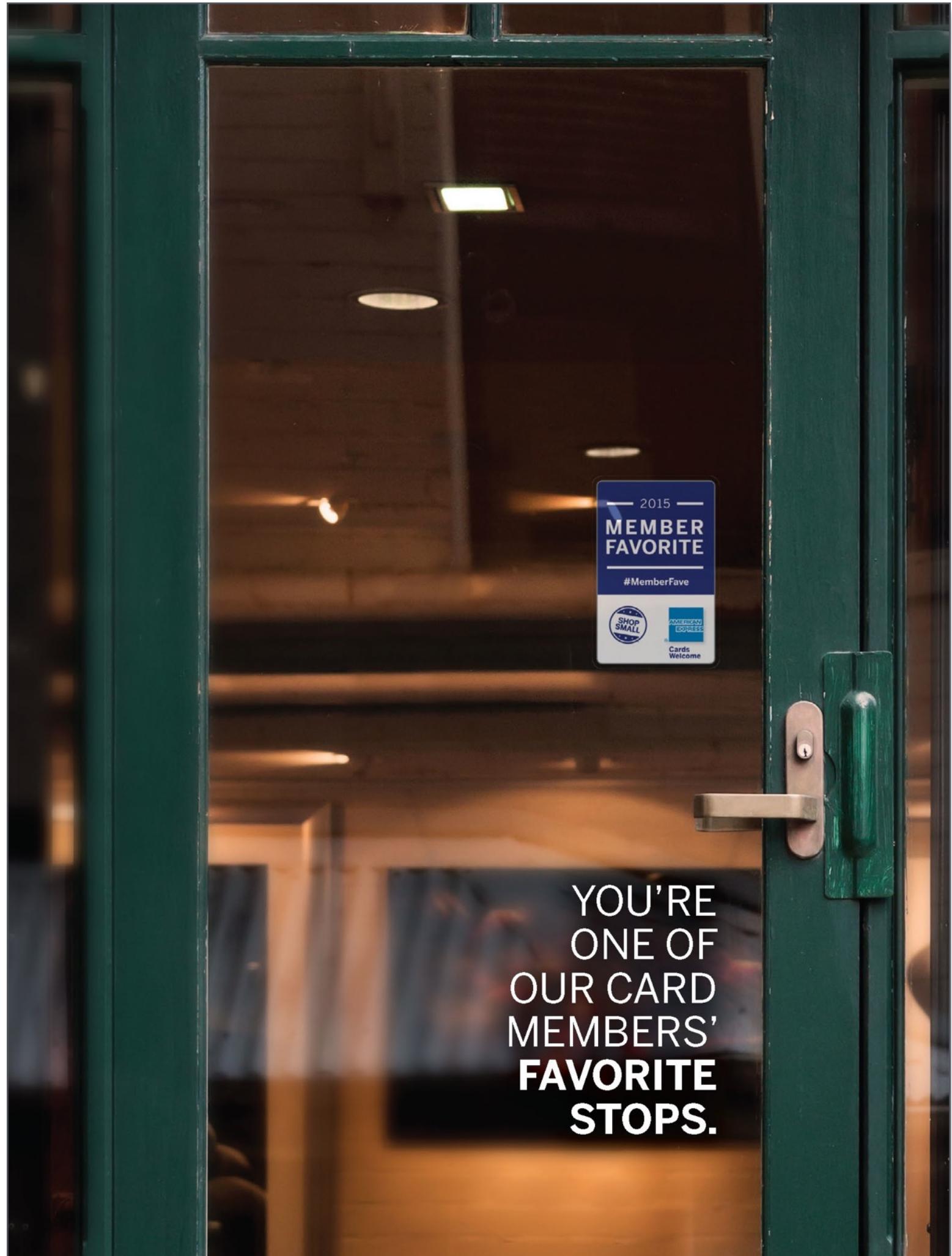


narrative.

1. Business-to-business is  
*still* human-to-human.



## THAT MAKES YOU A 2015 AMERICAN EXPRESS® MEMBER FAVORITE.

What does it mean to be a Member Favorite? It means you're a popular spot. Because when we looked at where American Express Card Members used their Cards, your business was among the most popular local destinations compared to other businesses like yours.

How were you selected? It's simple. Our Card Members choose your business, spend money there, and come back often. You're one of their top picks, and we want to join them in recognizing you.

What do you need to do? Celebrate your success! And then use your Member Favorite status to let everyone know American Express Card Members favor your business.

Congratulations! Keep up the good work. And thank you for welcoming American Express Cards every day.

Sincerely,

Tyler Vaughney  
Vice President  
U.S. Small Merchants

P.S.: Visit [memberfavorite.americanexpress.com](http://memberfavorite.americanexpress.com) and enter code 515220 for a free Member Favorite marketing kit.



PEEL IT OFF. PLACE IT  
ON YOUR WINDOW.

And open the door to even  
more Card Members.



**WE DON'T  
HAVE TO  
BRAG. OUR  
CUSTOMERS  
DO THAT  
FOR US.**

We're a 2015 American Express  
Member Favorite—one of the  
most popular local spots for  
Card Members.

2015 | **MEMBER  
FAVORITE**  
#MemberFave



**WE WEREN'T  
ANYWHERE  
NEAR THIS  
POPULAR  
IN HIGH  
SCHOOL.**

We're a 2015 American Express  
Member Favorite—one of the  
most popular local spots for  
Card Members.

2015 | **MEMBER  
FAVORITE**  
#MemberFave



**WE'RE NOT  
JUST OUR  
MOM'S  
FAVORITE  
PLACE TO  
SHOP.**

We're a 2015 American Express  
Member Favorite—one of the  
most popular local spots for  
Card Members.

2015 | **MEMBER  
FAVORITE**  
#MemberFave



Put more oomph  
in your portfolio.

**OptBlue<sup>SM</sup>**

► Find a whole new way to  
sell American Express.



**OptBlue<sup>SM</sup>**

► Find a whole new way to  
sell American Express.



Click if you  
like to earn  
money.

Happy merchants.  
Grumpy competitors.

**OptBlue<sup>SM</sup>**

► Find a whole new way to sell American Express.



Keep your merchants.  
Lose your competition.

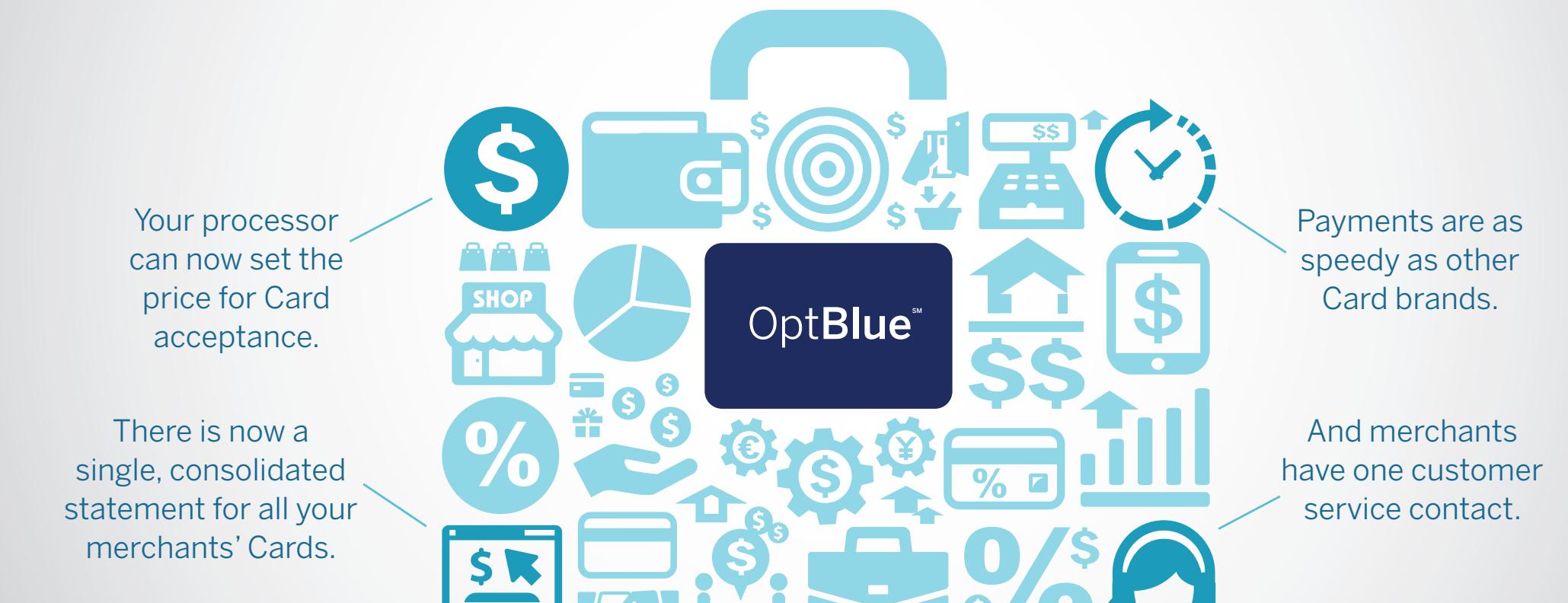
**OptBlue<sup>SM</sup>**

► 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<sup>®</sup> Card acceptance.



