



Purchasing Cards Cost Analysis

Financial Institution	Lone Star National Bank	J.P Morgan Chase	American Express Corporate Gold
Address	520 E. Nolana, McAllen, TX 78504	2724 Nolana Ave McAllen, TX 78504	18850 N. 56th St. Phoenix, AZ 85054
Phone #	(956) 984-2913	(956) 682-0486	(623) 462-4222
Email	ochoav@lonestarnationalbank.com	mcallenbr054@chase.com	tensley.d.dickens1@aexp.com
Platform/Program Management	Elan Corporate Payment System	PaymentNet	American Express Corporate Program (CPC)
Platform Cost	\$0 per user	\$0 per user	\$0 per user
Credit Card Needed	NO	YES	YES
Annual Fees	NONE	\$195	\$375
Annual Percentage Rate (APR)	NONE	19.49% to 27.49%	19.49% to 28.49%
Penalty Fee (Late Payment)	\$39	\$40 or 2% of balance, whichever is greater	7% of the 4 overdue amount
Commercial Rewards	NONE	YES (Cash Back or Award Points)	YES (Walmart, U.S Office Supply Stores, FedEx, Hotel Collections)
Liability Waiver Insurance	NONE	NONE	NONE
Non-Sufficient Funds Fees	\$15 per instance	\$35 per instance	\$34 per instance
Delinquent Fees	2.5% (minimum \$2); Assessed by second billing cycle	2.5% (minimum \$2); Assessed by second billing cycle	2.9%; Assessed by second billing cycle
Department Cards	YES	NO	NO
Replacement Card Fees	NONE	NONE	\$95 for the first 5 cards and \$95 for each card after up to 99 cards
Replacement Card Shipping Fee	\$20.00 per shipment	\$5.00 per shipment	\$20.00 per shipment
Cash Advances	3% of cash advance amount; \$2.00 minimum	\$15 or 5% of amount, whichever is greater	5% of cash advance amount; \$2.00 minimum
Foreign Transactions Fees	2.5% of transaction amount	\$15 or 5% of amount, whichever is greater	NONE
Credit Limit	Based on yearly financials	Based on credit	Based on credit
Payment Required	30 days	30 days	25 day of billing
Benefits for using Purchasing Programs	1.) Provide more control over where purchases are made; limits and restrictions on how and where employees can use these cards. 2.) Provide added security by blocking transactions from unauthorized merchants, they offer more protection from fraud. 3.) Can help reduce internal costs by uploading receipts vs the traditional way and generates expense reports rather than creating manually. 4.) Purchasing Programs are more efficient by reducing the amount of manual input and tracking. This is because p-cards are integrated within your existing expense management systems, which is made up of many general ledgers (GLs) – or categories of expenses – such as travel, office supplies, meals with prospective clients, etc. Each time a transaction is made, it is automatically factored into a GL, reducing the amount of time and effort needed to organize expenses.		

1) Based on this analysis on June 18, 2024, LSNB is clearly the best choice. A.J.

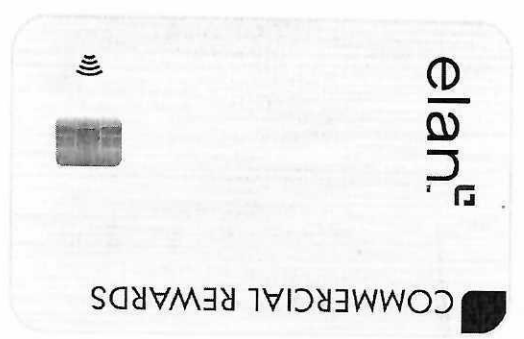
2. After review the analysis from 6/18/24 Lone Star National Bank would be my recommendation.

me

LSNB
ND Credit Card Needed

elan[®]

Corporate Payment Systems



Commercial Rewards Card

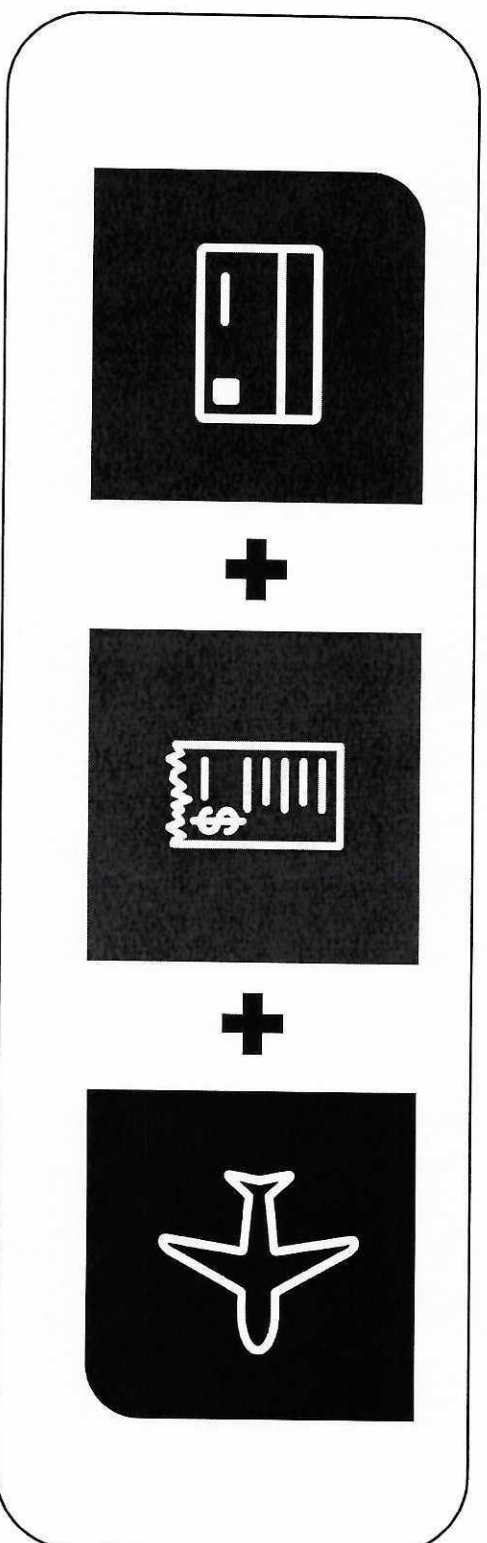
Your all-in-one card, expense and travel management platform

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■ The Elan Commercial Rewards Card

Challenging the traditional approach to payments for middle market organizations

The solution that brings card, expense and travel management into a single platform designed to scale with your growing business



Commercial card

Expenses

Travel management

■ CRC Management demo

- Demo new platform to clients
 - Create card
 - Modify card
 - Statements
 - Payments
 - Reporting
 - Mobile app-mobile responsive first



■ Imagine a card, expense, and travel management platform with a single login.



