



**WORK WITH A BUSINESS
DESIGNED TO HELP YOU GROW**

Accelerate your business growth by choosing American Express Corporate Finance and Loyalty Solutions. Designed to deliver significant returns to your business while driving maximum value to your customers, we work with you to accelerate your business success. With a customer engagement and loyalty platform, a superior receivables management process and a comprehensive working capital solution, when you choose to accept American Express, you're opening your doors to a host of rewarding benefits.

**BY ACCEPTING AMERICAN EXPRESS,
YOU WELCOME A RANGE OF BENEFITS**



**ACHIEVE GROWTH
AND REWARD
YOUR CUSTOMERS**

- Leverage our Award Winning¹ Loyalty program to reward your customers.
- Increase customer insistence and drive up customer satisfaction.
- Attract new customers, who are high-spending and loyal.



**IMPROVE CASH FLOW
AND REDUCE
FINANCIAL EXPOSURE**

- Eliminate the risk of non-payment or insufficient funds.
- Decrease costs of credit checks and collecting payments.
- Experience the Card acceptance benefits and costs, relative to other collection methods (Mid-Market Supplier).



**INCREASE EFFICIENCIES,
SO YOU CAN GET
BACK TO BUSINESS**

- Increase cost savings with improved speed of pay.
- Enjoy getting paid up front, in full.
- Accelerate receipt of payment.
- Float savings:
 - Providing the possibility of payment acceleration
 - Turning receivables into cash by reducing DSOs.

A BETTER CASHFLOW PROGRAM FOR YOU AND YOUR CUSTOMERS

TODAY'S PROCESS² (Illustrative Example)

You supply stock / product to customers on 30 day EOM terms.



Customer pays you on **Day 30**.

Limitations:

- * Long cash flow days
- * Collection costs
- * No customer benefits

YOU FUND UP TO 30 DAYS CASH FLOW



AMERICAN EXPRESS PROCESS²

You supply stock / product to customers on 30 day EOM terms.



Customer pays you using their Amex card on **Day 15**.

Customer pays Amex up to 51 days later, benefiting from payment terms of up to 66 days.

Benefits:

- ✓ Shorter cash flow days for you
- ✓ Customer benefits from rewards and extended payment terms
- ✓ No collection costs

CASH FLOW 15 DAYS²



WE OFFER OUTSTANDING SERVICE TO OUR MERCHANTS, BUT ALSO SIGNIFICANT VALUE TO YOUR CUSTOMERS

So when you accept American Express, you benefit and so do your customers

BENEFITS TO YOU

- Drive incremental business by:
 - Giving you more buying capacity
 - Obtaining a preferred supplier status
 - Attracting new customers.
- Increase customer satisfaction.
- Decrease costs of credit checks, issuing invoices and collecting payments.
- Help reduce credit losses.
- Accelerate receipt of payment.



BENEFITS TO YOUR CUSTOMERS

- Extended Days Payable Outstanding (DPO).
- Buying capacity from an unsecured source of credit.
- Improved spend tracking and reporting.
- Rebates from suppliers for spend consolidation.
- Ease of using one payment method to manage all expenses.
- Dedicated relationship managers who direct spending to accepting Merchants.
- Rewards and benefits of being an American Express Card Member.

For more information, please contact your American Express representative.

1. Canstar 5 Star rating for Membership Rewards since 2006. 2. This model is based on a typical B2B arrangement with American Express. The cash flow days can be modified under a customised model. American Express Australia Limited (ABN 92 108 952 085). © Registered Trademark of American Express Company.