Your processor  
can now set the  
price for Card  
acceptance.

There is now a  
single, consolidated  
statement for all your  
merchants' Cards.

Payments are as  
speedy as other  
Card brands.

And merchants  
have one customer  
service contact.

[optblue.americanexpress.com](http://optblue.americanexpress.com)

 **OptBlue<sup>SM</sup>**

2. When you align, you amplify.

If you could reach every one of your client travelers, how much would that be worth?



[Find out how, now.](#)

Your clients depend on you to manage their travelers, but if you can't support them. One simple tool from Concur, however, can change that. TripLink lets you see every traveler on every trip, no matter where they're booked. This means you can reach more travelers just by putting them in one place. For example, combine TripLink data with your TMC Messaging:

1. Send flight cancellations or delay alerts.
2. Inform travelers about strikes or weather disruptions.
3. Automate messaging that alerts travelers about discounted rooms as they travel.

You can offer your clients a greater level of service and support. You can reach and relevance. You can get closer to your clients by helping them get closer to their travelers.

[Download this brief paper to connect to every traveler.](#)

Have questions about Concur TripLink or want to see it in action? [Contact a Concur Representative.](#)




When you know what you're spending, you know where to save.



## TravelTrax Premium: It's complete T&E spend in one convenient place.

Concur TravelTrax Premium combines all your travel spend data—all of it, including expense, back office, open bookings, credit card and TMC information—into one, easy-to-access place. So with one quick look, you can use your data to drive smart business decisions and solve spending concerns.

- Set travel policies and help people stick to them.
- Make your program easier and more efficient.
- Put more power in your negotiations.
- Track card usage to the penny.

## Get every detail of every trip:



### Track Your Data

Connect itinerary details to detailed policy information (trip purposes, reason codes, etc.) for any trip any traveler makes.



### Combine Your Data

Link transaction information to every swipe of the corporate card, so you can see details of what was actually purchased.



### Clean Your Data

Let TravelTrax Premium translate all your data feeds into an organized, accessible view of your spend. Imagine finding encrypted ancillary fees and consolidating duplicate data sets instantly and effortlessly.



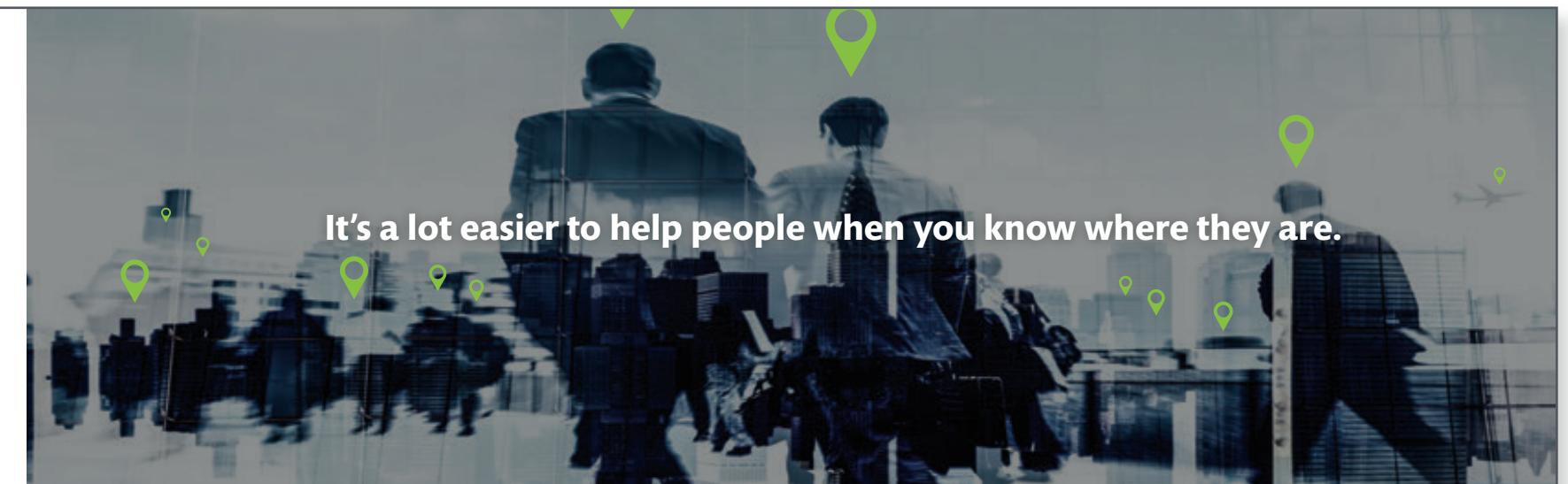
### If you don't know what you're spending, it's costing you.

Let's say you pull a report on your Garden Inn in Bellevue, and it's \$450,000. Does that include the \$450,000 Bellevue #548, or the \$250,000 Garden Inn? TravelTrax Premium data—showing your true spend so you know and can negotiate more.

### Expand your reach and relevance by reaching any traveler on any trip—no matter where that trip was booked.

How? With Concur TripLink. First, TripLink integrates reservations booked outside the corporate booking tool back into your clients' systems. Then, it pulls that data into your workflow, so you can integrate it with a communication tool like Concur TMC Messaging and put it to use.

That's right. And you can do more than just see that data now. You can use it to service and support your clients and their travelers. Send emergency messages. Send flight updates. Send reminders about free breakfast at the hotel. You'll know where every traveler is and is supposed to be, so you'll not only improve the corporate travel experience, you'll deliver on your duty of care commitment.



### How do you tell people to avoid O'Hare if you don't know who's headed to O'Hare?

A ground stop can stop business in its tracks. And when it happens, why not let all your travelers know—no matter where they booked? TripLink gives you everyone's details, so you can communicate the same way to all travelers. You can offer them other flights, so they work without the wait, and your clients aren't left up in the air.



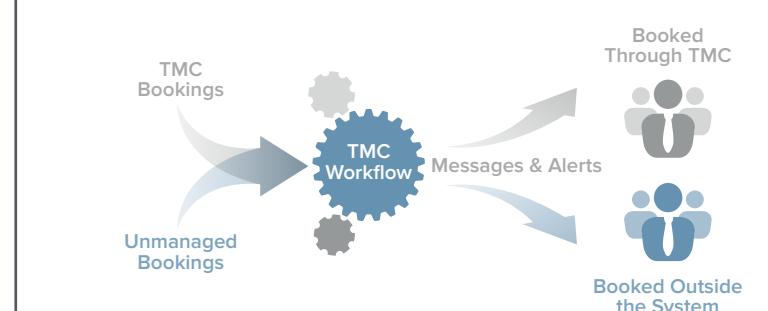
### There's an airline strike in France, yet your clients would like to keep their travelers working. Hmm. What to do, what to do?

If a traveler booked their flight through Paris—but outside the corporate booking tool—you have no way to warn her. Oh wait, you do, because TripLink pulls that itinerary into view by sending it to your messaging platform. So you can send SMS messages instantly to every single traveler for every disruption—from layover-causing labor disputes to weather-related delays.



### Where do you get a free Danish in Denmark?

Okay, breakfast might not break the bank, but when your clients send thousands of travelers out for millions of meals, the budget fills up fast. But because TripLink lets you see where every traveler is going and where they're staying, you can automate personalized smart messages to each one of them about corporate rates and discounts on everything from wi-fi to waffles.



**TripLink connects you to travelers, and that keeps you closer to your clients.** [Learn more.](#)





Don't fight  
unmanaged travel.  
**Manage it.**

**Unmanaged travel is  
inevitable. It happens in even  
the best travel programs, and  
it happens often.**

**40% of managed travel falls  
outside corporate policy<sup>1</sup>**

**40-50% of bookings are booked  
without you knowing it<sup>2</sup>**

But when going to a conference requires a direct call to the conference hotel, or when people simply want to book at customer (not corporate) rates for customer visits, don't we want them to spend more wisely? Especially if we can see that spend?

