



# The American Express @ Work<sup>®</sup> Guide

Get answers. Find instructions. Control your programme.



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## OVERVIEW

# Go digital with American Express @ Work<sup>1</sup>.

Take advantage of our convenient, secure online portal filled with tools you need to quickly complete essential tasks, gain insights, and more.



### Monitor Your Programme

- Get a 360-degree view of spending, transactions, balances, and available credit
- Manage and optimise T&E policy changes
- Type a Cardmember's name or Card number in search and see options instantly



### Manage Employee Cards

- Easily change addresses and cost centres, and reissue Cards if lost or stolen
- Manage individual spending limits, and cancel or suspend/unsuspend Cards
- Apply for new Cards and track new Applications online 24/7



### Optimise Spend With @ Work Reporting

- Expedite programme management with standard and custom online reports
- Access insights and spending optimisation recommendations
- Use insights to help negotiate better terms with suppliers



### Minimise Delinquencies & Prevent Fraud

- Prevent, identify and address delinquent Accounts
- Set up custom notifications for overdue Accounts, unusual purchases, and large transactions
- Minimise delinquencies with customisable monthly reporting

### New to American Express and not yet a Programme Administrator?

Complete [this form](#) to enrol in @ Work.

### Already enrolled as an American Express Programme Administrator?

Complete [this form](#) to gain access to @ Work.

**How can we help you?** Support is available when you need it. Simply log in to your @ Work account and choose from the following:

#### NEED HELP?:

Instead of emailing or calling, you can process queries and forms directly from @ Work – it's the fastest way to manage your servicing needs. Click 'Need Help?' from the top toolbar or [click](#) to learn more.

#### LIVE CHAT:

For quick questions, click 'Chat' from the homepage.



#### HOW-TO MENU:

Click from the homepage sidebar to follow step-by-step support.

#### BY PHONE:

Contact the American Express Programme Administrator Servicing Team at 0800 917 8230 or +44 (0) 1273 608123 (from abroad).

## MONITOR YOUR PROGRAMME

# Whatever you need to do, it's all in the Cards.

With Online Programme Management, you can get Account summaries, view recent activity, and take action on individual Cards.

**To get started, access the Cardmember's profile from the homepage search bar.**



### DETAILED ACCOUNT INFORMATION

- Search for an Account  
[Watch the video](#)
- View and Download Statements  
[Watch the video](#)
- Check Spend Availability  
[Watch the video](#)



### CARD MANAGEMENT

- Cancel a Card  
[Watch the video](#)
- Suspend/Unsuspend  
[Watch the video](#)
- Manage Limits  
[Watch the video](#)

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### Did you know?

You can send a payment reminder to Cardmembers. Simply click the link under the 'Common Action' section, customise the email, and send.

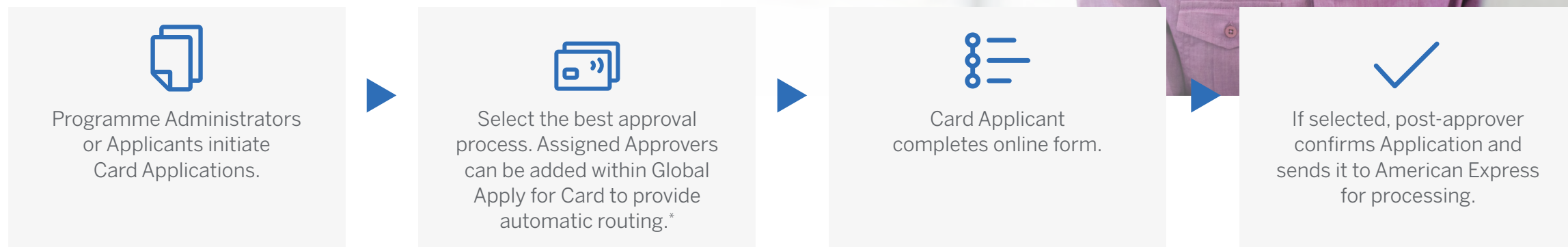


## MANAGE EMPLOYEE CARDS

# Apply. Approve. All done.

With @ Work, employees can request Cards anytime – and you can manage their Applications online.

### JOURNEY OF AN ONLINE CARD APPLICATION



\*Quick Send function is categorised as 'Pre-Approval'

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### KEY BENEFITS OF GLOBAL APPLY FOR CARD

- Manage all Applications in one place
- Track Applications
- Customise approvals
- Initiate multiple Applications
- Upload identification documents
- Share access key with other Programme Administrators

# Discover opportunities in your data.

With the interactive web-based @ Work reporting tool, you can access comprehensive spending reports and find actionable insights to drive your business forward.