**Happy
finance team**



**Control
with ease**

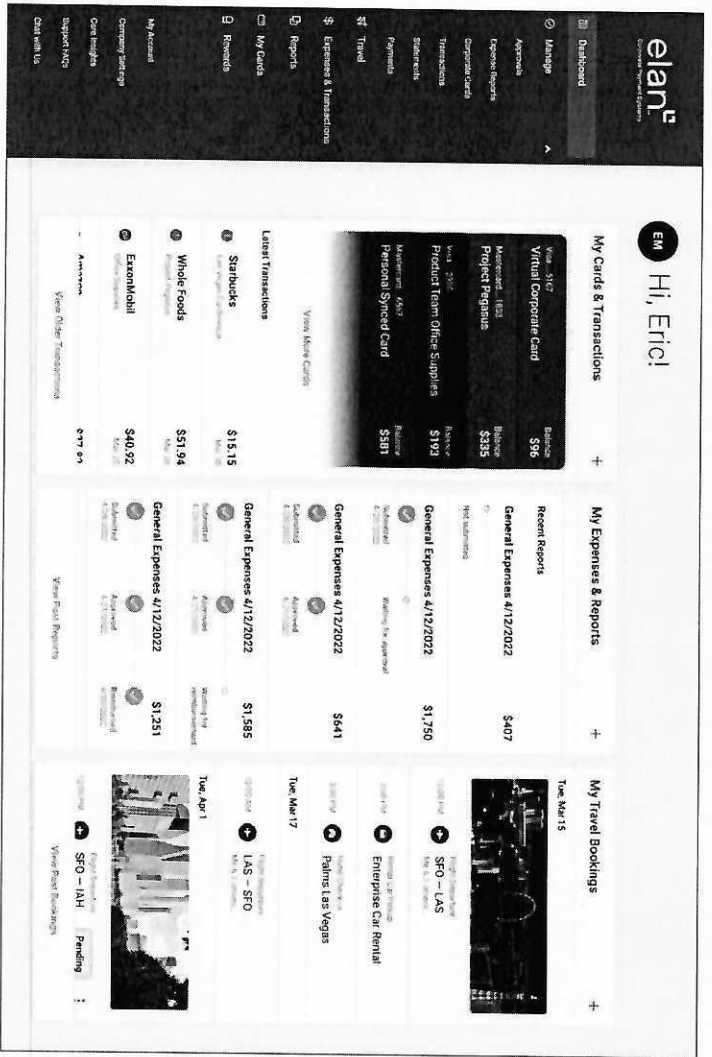


**Real-time
visibility**



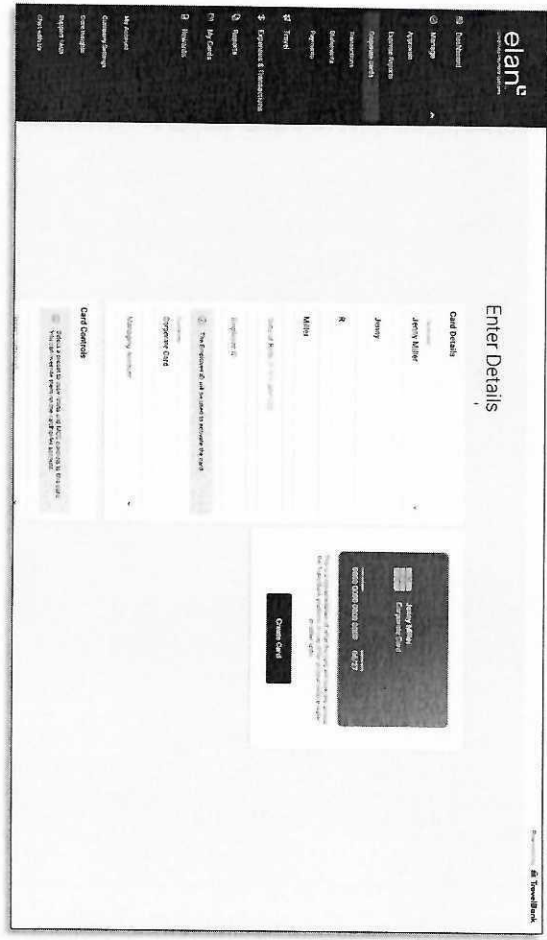
**Happy
employees**

At login admins and cardholders greeted with a dashboard
 See cards, transactions, active expenses, reports, & travel booking at-a-glance