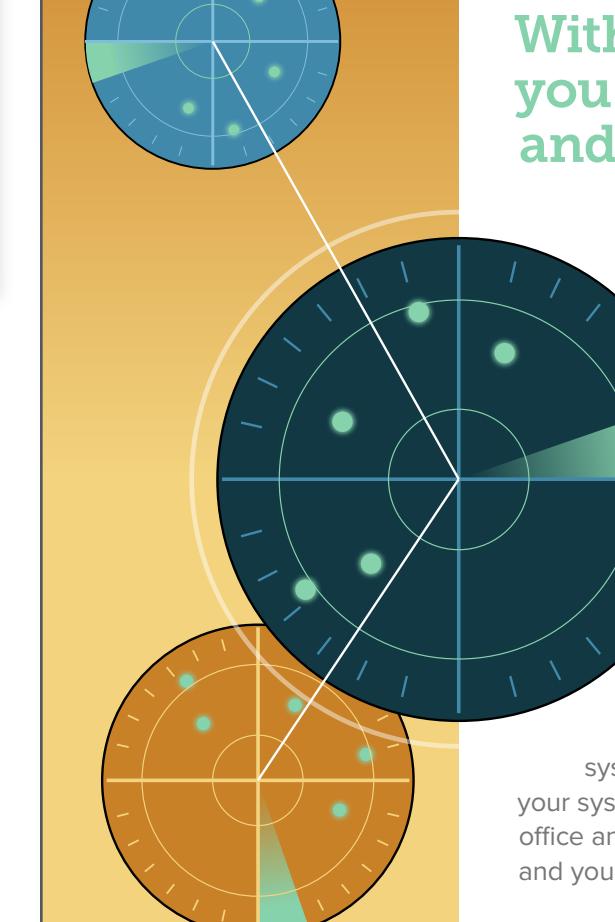
To capture this "invisible spend"—to know what and where your travelers are booking—you need a new way to think about it. More rules and more of the same simply aren't going to cut it.

<sup>1</sup>Source: PhoCusWright's U.S. Business Traveler: Managed, Unmanaged, and Rogue 2012 Report

<sup>2</sup>Source: Article by Blogger Scott Gillespie, Feb 2014

It's time to change the game in  
the fight against unmanaged travel.

Find out how in this quick ebook.



**With Concur TripLink,  
you can see every trip  
and every traveler.**

Concur TripLink extends your reach and relevance with clients by offering the tools that tighten up their travel programs. It gives travelers freedom when they need it. And it lets you and your clients capture every itinerary—no matter where it's booked.

*How? By integrating  
reservations booked outside  
your clients' corporate  
booking tool.*

Travelers book their trips. TripLink's direct connections or email forwarding sends those itineraries into your client's Concur system. And Concur API's brings that data back into your systems, including your automation tool, your back office and to your agents' desktops. With TripLink, you and your clients get to see it all.

In the past, when your clients had travelers who booked outside the system, you had to fight to follow them. And if there was an emergency, or even a simple flight-delay notification, you couldn't reach them, because you couldn't find them.

But what if you looked at managed travel differently? What if you were now able to see this once-invisible data?

**Now you can.**

- Bring reservations booked outside the system into the system.
- See every itinerary—no matter where it was booked—and pinpoint any traveler.
- Contact and support all your clients' travelers, maintaining your duty of care.
- Show your clients every penny of travel spend and help them save significantly.

As many as half of all bookings  
are booked without you knowing  
it.<sup>1</sup> It's time to capture them.



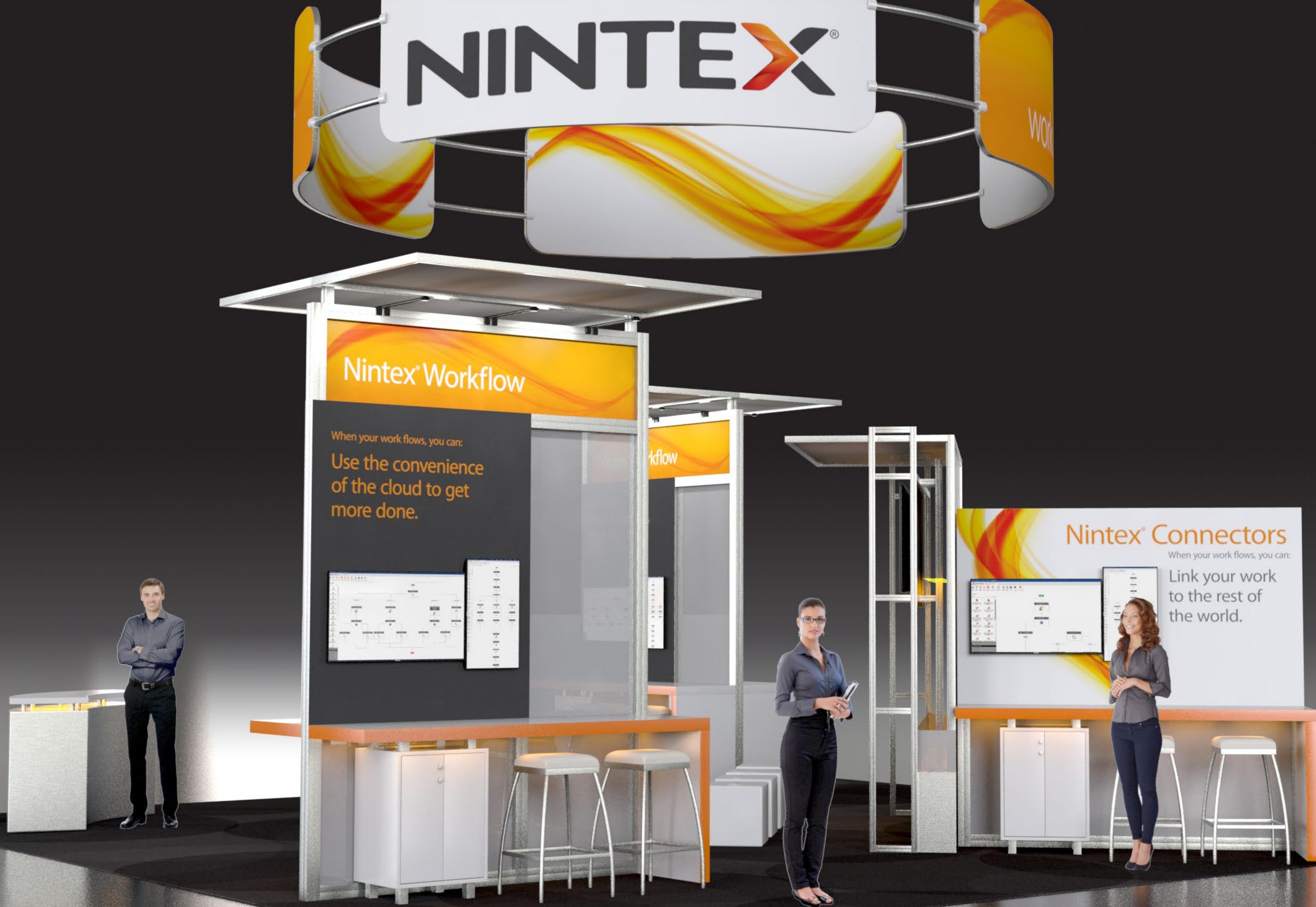
[Download the  
ebook now.](#)

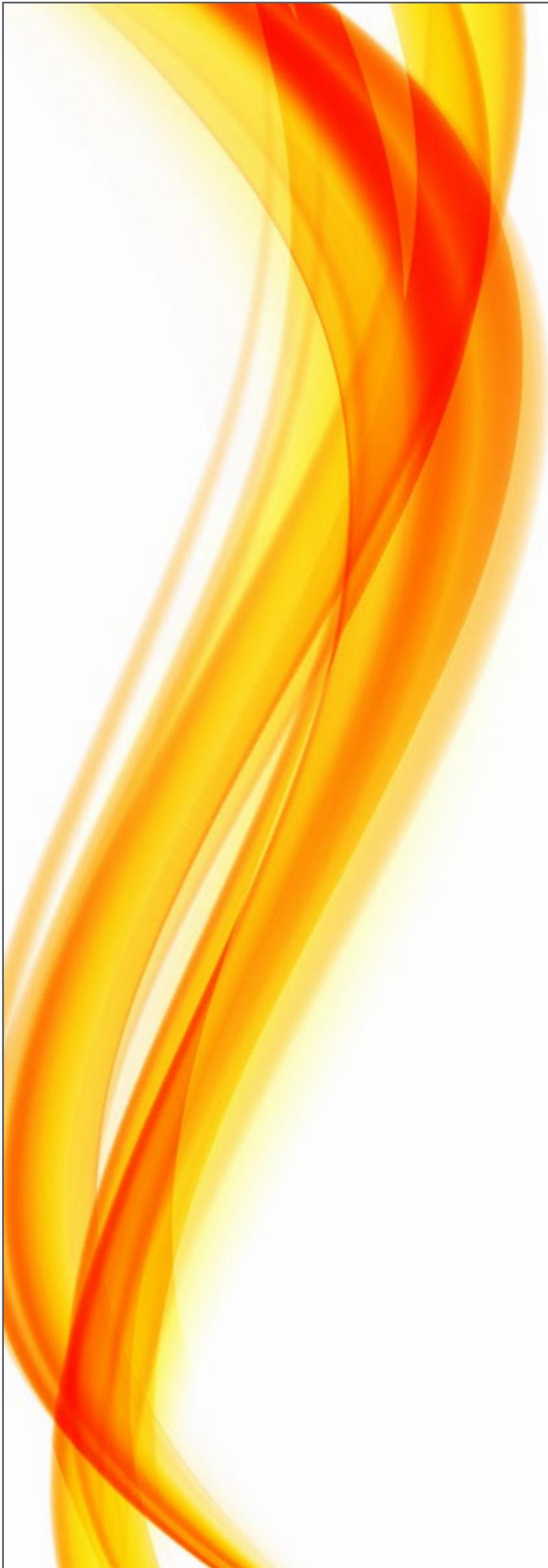
Have questions about Concur TripLink or want to see it in action?  
[Contact a Concur Representative.](#)



<sup>1</sup>Source: Article by Blogger Scott Gillespie, Feb. 2014.







