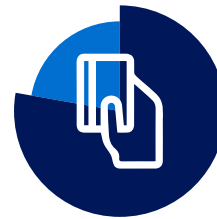


**PARTNERING WITH  
AMERICAN EXPRESS®  
PROVIDES  
UNIQUE VALUE.**

## The Value of Accepting Cards

Merchants are now accepting commercial card payments for B2B transactions, enabling them to get paid faster<sup>1</sup> than by checks and invoices and helping improve cash flow for their business.

Accepting cards also can help merchants mitigate risks associated with issues such as late payments while accommodating current and prospective buyer needs.



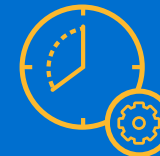
**66% of business cardholders say a generous line of credit is important and often used to help run their business.<sup>2</sup>** What's more, a credit card helps allow suppliers to **reduce days sales outstanding (DSO), as many buyers are willing to pay earlier by card.<sup>3</sup>** It's a notable advantage, since the proportion of past-due B2B receivables in the US was 47.6% last year.<sup>4</sup>

## Not Every Card Provider Offers the Same Value for Your Business

**AMERICAN EXPRESS HAS YOUR BACK BY HELPING YOU:**



Drive incremental  
revenue



Improve operational  
efficiencies



Support future  
growth

**AMERICAN EXPRESS**

## The Value of Accepting American Express

Businesses that accept American Express can attract high-quality buyers. Plus, supporting your customers' payment choice can improve customer satisfaction. We value our shared customers and want to help get them through your door for a mutually beneficial experience.

### Foster Business Growth

Engage with American Express Card Members who can help support business growth because, on average, they:



#### SPEND MORE

US American Express Card Members report they have spent an average of **\$19,833 on business purchases** in the prior 12 months, relative to an average of \$10,906 reported by US non-Card Members.<sup>5</sup>



#### RESPOND TO EXPERIENCES

**72%** of US American Express Card Members report when thinking specifically about business purchases, they agree their **purchase decision is based on the total service package** and not solely on price.<sup>6</sup>



#### BECOME LOYAL CUSTOMERS

**49%** of US American Express Card Members report that **if a B2B merchant** they had purchased from using American Express **no longer accepted American Express, they would spend less money with them.**<sup>7</sup>

## Greater Buyer Spending Power Is Also an Advantage for You

### SMALL BUSINESSES THAT USE AMERICAN EXPRESS HAVE:



**greater spend capacity** on average for US small businesses versus competitors<sup>\*8</sup>

\* American Express can offer, on average, 3X greater spend capacity for US Small Businesses versus competitor lines. Source: November 2018 Amex US Small Business data for customers with over \$1MM annual revenue and more than \$500K in annual spend; Competitor lines based on Small Business Financial Exchange (SBFE) data from Dun & Bradstreet.





## Financing for Card Members, Reduced Risk to Merchants

We offer American Express Card Members financing options that help merchants buy what they need, when they need it, and manage their day-to-day expenses to keep their businesses running smoothly. This is just one of the many reasons why businesses use American Express and why it's important for merchants to consider accepting it for B2B transactions. Eligible card members have access to the following financing solutions:

### LENDING ON CHARGE

American Express Business Charge Card Members can carry over a balance on larger purchases to pay later (with interest), enabling them to spend more for their business.

### WORKING CAPITAL TERMS

Card members can choose a short-term, low-cost vendor payment solution to cover big payments when awaiting receivables and to increase freedom with cash flow.

### BUSINESS LOANS

Card members can obtain a medium-term loan to fund business growth through, for example, renovation, product investment and equipment upgrades.