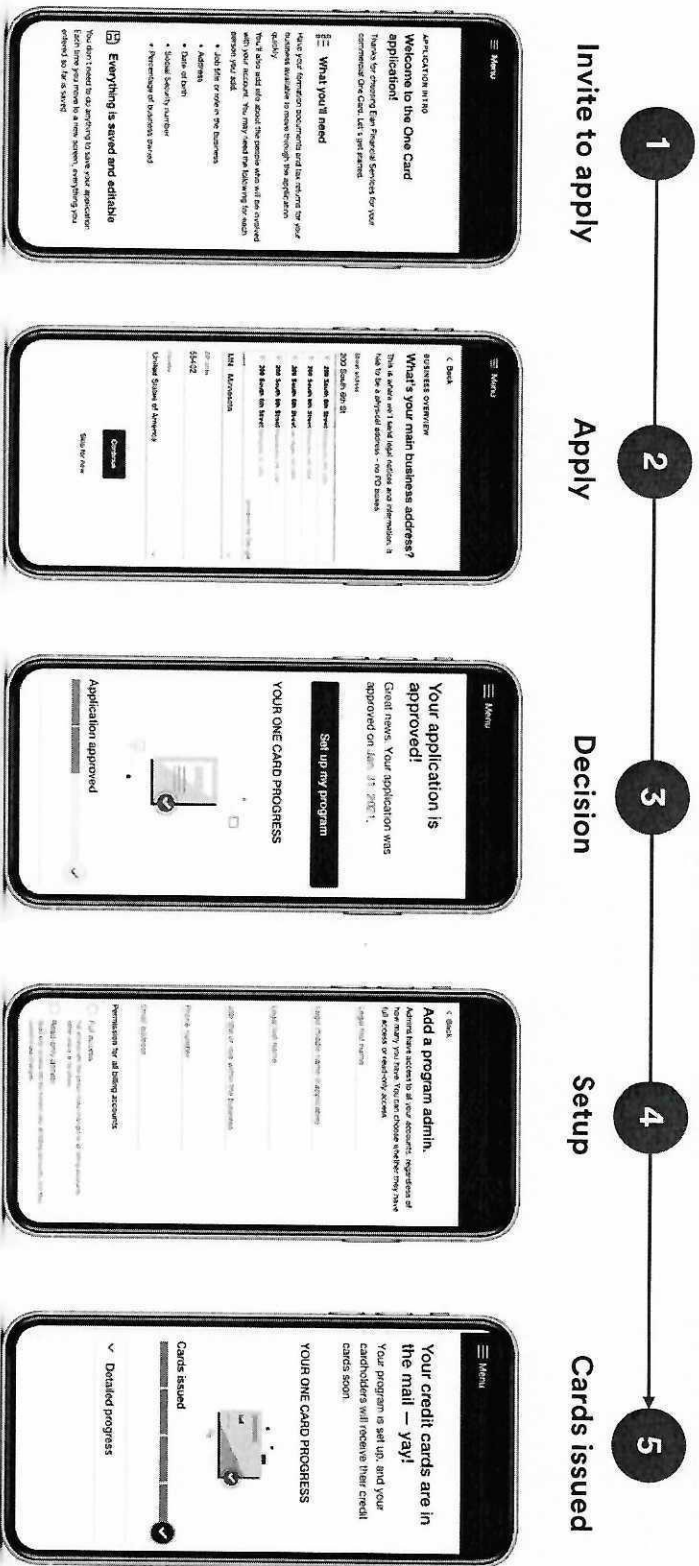
Once card policy established, create a virtual or physical card

Create cards in two easy steps



Digital onboarding experience

From “yes” to cards in hand – a seamless, end-to-end DIY experience



Fee Schedule

<i>Benefits/Services/Coverage</i>	<i>Fees/Costs*</i>
Annual/replacement card	<ul style="list-style-type: none"> ▪ None
Monthly interest charges	<ul style="list-style-type: none"> ▪ None
Commercial Rewards website	<ul style="list-style-type: none"> ▪ None
Travel Accident Insurance/Auto Rental/Emergency Travel Services/Lost Luggage Insurance	<ul style="list-style-type: none"> ▪ None
Liability Waiver Insurance	<ul style="list-style-type: none"> ▪ None
Non-sufficient funds fee	<ul style="list-style-type: none"> ▪ \$15.00 per instance
Delinquency fee	<ul style="list-style-type: none"> ▪ 2.5% (minimum \$2); Assessed by second billing cycle
Expedited Card Delivery	<ul style="list-style-type: none"> ▪ \$20.00 per shipment
Cash advances (if allowed)	<ul style="list-style-type: none"> ▪ 3% of cash advance amount; \$2.00 minimum
Foreign transaction fee	<ul style="list-style-type: none"> ▪ 2.5% of the transaction amount
Opportunity for QUARTERLY cash rebate	<ul style="list-style-type: none"> ▪ Revenue opportunity of 1%, when qualified* spend reaches \$150,000 per quarter * (qualified spend excludes, large online retailer, common wholesale warehouse, and super big box)

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Includes standard or premium versions of TravelBank Expense

Features	Standard	Premium
Cost	free: \$0 per user	\$8 per license
Expense policy	default policy assigned to all	custom policy
Expense categories & departments	default category one department for all users	custom categories unlimited departments
Card integration	✓	✓
Create expense report	✓	✓
Receipt attachment	✓	✓
Submit expense report electronically	✓	✓
Electronically approve expense report	default approval hierarchy	custom approval structure custom approval rules
Out of pocket reimbursement	n/a	✓
Data export for ERP	standard .csv file extract	custom file for ERP
Reporting	standard	custom reports with purchase of premium insights

TravelBank Travel

Choose between free and premium travel solutions

Features	Standard	Premium
Cost per # users/licenses/month	\$0 per user	\$15 per license/month
Travel policy	1 default policy	multiple custom policies
Custom fields	n/a	✓
Budget control settings	n/a	custom budget criteria
Booking approval workflow	n/a	manager approvals required when outside of budget / policy settings
Commercial Rewards Card integration	✓	✓
App-based travel booking	waived	waived
Access to negotiated rates with major air carriers, hotels, and car rental agencies	✓	✓
Reporting	total bookings (travel transactions)	custom reporting available via Premium Insights which has a separate monthly fee
Employee Rewards to incentivize smart spend	✓ (must opt in)	✓ (must opt in)
24/7 travel agent support	email only	email, chat, phone or SMS (development needed)

Default policy settings are based on current default settings: economy tickets preferred; non-stop flight preferred; no approval needed to book flight; 3-star hotel preferred; hotel within 10 miles; no default car settings. Allows companies to assign project code, align to customer visit, etc.

Elan Financial Services

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Cards, expenses and travel made easier.

Replace manual processes with a single platform for card, expense and travel management.

Built to scale with your growing business, the Elan Financial Services Commercial Rewards Card is backed by an all-in-one card, expense and travel management platform powered by TravelBank. It replaces time-consuming manual processes with a single intuitive interface that helps companies better manage cash flow, get core insights into spend and integrate with other business systems easily.



Seamless accounting integration

Close your books fast, thanks to easy integration with QuickBooks Online, Xero, NetSuite and more.



No personal liability

With liability at the corporate level, you don't have to worry about personal liability.



Increased visibility

Track the progress of transactions while adhering to policy with advanced spend control and visibility.



Integrated travel booking and tracked receipts

Employees can book travel reservations within the platform, and receipts are automatically added to their expenses. Smart technology automatically categorizes recurring transactions and groups similar expenses together to streamline expense reporting.



Customizable spending controls for card, plus policy controls for expense and travel

Easily understand and implement card controls at the point of sale with policy controls that adhere to your company's guidelines. The program lets you set card limits and restrict merchant category codes to protect against fraud and misuse. It also lets you set controls such as requiring manager approval for trips booked within two weeks' notice and expenses beyond a certain amount.