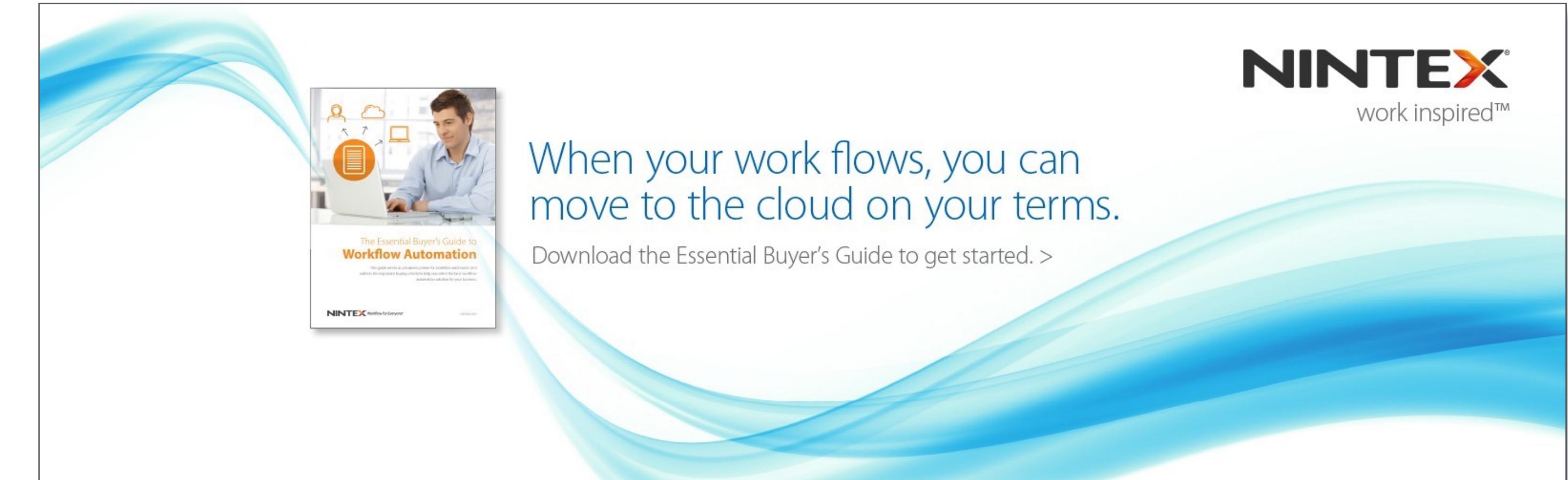
work inspired.

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

**NINTEX**

Booth #605

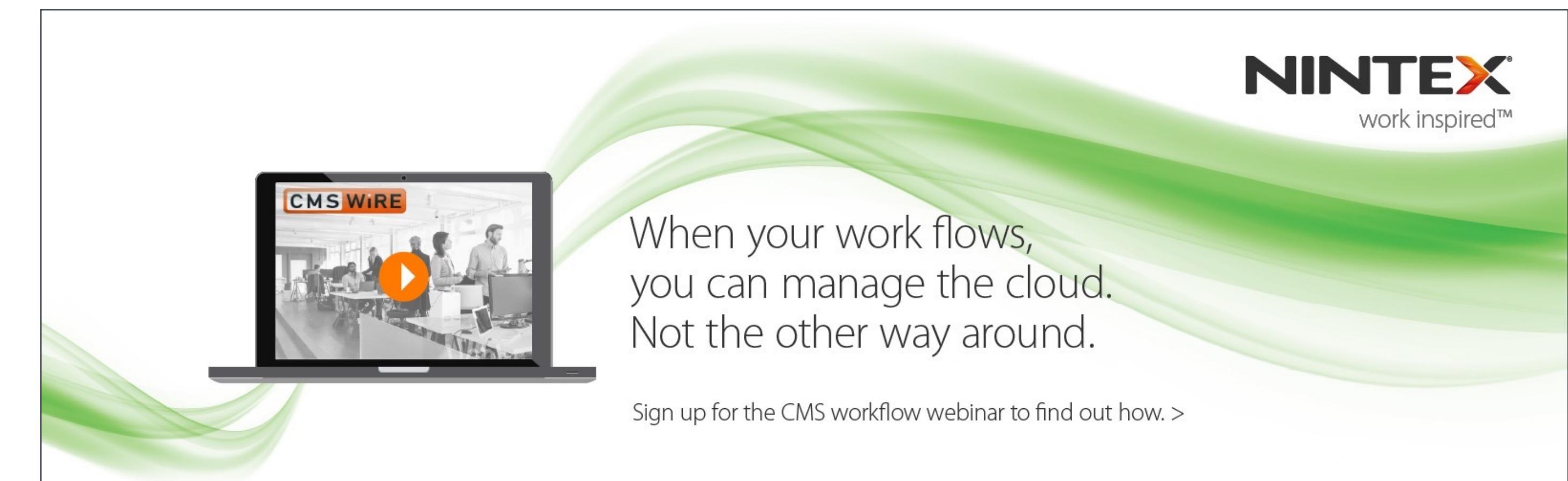
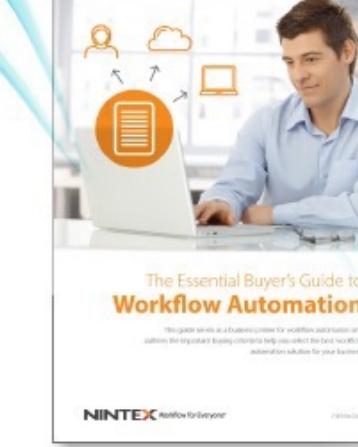
**When your work flows,**  
you can do more good.  
focus on your mission.  
get more done.  
relax a little.  
expand around the corner.  
expand around the world.  
work on the things that matter.



**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. >

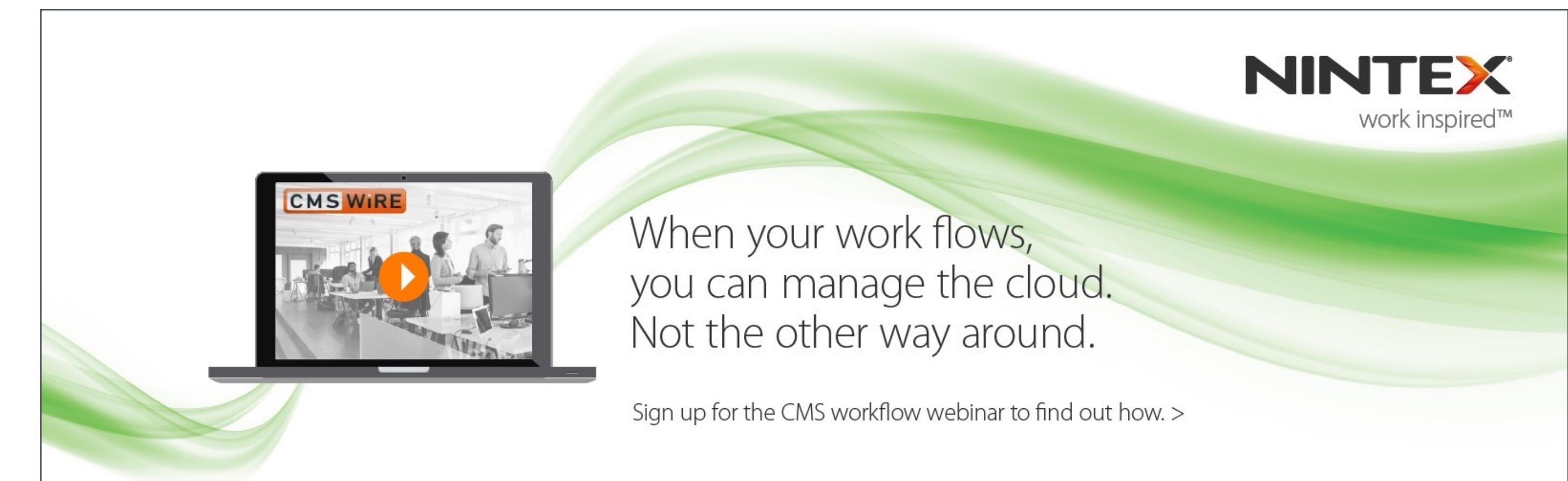


**NINTEX**  
work inspired™



**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. >



3. Long sales cycles are content  
monsters that have to be fed.

# High-spending customers. They're the customers you want.

Would you like a little help  
sending customers to your door?



