

Our Integration with American Express

Specific ways your business could benefit from American Express® virtual Cards



For illustrative purposes only

When making American Express® virtual Card payments on the Fyle platform, you can experience a range of valuable benefits regardless of your industry or special business circumstances. These include enhanced security and control of payments, improved cash flow management, and increased visibility.¹ Enrollment is required and fees may apply.

Yet many American Express® U.S. Business and Corporate Card Members have found virtual Cards can offer more benefits when it comes to their particular area of use.

Supplier payments

Because you don't have to share your actual Card or primary Card number and you control the payment amounts and use dates, you'll gain enhanced security, control, and visibility – all while earning the same rewards you currently earn with your existing Card. The virtual Card number provides added security, because it is a token good for a specific transaction, purchase amount, and time period.² Suppliers appreciate the faster payments. And both you and your suppliers could see streamlined reconciliation with more automated recordkeeping.

Employee expenditures

Give your team an easy way to pay while maintaining oversight. Set custom spending limits, expiration dates, and merchant category restrictions for each employee, department, or project—ensuring compliance and preventing unauthorized purchases.

Travel expenses

Enforce travel policies with ease by issuing virtual Cards for flights, hotels, and per diems. With pre-set spending limits and automated expense tracking, you can reduce out-of-pocket reimbursements and streamline reporting.

Managing expenses made on virtual Cards with Fyle

Fyle's integration with American Express allows Card Members to access virtual Card transaction data within Fyle's platform, giving real-time visibility into spending.

Users are notified via text message of any charges made to their American Express virtual Cards. They can simply reply with a picture of the receipt, and Fyle will automatically match it to the right transaction. This reduces manual processes and helps improve reconciliation.

Manage these expenses more efficiently by minimizing reimbursements and eliminating the hassles of lost receipts.

Ad campaigns

Improve budget control and fraud prevention by assigning unique virtual Cards to each media platform, campaign, or client. If a Card is compromised, it won't affect other ad spending, keeping campaigns running smoothly.

Subscriptions

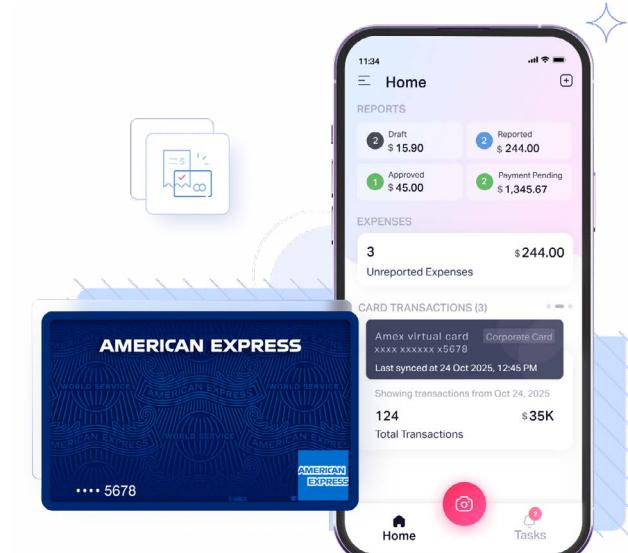
Prevent surprise renewals and unauthorized charges by assigning virtual Cards to recurring expenses like software or online tools. Set expiration dates to control renewals and stay on top of free trial periods without the risk of automatic charges.

Contractor expenses

Keep freelancer and contractor payments in check by aligning virtual Card dates with project timelines. Prevent misuse by blocking certain merchant categories, ensuring funds are used exactly as intended.

Event & Conference Expenses

Easily manage spending for company events, conferences, and team outings by issuing virtual Cards with set limits. Avoid overspending and track vendor payments (e.g., venue, catering, travel) in real-time.



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How could you be using American Express virtual Cards within our platform? Contact your Fyle representative to learn more.

Learn more about American Express virtual Cards, [here](#).

¹To generate American Express virtual Cards through Fyle you must be an American Express Corporate, American Express Business, or American Express Corporate Purchasing Card Member. Separate enrollment with Fyle and American Express is required to utilize combined product offering. To make an American Express Card payment to a vendor through Fyle the vendor must be an American Express accepting merchant. There is no fee to generate American Express virtual Cards. Certain features, upgrades, and additional payment methods may require separate activations and fees may apply. Fyle is solely responsible for determining any and all fees associated with their product. Please contact your Fyle representative to learn more.

²Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.