## Helping Merchants Create Operational Efficiencies and Move Business Forward

### Here's how American Express can help:

#### OPTION TO USE MONTHLY GROSS PAY

Deduct the costs of card acceptance in one lump sum on the same day every month for:



Improved cash flow management



Simplified reconciliation process



Debit date flexibility

#### ENHANCED DISPUTES POLICIES



**54% fewer**  
non-fraud disputes

were sent to merchants in 2018 than in 2016, following enhancements we made to disputes policies and processes.<sup>9</sup>





## Build Meaningful Connections

Take advantage of our unique ability to help you make connections with Card Members (or our mutual customers) already spending at businesses like yours. American Express also helps you identify opportunities by leveraging the relationships we've nurtured on both sides of a transaction and using that information to promote your business to potential new buyers.

### Access these complimentary programs, just for merchants accepting American Express:



#### AMERICAN EXPRESS MAPS AND MERCHANT RECOMMENDATIONS

Once your business is listed on the map, you could be recommended to Card Members across the U.S., resulting in marketing impressions to qualified leads at no additional cost.\* **In 2018, American Express promoted B2B merchants to Card Members more than 89 million times across marketing channels.**<sup>10</sup>



#### SHOP SMALL ADVOCACY AND FREE MARKETING

We support the Shop Small® Movement and recognize the importance of small businesses in local communities. By accepting American Express, your business may be eligible for free marketing to reach potential customers in your area.



#### FREE SUPPLIES

Telling your customers you accept American Express is easy! We'll send you complimentary decals and you can visit [www.americanexpress.com/signage](http://www.americanexpress.com/signage) to order more.



\*American Express cannot guarantee your business will appear in a search on the Shop Small® Map. Merchants are displayed via the American Express Shop Small Map, AmericanExpress.com and email.



## Accept American Express and Help Grow Your Business

American Express is more than just a card supplier. We issue cards, but we also service businesses directly as a bank and as your partner. Our unique insights can help you better understand your buyers and help attract customers of all sizes. By accepting American Express, you can help drive incremental revenue, improve operational efficiencies and support future growth opportunities for your business.

### FIND OUT HOW AMERICAN EXPRESS HAS YOUR BACK

#### SOURCES

- <sup>1,3</sup> Payments Source, "Paper-Heavy B2B Payments Are Crying Out for Commercial Cards," May 4, 2019, <https://www.paymentsource.com/opinion/commercial-cards-can-bring-efficiencies-to-b2b-payments> (accessed February 25, 2019).
- <sup>2</sup> Mercator Advisory Group - 2019 Small Business Payments and Banking Survey Series. July 2019.
- <sup>4</sup> "The Americas — An Increase of Overdue B2B Receivables," Atradius, June 28, 2018, <https://atradius.us/reports/payment-practices-barometer-americas-2018.html> (accessed March 20, 2019).
- <sup>5</sup> American Express commissioned internet panel survey conducted in November - December 2018 based on business purchases made in the 12 months prior to the survey. **Definition of American Express® Card Members:** Respondents who reported that they have an American Express Card and that they used that card to make business purchases in the prior 12 months. **Definition of non-Card Members:** Respondents who reported that they do not have any type of American Express Card and that they used Visa, MasterCard, Discover, debit cards, direct transfer, cash/check, or ACH to make business purchases in the prior 12 months.
- <sup>6,7</sup> American Express commissioned internet panel survey conducted in November - December 2018 based on business purchases made in the 12 months prior to the survey. **Definition of American Express® Card Members:** Respondents who reported that they have an American Express Card and that they used that card to make business purchases in the prior 12 months.
- <sup>8</sup> American Express can offer, on average, 3X greater spend capacity for US Small Businesses versus competitor lines. Source: November 2018 Amex US Small Business data for customers with over \$1MM annual revenue and more than \$500K in annual spend; Competitor lines based on Small Business Financial Exchange (SBFE) data from Dun & Bradstreet.
- <sup>9</sup> Based on a comparison of the ratios of non-fraud disputes that require merchant involvement to total transactions in 2016 and 2018.
- <sup>10</sup> Based on reporting data collected from January 1, 2018 to December 31, 2018.



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