Powerful rebates

Earn rebates faster with lower spend thresholds than traditional commercial cards and with no annual fee.



Enhanced reporting

Core insights reporting helps your team control and manage spend more effectively. Premium insights reporting is available for advanced and customizable reporting needs.



Employee benefits

When employees book travel within the time-saving platform, they can take advantage of special TravelBank rates and waived booking fees – saving your business money, which you may choose to pass on through employee incentives. Employees can also quickly submit expenses with receipt capture and then track the journey to approval with the progress bar.

For more information

For questions about the Commercial Rewards Card, contact your Elan Corporate Payment Systems Relationship Manager.

elanpaymentsolutions.com



Commercial Rewards Card

Streamline cards, expenses, and travel

The comprehensive commercial card solution that simplifies your operations.

[Contact us](#)

Created to meet your specific business needs

Make your payments work harder and smarter with the Elan Financial Services Commercial Rewards Card, powered by TravelBank. Developed exclusively for businesses with up to \$150 million in annual revenue, this commercial card program combines card, expense and travel management into a single platform.



Simple accounting integrations

Straightforward integrations with common accounting tools like QuickBooks Online, Xero, NetSuite and others let you close your books faster.



Integrated policies

Customized card controls and integrated expense and travel policies to meet your business needs.

All-in-one simplicity

The Elan Commercial Rewards Card also:

- Replaces cumbersome, manual processes with a single, user-friendly platform.
- Simplifies tracking and reconciling across numerous systems with one login.
- Aids organizations in better managing cash flow.
- Supports on-demand spend insights.

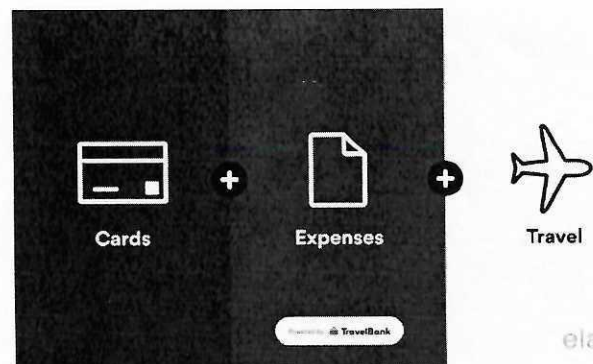
Earn rebate

Increase your rebate potential with lower spend thresholds than traditional commercial cards – and no annual fee.



Liability at the corporate level

Enjoy increased spending power with no personal guarantee.



[Video transcript](#)

- Includes built-in travel booking and tracked receipts.

Contact us



Fintech innovation meets bank stability

Our digital capabilities combine the innovation and agility you expect from a fintech with the financial and risk discipline of a bank. We constantly enhance our systems to keep your data secure and provide seamless technology experiences.

Discover ingenuity in action

The Commercial Rewards Card platform is the ideal blend of form and function. Powered by TravelBank, our customer-centric solution prioritizes usability, so your team can take advantage of the platform on day one.

Take a look and see why the Commercial Rewards Card redefines



[Video transcript](#)



the concept of a commercial credit card.

Contact us

~~Consumer~~ Commercial

Elan Commercial

~~payment system~~

- SSN for OFCA only → ^{credit} should
 - Online Application
 - Cards by departments
 - Set limits
 - ERM portal
 - user friendly
 - no fee
 - Full payment @ end of month
 - Set up vendors
 - approval amounts
- on 1 year sincerely

Commercial Rewards Card FAQ

✓ How does the Commercial Rewards Card differ from other commercial card solutions?

The Commercial Rewards Card is backed by a single platform for card, expense, and travel management powered by TravelBank. The easy-to-use platform seamlessly integrates with common accounting and HR tools, including two-way sync with QuickBooks Online. You'll instantly gain better visibility into your business spend because you only need to log in to one system.

① Card
② Expense
③ Travel

The Commercial Rewards Card also provides corporate instead of personal liability. Plus, you can earn rebates faster with lower spend thresholds compared to traditional commercial credit cards, making it exceptionally valuable for companies with up to \$150 million in annual revenue.

> What is TravelBank?

> Is there a cost for the Commercial Rewards Card platform?

-
- > **Does IT need to be involved to implement the platform?**
-
- > **Can other software integrate with the Commercial Rewards Card platform?**
-
- > **Which devices are compatible with the Commercial Rewards Card platform?**
-
- > **What kind of service can I expect with the Commercial Rewards Card program?**
-

[Payment Solutions](#)

[Program Optimization](#)

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CHASE CREDIT CARDS

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Ink Business Premier® Credit Card



Sign in to apply faster

Apply as a guest

[* Offer](#)

[Details](#)

[† Pricing &](#)

[Terms](#)

NEW CARDMEMBER OFFER

Earn \$1,000 bonus cash back

after you spend \$10,000 on purchases in your first 3 months from account opening.[‡]

AT A GLANCE

Pay in Full Card with Unlimited Earn Potential

Earn 2.5% cash back on every purchase of \$5,000 or more and 2% cash back on all other business purchases.[‡]

APR

Flex for Business

Variable APR: 19.49%-

27.49%.[†]

ANNUAL FEE

\$195[†]



Business Credit Card Rewards & Benefits



Earn \$1,000 bonus cash back

after you spend \$10,000 on purchases in your first 3 months from account opening.[‡]

2.5%

Earn 2.5% Cash Back on large purchases

Earn a total of 2.5% cash back on every purchase of \$5,000 or more. That's \$250 on a purchase of \$10,000 when redeemed.[‡]

2%

Earn 2% Cash Back on every purchase

Turn all your business expenses into rewards with unlimited 2% cash back on all other business purchases.[‡] Redeem your rewards for cash back, gift cards, travel and more through Chase Ultimate Rewards®.[‡]



A Pay in Full Card that helps your business go further

Get the buying power you need to make large purchases, cover monthly expenses and help your business grow. While you must pay your Pay In Full balance each month,[‡] this card has built-in flexibility. The Flex for Business feature allows for qualifying purchases to be paid over time with interest.[†]

\$

Employee cards at no additional cost

Employee cards let you set individual spending limits and help you earn rewards even faster.[‡]

CHASE CREDIT CARDS

Sign in

Explore Additional Business Card Rewards & Benefits



Ways to redeem rewards >



Travel & purchase coverage >



Stay on top of your business >

Employee cards at no additional cost

Employee cards let you set individual spending limits and help you earn rewards even faster.*

REFER BUSINESS OWNERS

IF YOU ALREADY HAVE ANY CHASE INK® CARD!

