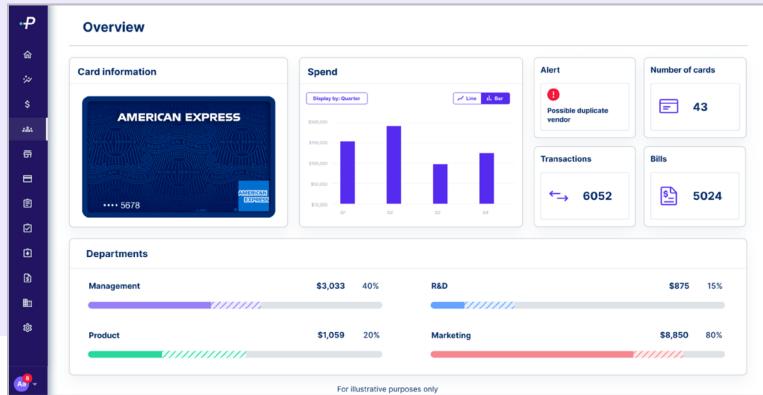


# Smart spend management with PayEm + American Express® Virtual Cards<sup>1</sup>

Control expenses and automate workflows – all in one platform

Enrollment with PayEm is required and fees may apply.



Thanks to our integration, you can add your U.S. American Express® Business Card(s), U.S. Corporate Cards(s), or U.S. Corporate Purchasing Card(s) to PayEm and make Virtual Card payments while earning the rewards of your Card.<sup>2</sup> Enrollment is required and fees apply.

## Save time and streamline expenses



Give employees on-demand Virtual Cards to cover expenses such as meals, business travel, or office supplies.



Stay on top of project budgets and maintain visibility and control over spending with spending limits and expiration dates.



Create Virtual Cards to manage marketing, technology, advertising, or social media subscriptions for specific projects.



Organize spending with unique Virtual Cards by employee, client, project, vendor, or other expense categories.

## At the same time, your company gains:

- ✓ **Enhanced security.** Each recipient of a Virtual Card receives a unique number that is different from the underlying American Express Card funding account. And each transaction is assigned a 15-digit token good only for that transaction, purchase amount, and date.
- ✓ **Better visibility.** See on-demand Virtual Card transactions on the billing statement for your enrolled eligible American Express accounts, helping to make reconciliation more efficient.
- ✓ **Cash flow management.** Virtual Card payments allow you to take advantage of your American Express billing cycle to manage cash flow for your business until your Card payment is due.

Get more from your American Express relationship by enrolling your Card in PayEm today

**Disclosures**

<sup>1</sup>To generate American Express Virtual Cards through PayEm, you must be an American Express Corporate, American Express Business, or American Express Corporate Purchasing Card Member. Separate enrollment with PayEm and American Express is required to utilize combined product offering. To make an American Express Card payment to a vendor through PayEm, 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. PayEm is solely responsible for determining any and all fees associated with their product. Please contact your PayEm representative to learn more.

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