American Express spends millions of dollars on marketing designed to drive more Card Members to small merchants. Accept American Express Cards, and say hello to a lot more opportunity.

What would you say to someone who spends more?

In a 2013 survey, American Express Card Members told us they spend more on average than non-Card Members\*. And we can all say yes to that.

**\$510**  
American Express Card Member  
**MONTHLY SPEND**

Non-Card Member Monthly Spend  
**\$314**



GLOBAL MERCHANT SERVICES

\*American Express Card Members report spending an average of \$510 at small merchants in one month compared to \$314 reported by non-Card Members.

Based on Card Members in the U.S. who reported using their American Express card to make purchases in the six months prior to the survey and reported their spend on small merchant purchases in the past month using any payment method, compared to non-Card Members in the U.S. who reported making similar purchases.



## WHAT'S THE POINT — OF BUSINESS TRAVEL? — BUSINESS OR TRAVEL?

Translating Traveler Benefits  
INTO  
Business Benefits.

DID YOU GRAB ALL YOUR ITINERARIES? DID YOU FIND OUT IF YOUR FLIGHT WAS CANCELED? DO YOU KNOW WHERE YOU'RE SLEEPING TONIGHT?

No matter where your travelers book their trips, they should be taken care of. With a master itinerary, they can be. Every room, meal and travel reservation—and every flight-change alert—can be found on their smartphone. It's one app with all the information they need.

Traveler Benefits:

Your travelers can keep all their reservations—regardless of where they're booked—in one place.

They'll get notifications like flight changes and alternate routes to keep them moving.

It's like a personal travel assistant to take care of everything—from airfare refunds to frequent traveler rewards.

Business Benefits:

You can take the stress out of business travel so your team can focus on business.

Travelers who don't have to think about trip disruptions don't let things get in the way of their work.

Happy travelers are productive travelers, and isn't that why you sent them in the first place?

TRIPIT PRO FROM CONCUR:  
MAKE BUSINESS TRAVEL  
BETTER, AND YOU'LL  
MAKE BUSINESS BETTER.

## TAKE AWAY YOUR TRAVELERS' RECEIPTS, AND THEY'LL GIVE YOU BETTER DATA, FASTER.

Receipts are the only way to get the T&E spend information you need, but that doesn't mean you need receipts. Let travelers snap a smartphone pic instead, and the second they hit "submit," their expense report fills in automatically. No matter if you've got thousands of corporate card purchases a week or a few per month, you get the picture—and the data—right away.



Traveler Benefits:

The end of paper receipts—no more tracking, storing or wondering where they went.

A smartphone photo starts the expense report process and auto-loads the data.

Travelers can focus on work instead of working on reports.

Business Benefits:

You get spend data when the receipt is generated, not when travelers feel like filling out reports.

When travelers aren't typing in the numbers, they aren't typing in mistakes.

When travelers aren't focused on finding lost receipts, they can focus on what really matters.

"We can now capture expenses in the timeframe that they occur, so we're getting more accurate records. That makes it easier to manage our cash."

—Getty Images

**CONCUR EXPENSEIT.  
IT SOLVES YOUR BIGGEST  
PROBLEM BY ELIMINATING  
YOUR BIGGEST PROBLEM.**

## PEOPLE ARE ON THEIR PHONES ANYWAY. WHY NOT LET THEM WORK THERE?

If you put every travel and expense detail into a single smartphone app and make it easy to manage from everywhere, your travelers are more likely to use it. And you'll get more timely, more accurate information.



Traveler Benefits:

Every travel detail from updates to upgrades can be handled on the go, on the phone.

Managing expenses no longer requires a laptop, a spreadsheet and two hours of time.

Business Benefits:

When your travelers are waiting in the airport, they can be working in the airport.

They have access to every bit of data they need to manage every expense and travel detail.

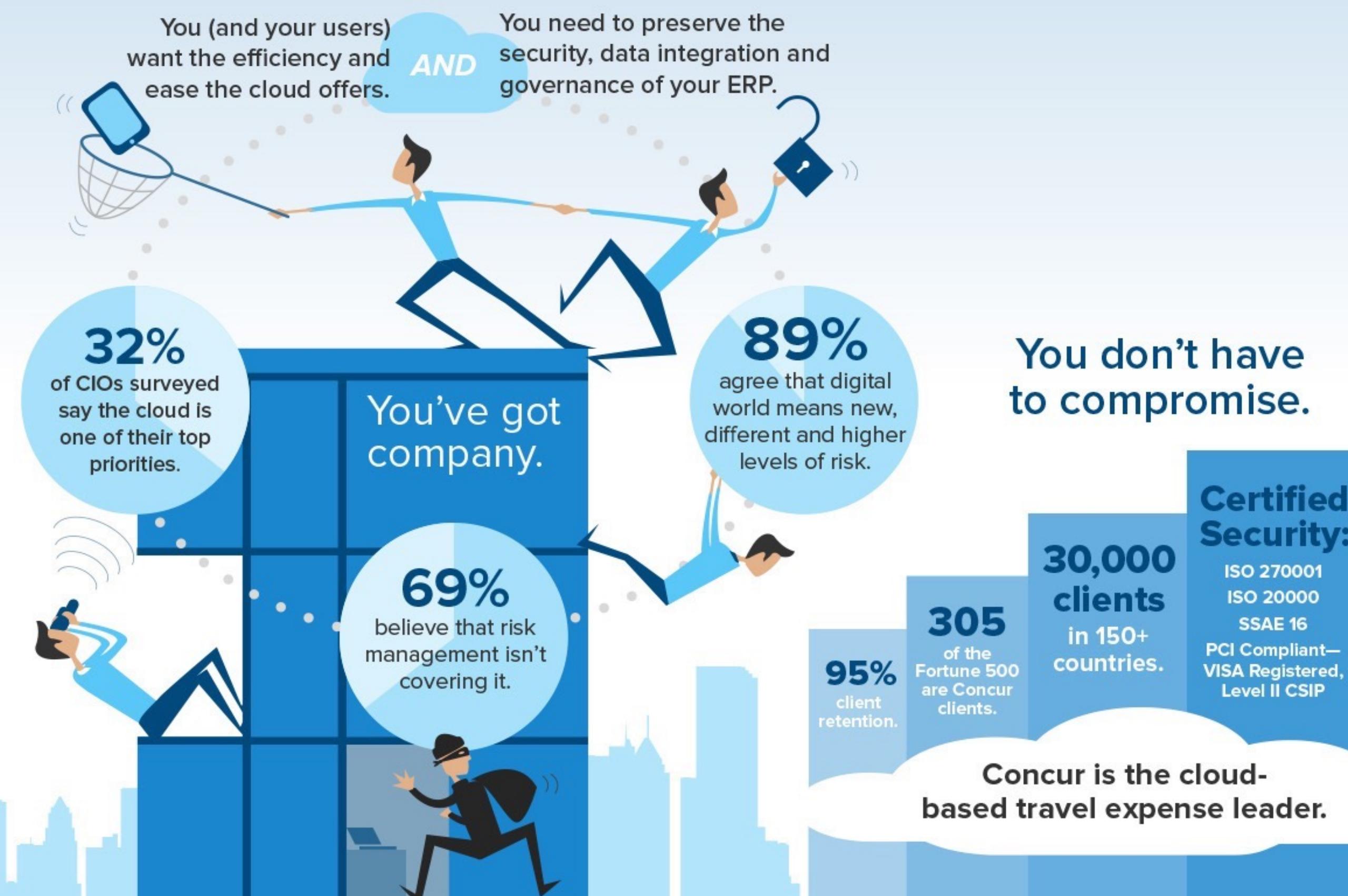
"You're not always going to be near your laptop or your desk, but you're still going to need information to handle a situation. That's what so important to me—I can do my job no matter what time it is."