Earn up to 200,000 points per year

You can earn 40,000 bonus points for each business that gets approved for any Chase Ink® Credit Card. Click the button below to start referring.

Refer businesses now

CHASE CREDIT CARDS

Sign In

Browse credit cards by category



Featured



All Cards



Cash Back



Balance Transfer



Travel



Follow us:



Credit Cards



More Chase Products



Resources



PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES

Flex for Business Annual Percentage Rate (APR)	19.49% to 27.49% , based on your creditworthiness and other factors. These APRs will vary with the market based on the Prime Rate. ^a
Grace Period	Your due date will be a minimum of 20 days after the close of each billing cycle. We will not charge you interest on new Flex for Business purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None

FEES

Annual Membership Fee	\$195
Transaction Fees	Either \$15 or 5% of the amount of each transaction, whichever is greater.
Cash Advances	
Foreign Transactions	None
Penalty Fees	
Late Payment	\$40 or 2% of the Minimum Payment Due, whichever is greater.

How We Will Calculate Your Balance: We use the daily balance method (including new transactions).

Prime Rate: Variable APRs are based on the 8.50% Prime Rate as of 2/6/2024.

^aWe add 10.99% to 18.99% to the Prime Rate to determine the Flex for Business APR. Maximum APR 29.99%.

TERMS & CONDITIONS

Authorization: When you ("you", "your" means the owner, officer, or partner of the company with the authority to bind the company to the terms & conditions of this offer and the Business Card Agreement, and who is agreeing to the terms on their own behalf and that of the company) respond to this credit card offer from JPMorgan Chase Bank, N.A., Member FDIC, a subsidiary of JPMorgan Chase & Co. ("Chase", "we", or "us"), you agree to the following:

- You authorize us to obtain credit bureau reports, employment, and income information about you that we will use when considering your application for credit. We may obtain and use information about your accounts with us and others such as Checking, Deposit, Investment, and Utility accounts from credit bureaus and other entities. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you.
- If an account is opened, you will receive a Business Card Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account.
- By providing your mobile phone number, you are giving permission to be contacted at that number about all of your accounts by JPMorgan Chase and companies working on its behalf. Your consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.
- Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Business Card Agreement.**
- You also certify you have the authority to permit us to issue your credit card containing the Company name if completed on the form.**

Individual and Company Liability: You understand that by responding to this offer you agree to be personally responsible, both individually and jointly with the Company, for payment of all balances incurred on all cards and accounts issued pursuant to this application now or whenever such additional accounts may be

established in the future. You understand that if you leave the employment of the Company, you will continue to be responsible for the outstanding balances on the accounts. You must notify us immediately to close the accounts and prevent further usage.

Before we approve you for a credit card, we will review your credit report, information about the Company, including financial information, and the information you provide with your response to confirm that you and the Company meet the criteria for this offer. Based on this review, you may receive a card with different costs or you may not receive a card. If approved for an account, your credit access line will be at least \$10,000. We may request additional information for a credit access line above \$25,000.

If an account is approved, all cardmembers will have access to 100% of the approved credit access line and any amount over the credit access line that we authorize. If you would like to set spending limits on any cardmembers, please contact our Cardmember Service Department after the account has been opened. By becoming a Visa Business Card cardmember, you agree that the card is being used only for business purposes and that the card is being issued to a public or private company including a sole proprietor or employees or contractors of an organization.

You must be at least 18 years old to qualify (19 in AL and NE).

We reserve the right to change the benefit features associated with your card at any time.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Replying to this offer: If you omit any information on the form, we may deny your request for an account. Chase cardmembers who currently have or have had a Chase credit card in any Rewards Program associated with this offer, may not be eligible for a second Chase credit card in the same Rewards Program. Chase cardmembers currently receiving promotional pricing, or Chase cardmembers with a history of only using their current or prior Chase card for promotional pricing offers, are not eligible for a second Chase credit card with promotional pricing. You must have a valid permanent home address, and the Company must be headquartered, within the 50 United States or the District of Columbia. All beneficial owners and employee cardmembers must have a residential address within the 50 United States or the District of Columbia. The information about the costs of the card described in this form is accurate as of 2/6/2024. This information may have changed after that date. To find out what may have changed, write to us at Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043.

USA PATRIOT Act: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We require the following information or documents as a condition to your opening an account: your name, residential address, date of birth, Social Security number, driver's license or other identifying documents. Our policies may also require additional information about you or any person associated with you or with the account during application to assure that we comply with "Know Your Customer" requirements. We may decline your application if we are unable to obtain information in order to satisfy our "Know Your Customer" requirements. By opening an account with us, you confirm that neither you nor any beneficial owner of any account is covered by any sanctions programs administered or enforced by the U.S. Department of the Treasury, Office of Foreign Asset Control.



Ink Business Premier® with Ultimate Rewards® Program Agreement

Important information about the program and this agreement

- This document describes how the Ultimate Rewards program works and is an agreement between you and Chase. You agree that use of your account or any feature of this program indicates your acceptance of the terms of this agreement. In this document, the following words have special meanings:
 - › "agreement" means this document
 - › "program" means this Ultimate Rewards program
 - › "account" means your credit card account that is linked to this program
 - › "card" means any credit card or account number used to access your account
 - › "company" means the business entity that applied for the account and benefits from the purchases made with the card.

- › "we," "us," "our," and "Chase" mean JPMorgan Chase Bank, N.A. Member FDIC and its affiliates
- › "you" and "your" mean the party or parties responsible for the account and for complying with this agreement
- › "authorized user" means anyone you permit to use the account, such as employees
- › "Cash Back rewards" are the rewards you earn under the program. Cash Back rewards are tracked as points and each \$1 in Cash Back rewards earned is equal to 100 points. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. You may also see, "points" or "Ultimate Rewards points" when referring to the points you can use.
- › "purchases" is defined in the section of this agreement titled *How you can earn points*
- › "Chase Travel" means the websites, phone numbers and customer service channels operated by, or available through, Chase and its affiliated travel companies through which you may book travel under the program, including chasetravel.com and chase.com/ultimaterewards.