Select your own data to create a Customised Report or choose from many Standard Reports to gather insights and answer questions like:

- Who is paying their bill late or is over their limit?
- Who are all of our Cardmembers and what is their spend activity?
- What are our top airline routes?
- Which Cardmembers are overdue?
- What are our top industry categories of spend?
- How much are we spending at each supplier?
- How does our hotel spend compare to our peers?
- How much car rental spend did we have?

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## Did you know?

Standard Reports can be scheduled for monthly, quarterly, or yearly delivery. Customised Reports can be created on demand in real time or scheduled. Get started by visiting the American Express @ Work Home Page and select the @ Work Reporting link.

## MAKE ONLINE PAYMENT ALLOCATIONS

# Simplify and streamline settlements.

If your company has less than 100 Accounts, you can use @ Work Corporate Online Payment Allocation to set up payments for an entire Account balance or for individual Cardmembers.



View your Account information, balances, and allocation history



Select Accounts, allocation type, and amount



Include the tracking number with your payment



Payments are matched and allocated within 48 hours

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### Did you know?

@ Work Corporate Online Payment Allocation seamlessly integrates with your current online banking or EFT provider.

## MINIMISE DELINQUENCIES & PREVENT FRAUD

# Stay in the know.

With @ Work Programme Alerts, you can stay notified about the status of your Accounts with customised notifications and information about individual Card spend.

### EXISTING ALERTS YOU CAN SUBSCRIBE TO:

- **Payment Status** – receive alerts about past-due balances based on number of days outstanding.
- **Large Transactions** – receive alerts when a Cardmember completes a transaction that exceeds the amount selected.
- **Questionable Spend** – receive alerts when a Cardmember makes a purchase that falls within a questionable merchant category.

### HOW TO SET UP A CUSTOMISED ALERT:

1. Log in to your @ Work account.
2. Click on 'See all notifications' and you will be taken to the Notification Centre.
3. Select 'Manage Programme Alert Settings.'
4. Select your alert type, customise it, and then indicate your preferred method of delivery and notification frequency.
5. Click the arrow to close the alert type window.

[Learn More](#)

[Get Started](#)



### Did you know?

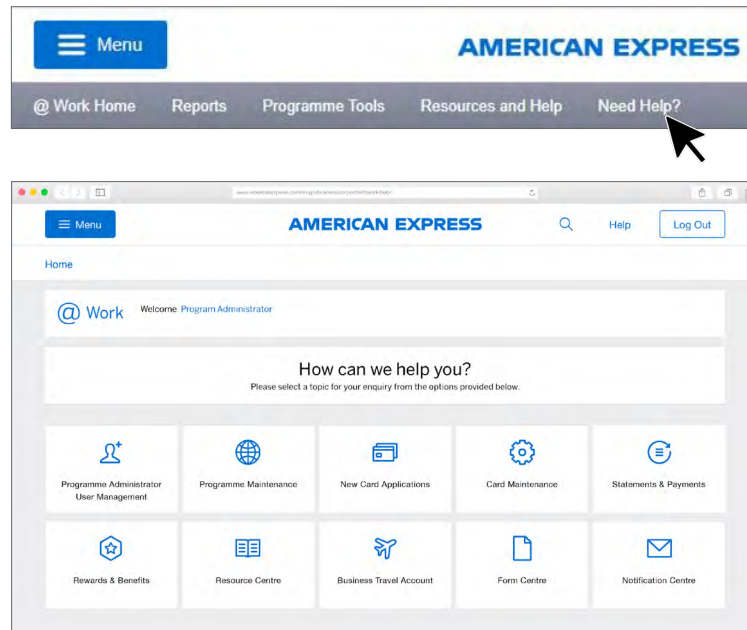
You can also opt to receive notifications from the @ Work Alert Notification Centre via email, either daily or weekly

## GET HELP

# I have more questions. How do I get help?

American Express has upgraded @ Work to include the new '**Need Help?**' experience. It's the fastest way to process requests and forms all from one place.

- Process credit balance refunds
- Cancel or replace a Card
- Apply for a Card
- Upload forms and documents
- Complete bulk requests
- And many more of your daily servicing needs



### More ways to get help:

#### @ WORK RESOURCE CENTRE:

Access user guides, how-to video tutorials and more

**LIVE CHAT:** For quick questions, click 'Chat' from the homepage

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**DON'T**  
*do business*  
**WITHOUT IT™**

#### **Terms & Conditions**

1. Use of American Express @ Work® is restricted to employees, contractors and/or agents that the Company, and its representatives designate for the sole purpose of performing online Account queries and maintenance, including accessing and/or creating reports relating to the Company's American Express® Corporate Card programmes. @ Work is available to all companies with an American Express Corporate Card programme. Enrolment is required. To enrol in @ Work please contact your American Express Representative.