—Cognizant

**CONCUR MOBILE. YOU CAN DO IT  
ALL ON YOUR PHONE, SO IT ALL  
GETS DONE.**

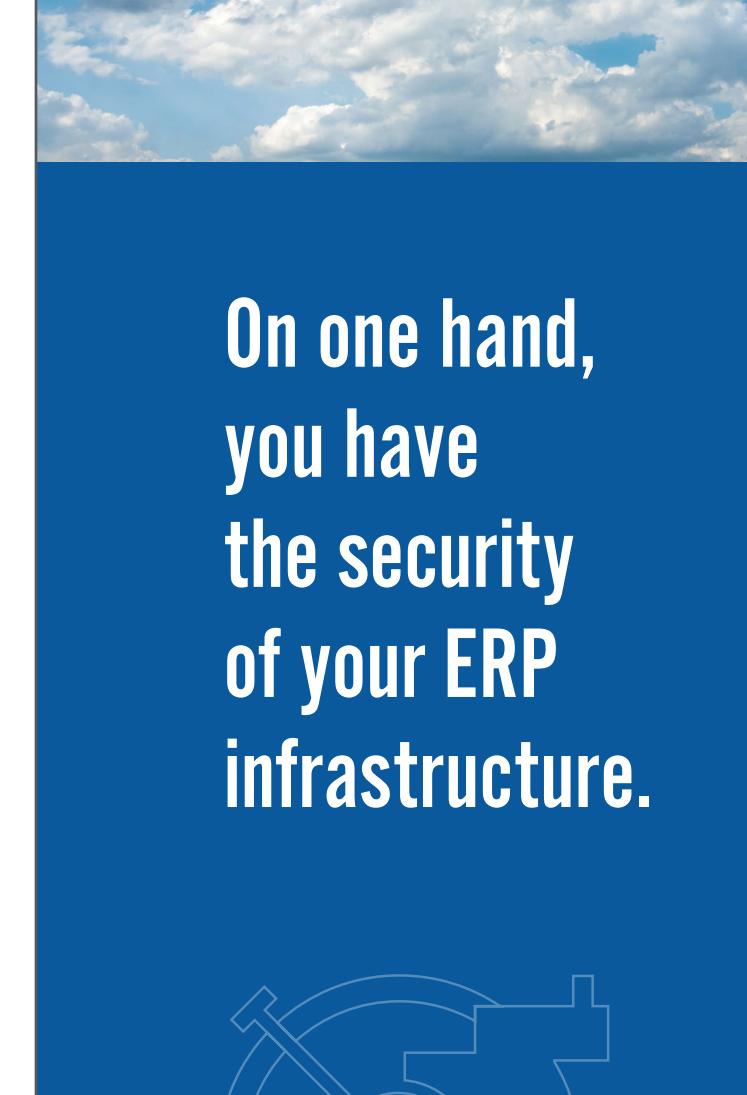
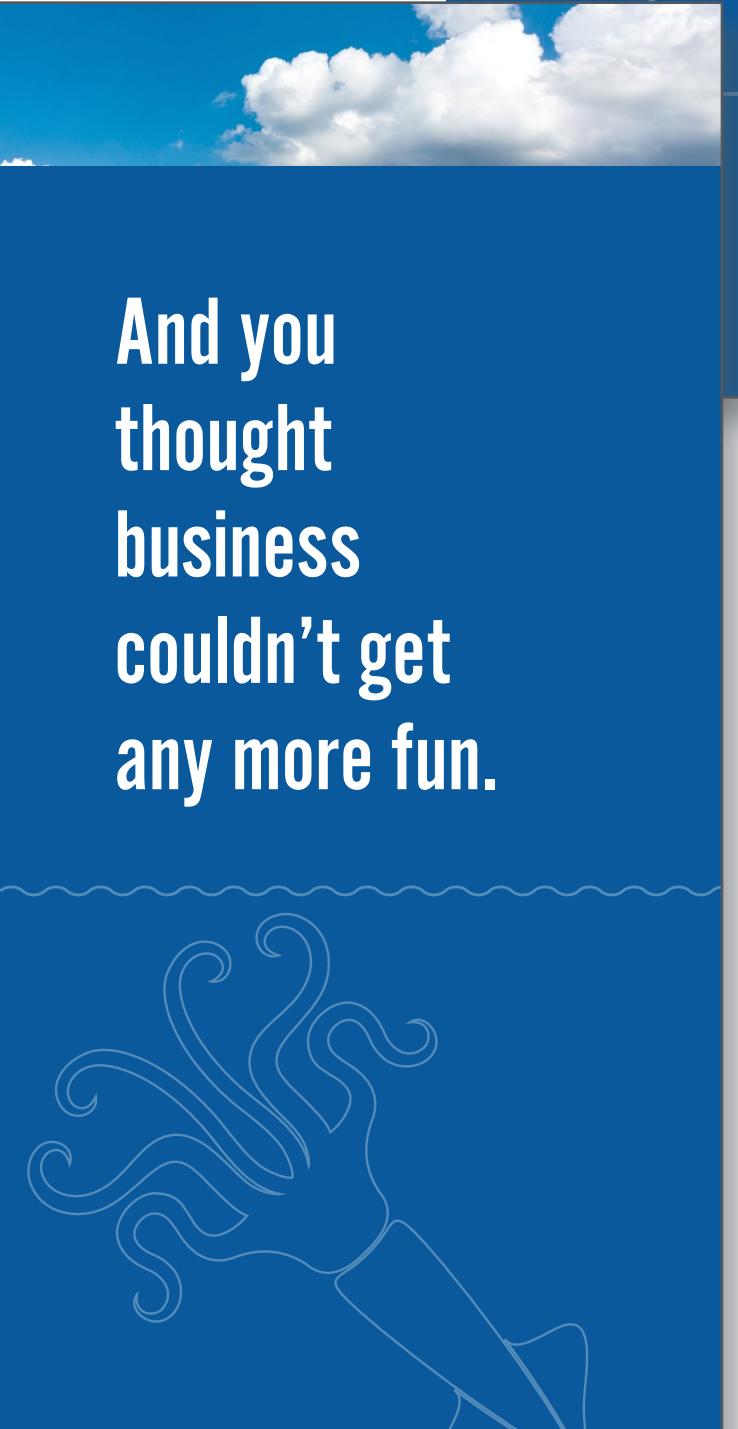
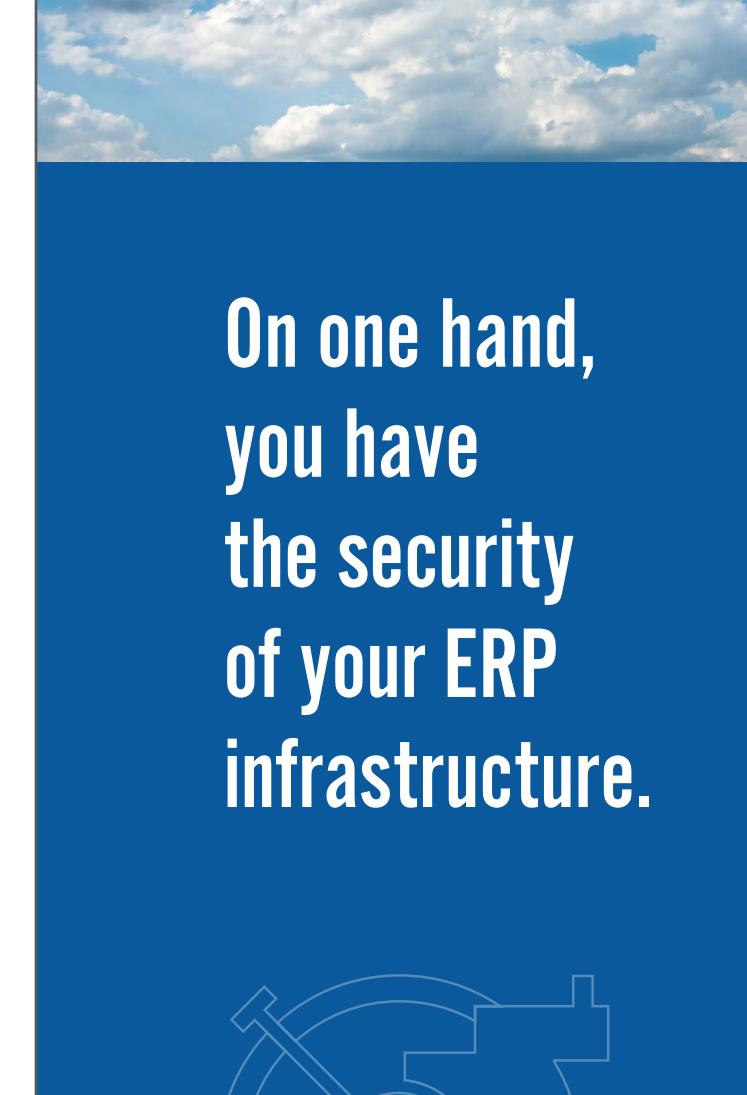
# What's keeping you from the cloud?

You have competing priorities.