- › "misuse" means the improper use of the program, card, or account in a manner inconsistent with the terms and conditions you've agreed to, including this Rewards Program Agreement, the cardmember agreement, or the terms and conditions of a third-party merchant or service provider program, through which points may be used or transferred under this program.
- › Examples of misuse include, but are not limited to:
 - your failure to make the minimum payment on your account when due;
 - buying or selling points;
 - selling, or participating in the sale or exchange of, gift cards, travel or other items of value obtained through use of points;
 - repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards;

- manufacturing spend for the purpose of generating rewards;
- moving or transferring points to an ineligible third party or account.

- We may make changes to the program and the terms of this agreement at any time. For some changes we'll give you 30 days' notice (or longer if required by law) as described in the *Notice of changes* section below.
- We may temporarily prohibit you from earning points, using points you've already earned, or using any features of the program.
- We may supplement this agreement with additional terms, conditions, disclosures, and agreements that will be considered part of this agreement
- We may refer to this agreement as the "Rewards Program Agreement" or "Rewards Program Rules and Regulations" in communications about the program and in supplemental terms, conditions, disclosures, and agreements. This version of the agreement takes the place of any earlier versions.
- We'll give you 30 days' notice (or longer if required by law) of the following types of changes to the program or this agreement:
 - › if we add or increase fees applicable to the program
 - › if we decrease the rate at which you earn points
 - › if we limit the number of points you can earn
 - › if we limit or reduce the ways you can use points
 - › if we reduce the value of points
 - › if we cancel the program

Notice of changes

- We'll send this notice to you in writing, which, at our option, may be delivered to you in the mail or electronically by email or through our online services, such as chase.com or the Chase Mobile App.
- We'll give you notice of other changes to the program or agreement by posting an updated copy of this agreement when you log in to our website, chase.com/ultimaterewards.
- We won't provide prior notice when we change what you can get with your points within particular redemption options (for example, we won't provide notice if the selection or availability of gift cards change, or if a specific product or experience is out of stock through the program). You understand and agree that we can make these changes at any time. **Future availability of any specific items isn't guaranteed.**
- You can see what you currently can get with your points when you log in to our website, chase.com/ultimaterewards.

How you can earn points

- You'll earn points on purchases of products and services, minus returns or refunds (collectively, the "purchases"), made with a card by you or an authorized user of the account. Buying products and services with your card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn points:



Ink Business Premier® with Ultimate Rewards® Program Agreement

- › balance transfers
- › cash advances or cash-like transactions
- › travelers checks, foreign currency, money orders or wire transfers
- › lottery tickets, casino gaming chips, race track wagers or similar betting transactions
- › any checks that access your account
- › interest
- › unauthorized or fraudulent charges
- › fees of any kind, including an annual fee, if applicable
- **You'll earn:**
 - › **2% Cash Back** rewards for each \$1 spent. This equates to \$0.02 in Cash Back rewards, which is equal to 2 points, for each \$1 spent.
 - For example, if you spend \$100, you will earn \$2 in Cash Back rewards, which is equal to 200 points.
 - › **2.5% Cash Back** rewards total for each \$1 spent on every purchase totaling \$5,000 or more (0.5% additional Cash Back rewards on top of the 2% Cash Back rewards earned on each purchase). This equates to \$0.025 in total Cash Back rewards, which is equal to 2.5 points, for each \$1 spent. You may see "2.5X" in marketing materials to refer to the 2.5% Cash Back rewards total you earn for each \$1 spent.
 - For example, if you spend \$10,000 on a single purchase, you will earn \$250 in Cash Back rewards (\$200 in Cash Back rewards for the base 2% earned on all purchases, plus an additional \$50 in Cash Back rewards because your purchase was \$5,000 or more). \$250 in Cash Back rewards is equal to 25,000 points.
 - Each purchase must bill and post to your account in an amount that is equal to or greater than \$5,000 in order to earn a total of 2.5% Cash Back rewards; for example, purchases with items that ship at different times and bill in amounts less than \$5,000 will only qualify for earning 2% Cash Back rewards.
 - › **5% Cash Back** rewards total for each \$1 spent on purchases made using your card through Chase Travel (3% additional Cash Back rewards on top of the 2% Cash Back rewards earned on each purchase). This equates to \$0.05 in total Cash Back rewards, which is equal to 5 points, for each \$1 spent. You may see "5X" in marketing materials to refer to the 5% Cash Back rewards total you earn for each \$1 spent on purchases made using your card through Chase Travel.
 - For example, if you spend \$100 on purchases made using your card through Chase Travel, you will earn \$5 in Cash Back rewards (\$2 in Cash Back rewards for the base 2% earned on all purchases, plus an additional \$3 in Cash Back rewards because your purchases were made

- › through Chase Travel). \$5 in Cash Back rewards is equal to 500 points.
- You can book Chase Travel at chasetravel.com or call the number on the back of your card.
- If only a portion of your Chase Travel purchase is paid using your card and the remaining is paid using points, only the portion paid with your card will qualify for earning Cash Back rewards.
- **Rewards Categories:** Merchants who accept Visa/Mastercard credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa/Mastercard procedures based on the kinds of products and services they primarily sell. We group similar merchant codes into categories for purposes of making rewards offers to you. Please note:
 - We make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant won't qualify for rewards offers on purchases in that category.
 - Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. For more information about Chase rewards categories, see chase.com/RewardsCategoryFAQs.
- We may offer you ways to earn bonus points through the program, such as Refer-a-Friend, Shop through Chase® or special promotions. You'll find out more about the number of bonus points you can earn, the duration of the offer and expiration date, if any, and any other terms at the time of the offer. The additional terms will be part of this agreement. The natural expiration of a limited time bonus point offer is not a modification to the program that requires notification.
- **Other information about the earning and availability of points**
 - Points are earned at the close of each monthly billing cycle, based on the purchases made during that billing cycle, plus any bonus points posted during that billing cycle, but minus any returns or refunds. If you have more returns or refunds than points earned from purchases or bonuses, then points will be deducted from your total point balance and may result in a negative point balance.
 - You'll see points you've earned on chase.com and on your monthly card billing statement. Please note that on your card billing statement, you'll see the additional points earned from purchases totaling \$5,000 or more and Chase Travel purchases separately from the points earned on all purchases.
 - We may, from time to time, provide additional ways for you to



Ink Business Premier® with Ultimate Rewards® Program Agreement

see points you've earned, such as through Chase or third-party mobile application(s).
 • Points earned in a monthly billing cycle are generally available to be used at the beginning of the next billing cycle; however, points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to become available.

