

Choose your payment option with more confidence

Need to pay a vendor who doesn't accept cards? With American Express® Business Checking, you can send payments via ACH, wire, Bill Pay, or check.

Compare fees, speed, and scheduling to find the best option for you.



Pay with ease¹

Pay vendors, bills, and more, all in a few simple steps

online or through the Amex Business Blueprint™ app.²



ACH

Make secure electronic transfers from account to account, schedule recurring payments, or pay vendors.



SAME DAY ACH

Make payments and transfer funds between accounts on the same business day. Avoid late fees, expedite customer refunds, or pay suppliers in a day.*



WIRE

A faster way to send or receive large payments directly from one bank to another.



BILL PAY

Easily pay larger national vendors, payees, or suppliers from the Bill Pay database. Save time by scheduling one-time or recurring payments for now or later.

*Terms and fees apply.³

Compare ways you can make business payments

Options	ACH	Same Day ACH	Wire	Mail a Check	Bill Pay
Typical Delivery Speed ⁴	1–2 business days	Same business day	1 business day	5–7 business days	1–2 business days
Cost	Free	\$10	\$25	Free	Free
Schedule Payments	✓	✗	✗	✓	✓
Cut off time	11:59pm ET	2:45pm ET	4:00pm ET	4:00pm ET	4:00pm ET
Description	Send secure electronic transfers from once account to another	Send secure electronic transfers from once account to another	A faster way to send funds	Paper check delivered by mail on your behalf	Send funds to payees in the Bill Pay database
Requirements	Payee name Payee account number Payee ACH number	Payee name Payee account number Payee ACH number	Payee name Payee account number Payee routing number Payee address	Payee name Payee address	Payee name and nickname Your customer account number Payee address



Learn More

Accounts offered by American Express National Bank. Member FDIC.

Terms & Conditions

1.Rates & Fees

2. With the American Express Business Blueprint™ App, you can view your select business products. These products include American Express® Business Line of Credit, American Express® Business Checking, and American Express® Business Cards. Customers may also view the eligible external business bank and card accounts they choose to link to Business Blueprint. Additional terms and limitations may apply. Some app features may only be available on supported devices. The American Express Business Blueprint™ App is available on the App Store and Google Play. Message and data rates may apply.

3. \$10 USD fee applies. Same Day ACH transactions submitted between 12 AM and 2:45 PM ET on business day will arrive on the same day by 6 PM ET. The availability of your funds may vary depending on your payee's financial institution. Please note that the same day ACH option is not available for recurring or international transaction.

4. Payments made after the cutoff time or on non-business days are processed the next business day and may be affected by the other bank's processing time. Note: A "business day" means every day except Saturday, Sundays, and federal holidays.



DON'T
do business
WITHOUT IT™