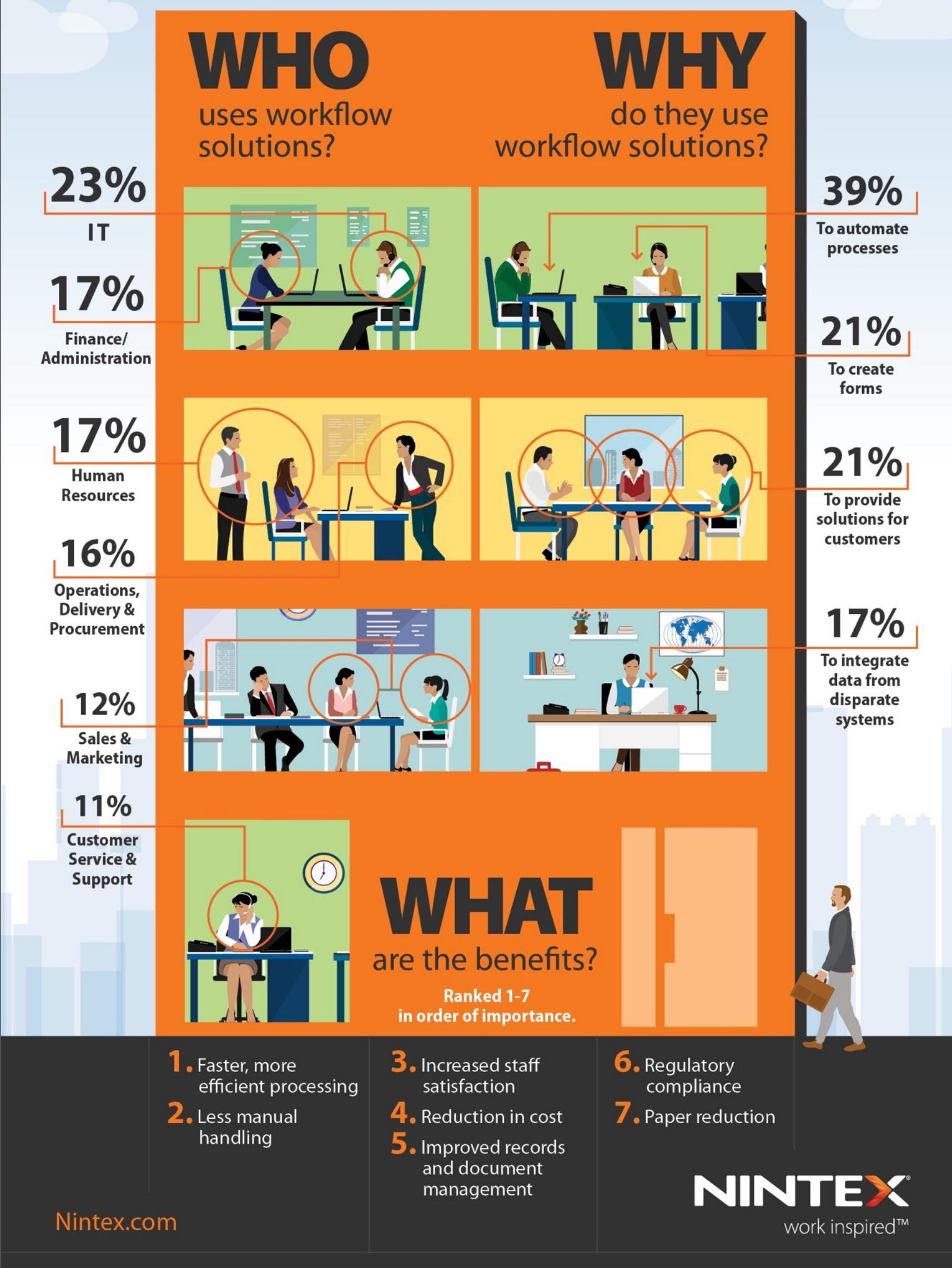


You don't have to compromise.





## How are workflow solutions being used?



## How can you make your work flow?

The top 5 processes in 6 departments.



4. There are a lot of ways to differentiate.

AMERICAN EXPRESS  
GLOBAL BUSINESS TRAVEL



People everywhere  
are celebrating.

They may not know you were inducted into the Business Travel Hall of Fame, but your customers know you deserve it. From our view of the worlds of commerce and travel, we see it: the insight, the expertise and the tirelessness it takes to keep the world connected.

Nice work.



Curt, Herb, Bill,  
Harold and John.

You've done more for travel  
than Orville and Wilbur.

Congratulations Mr. Carlson, Mr. Kelleher, Mr. Marriott, Mr. Seligman and Mr. Fentener van Vlissingen, for being named to the Business Travel Hall of Fame.

From our vantage point at the corner of commerce and travel, we see the insight and expertise with which you've kept the world connected.

Nice work.



GLOBAL BUSINESS TRAVEL



## 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](http://3MESPE.com)

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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**



Member Favorite

www.memberfavorite.americanexpress.com

2015 | MEMBER FAVORITE

SHOP SMALL

AMERICAN EXPRESS

ABOUT Member Favorite FIND Member Favorites PROMOTE Your Member Favorite Business NOT YET a Member Favorite? FAQ

What's a Member Favorite? It's a place our Card Members visit again and again, which makes it a place you want to be.

Find Out More

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ABOUT Member Favorite FIND Member Favorites PROMOTE Your Member Favorite Business NOT YET a Member Favorite? FAQ

Member Favorite LOG-IN

Everybody likes being a Favorite.

Introducing the 2015 American Express® Member Favorite Program.

We're recognizing select merchants across the country—merchants where our Card Members choose to spend again and again—and we want to let everyone know those businesses stand out.

Selecting Member Favorites.

When we calculated where our Card Members used their American Express Cards, Member Favorite merchants were among the most popular local destinations.

Learn more.

Share your Favorites.

Do you do business with an American Express Member? Did you have a great experience? Let them know by sharing your name on your social networks along with #MemberFave.

f t in

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Users of this site agree to be bound by the terms of the American Express Website Rules and regulations.

If you'd like to be a Member Favorite merchant, you start by bringing in more Card Members.

Help customers find you.

Update your Shop Small Map listing, so Card Members can find your business.

Get customers through your door.

Free window decals and signage to let Card Members know they're welcome.

Drive traffic to your site.

Apply to be featured in free online ads.

LEARN MORE ABOUT OUR MEMBER FAVORITE PROGRAM



La-de-frickin-da.  
La-de-frickin-da.

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](http://sjmcentral.sjm.com)  
(big deal)



Business is booming. And your copier just exploded.

Quick, easy money for emergencies.

Opportunity knocked. Your door down.