How you can use your points

• You can use your points to redeem for any available reward options. Options may include: cash, gift cards, travel, and pay with points for products or services made available through the program or directly from third parties.
 • We may, from time to time, provide additional ways for you to use your points in addition to those described in this agreement, such as through Chase or third parties.
 • Redemption values for reward options vary.
 • When you use points to redeem for cash, gift cards, and travel, each point is worth \$.01 (one cent), which means that 100 points equals \$1 in redemption value.
 • Redemption values for other reward options may be worth more or less than this.

• You are responsible for how points are used, including if you allow authorized users to access your points. You will ensure that all points are used:
 › for the company's business purposes only,
 › to benefit only the company and not for the personal benefit of any individual
 › in compliance with applicable laws, rules, regulations, ethics standards and company policies.
 • To use your points, minimum and maximum amounts may apply. We'll let you know about any minimum or maximum amounts, as well as any additional terms and conditions, before you use your points.
 • Once points have been used, the transaction is considered final and may not be canceled unless otherwise noted.
 • The amount of time it takes for the delivery of items depends on the item. Some items can't be shipped to PO Boxes or foreign addresses.
 • Applicable sales/use taxes, fees, surcharges, and shipping and handling charges are your responsibility.
 • We're not responsible for replacing lost, stolen or damaged redemption items, including certificates, tickets or gift cards or for a merchant's failure to honor them.

Cash

• You can use points to redeem for cash through an account statement credit or an electronic deposit into an eligible checking or savings account held by a financial institution located in the United States.
 • Go to chase.com/ultimaterewards, call the number on the back of your card or visit a Chase branch to request your cash.
 • Account statement credits will reduce your account balance. Unless the total amount of credits and payments applied to

your account between the statement closing date and the payment due date equal or exceed your statement balance, you are still required to pay your minimum payment or your remaining statement balance, whichever is less, by the payment due date.

Gift cards

• You can use points for gift cards and gift certificates through the program.
 • Go to chase.com/ultimaterewards, call the number on the back of your card or visit a Chase branch to order gift cards and gift certificates.
 • Gift cards and gift certificates are valid at participating merchants only, and are subject to the issuer's terms and conditions, which, if permitted by law, address expiration policies and non-usage fees and can be changed at the sole discretion of the issuer.

Travel

• You can use points for available airline tickets, hotel accommodations, car rentals, activities and cruises through Chase Travel.
 • You can book Chase Travel at chasetravel.com or call the number on the back of your card.
 • A service fee may be charged for calling Chase Travel to book. We'll let you know of the amount of any service fee, if applicable, before you book.
 • If you don't have enough points to book your travel, you can pay the additional cost with your card. You can also book most travel through Chase Travel without any points by using your card to pay for it. Minimum point amounts may apply to some bookings.
 • Additional terms, conditions and disclosures may apply and will be provided to you before booking your travel and will be part of this agreement.
 • For airline ticket, hotel and cruise reservations, government-issued photo identification is required at check-in and must match the name on the reservation. For international travel, a passport is required and a visa may be required along with satisfaction of health requirements. Please contact the consulate of the destination country, as well as any layover and stopover destinations, for current visa/passport and other entry requirements.
 • For any change or cancellation requests, go to chasetravel.com or call the number on the back of your card. Change or cancellation fees may apply and will be charged directly to your account. Change or cancellation fees are based on the cash price of travel. If a refund is granted for travel booked in whole or in part with points, you'll receive a credit to your points balance for the amount of points used. If you fail to arrive for your booked travel arrangements as scheduled, all payments whether made with points or your card will be forfeited.
 • All additional costs, such as baggage fees, seat fees, fees charged by the airlines, passenger facility charges, international entry or departure taxes and/or fees, resort fees,



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- Auto-enrollment.
 - You may be automatically enrolled with a third party if:
 - You currently have a card stored in the account you maintain with that third party; or
 - You add a card to the account you maintain with the third party.
- Third parties may require you to take additional action prior to automatically enrolling you.
- Your Ultimate Rewards account will be linked to the account you maintain with the third party, based on the card you save on file with them.
- You will receive an email from the third party informing you of the auto-enrollment and how to de-enroll if you do not want to participate.
- You may de-enroll at any time.

How you could be prohibited from earning or using points

- We may temporarily prohibit you from earning points or using points you've already earned if we suspect you've engaged in misuse or fraudulent activity related to your account or the program.
- You can begin earning and using points again in the next billing cycle after you make a payment to your account sufficient to become current or when we otherwise no longer suspect misuse or fraud of the account or program.

How you could lose your points

- Your points don't expire as long as your account is open; however, you'll immediately lose all your points if your account status changes, or your account is closed, for misuse, fraud, or any of the following reasons:
 - you fail to comply with other agreements you have with Chase
 - we believe you may be unwilling or unable to pay your debts on time, including filing a petition as debtor in any bankruptcy, receivership, reorganization, liquidation, dissolution, or insolvency proceeding, or are the subject of an involuntary petition in any such proceeding
 - we believe that you've engaged in fraudulent activity related to your account or the program

Pay with Points for products and services

- We may give you opportunities to use your points for all or part of a payment for the purchase of eligible products or services directly through third-party merchants or service providers. In order to do so, you must either be automatically enrolled or complete the self-registration process directly with the merchant or service provider.
- To participate, you may be required to authorize Chase to share information about your account with the third party. We'll provide you with additional details as required by law.
- After you are enrolled, Chase will provide the third party with information about your participation in the program, including your program points balance.
- Points will not be used without your permission. You select when and how many points are used each time you make a purchase with the third party, unless you opt into a default payment feature offered by the third party. In that case, your points will be applied automatically in accordance with your selected default payment settings.
- The redemption value of points may be worth less when using them directly through third-party merchants or service providers than the redemption value of points used for reward options offered directly through the program.
- We'll deduct the number of points that you use from your program points balance. Your points balance may not reflect pending transactions until the order has shipped.
- Returns and point refunds are subject to the policies of the third party.
- Any additional terms, conditions, disclosures or agreements provided by us or the third party related to the use of points will be part of this agreement.