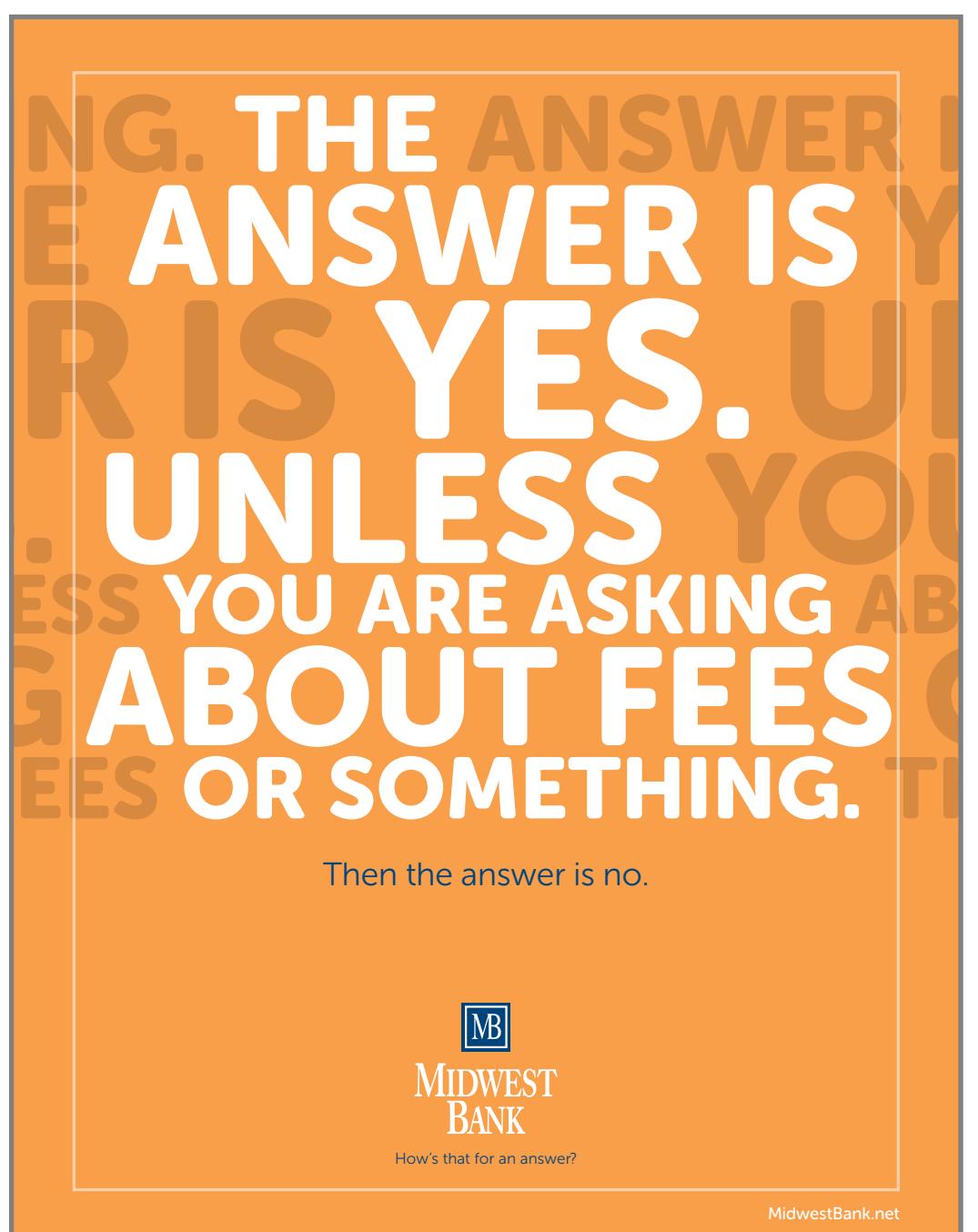
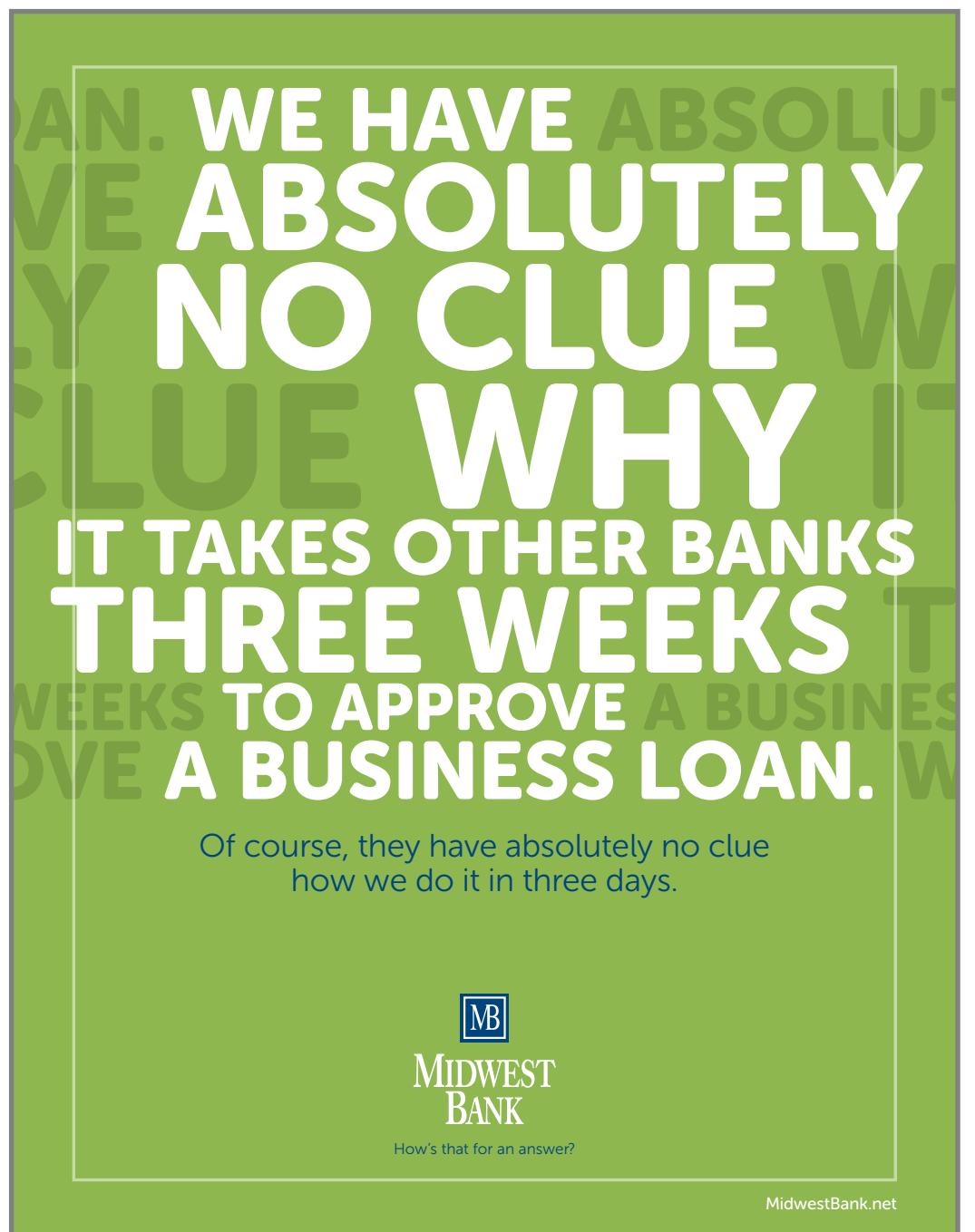
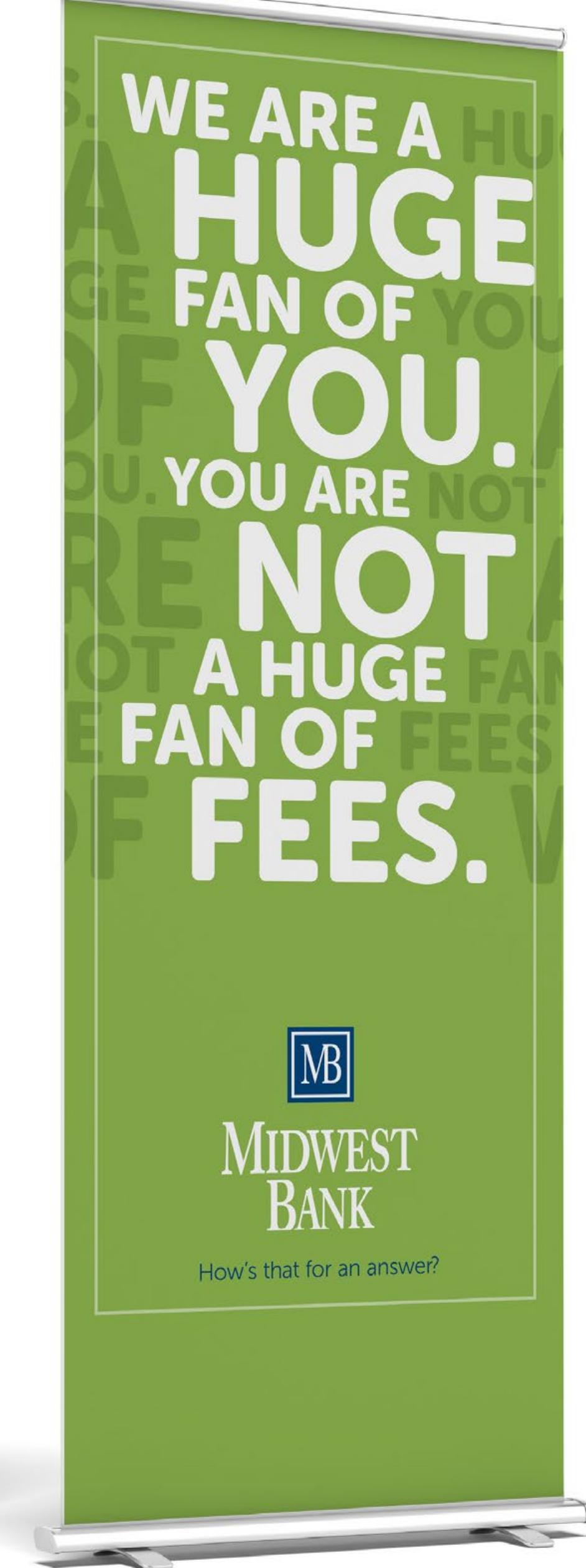
Quick, easy money for emergencies.

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.



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

5. Done is a part of great.



**During the campaign, direct traffic increased by 19% and SEO traffic increased by 33%.**

**Daily traffic to the homepage increased during the ad run by 11%.**

**Bounce rate on the homepage went from 60% before the ad run to 55% during the ad run.**

**Clicks to the Expense product page nearly doubled.**

**Clicks to the Why Concur page increased by 43%.**

**Clicks to the Mobile page increased by 28%.**

Thank you.