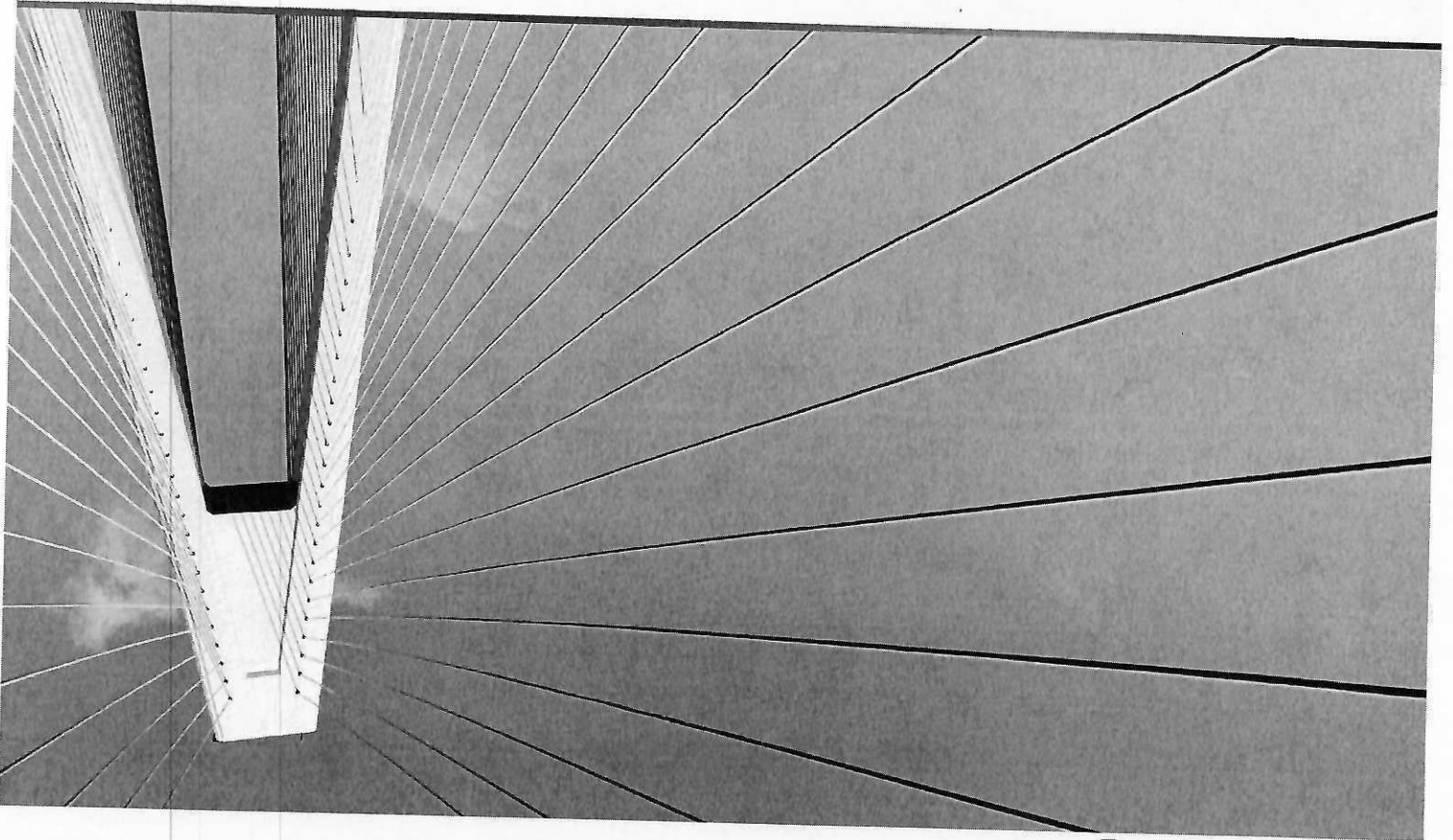
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Get more value from your Purchasing Card with these insider tips

April 12, 2019

A well-managed card program requires ongoing review to promote desired results. Here are some top tips according to our client relationship managers that may help deliver tangible savings, visibility and control from your purchasing card program.



Browse by topic

- Payments
- Commercial Cards
- Credit Cards
- Payments Optimization

Purchasing cards have demonstrated significant value, reducing the average procurement cycle time by 71 percent and contributing \$40 billion in annual transaction cost savings.¹ Although a well-established card program provides simplified processes, working capital gains and rebate incentives, it also requires ongoing review to promote desired results.

Here are the top tips according to our client relationship managers that deliver tangible savings, visibility and control from your purchasing card program.

1. Distribute Purchasing Cards to the Right People

Ensuring you have cards in the right hands tremendously impacts program expansion. Companies with broad card distribution issue 300 percent more cards leading to 600 percent increased spend and a 30 percent higher per transaction amount compared to organizations with lower card spend—without an increase in fraud or misuse.²

Apply these best practices to grow your cardholder base:

- Review your program's scope regularly, whether quarterly or annually, to ensure proper visibility and company-wide usage. Consider if any groups are missing cards or if new employees received them.
- Issue cards to employees and/or departments that make frequent purchases on smaller items.
- Extend spend categories beyond goods and services to include meeting expenses, events, professional services, utilities and one-off purchases.

"One of my largest clients noticed that spend out the facilities manager for three different locations had changed positions and the new person in the job had not been issued a card."

Deb Moynihan
Senior Relationship Manager, J.P. Morgan

In addition to extending the reach of your program, consider introducing alternative card types designated for certain types of spend. Distribute department, supplier or ghost cards to specific groups or for certain projects or transactions. These card options can complement your overall card program and allow you to expand the benefits of your program and capture more spend.

Alternative Card Types

+

2. Revisit Your Supplier Engagement Strategy

Increasing card circulation is vital for growth, but it's only a start. Find compatible suppliers that match your level of spend, and develop your strategy around them. As you refine it, it's critical to understand your suppliers' needs to encourage card acceptance and grow your program.

Use your card program's reporting to target key suppliers and hidden savings:

- Create a list of card-accepting preferred suppliers by spend category.
- Look for opportunities to consolidate suppliers, and negotiate additional savings based on spend volume.
- Incentivize suppliers to accept card by offering faster payment terms. While you can continue to extend traditional payment methods, such as checks, you should also reinforce the risks of delayed reconciliation.

- Determine your top suppliers, and confirm if they accept card payment. Ensure employees who do business with them have a purchasing card they can use to reduce invoice processing.

- Determine if your issuer has negotiated card acceptance with your suppliers, and verify renewable contracts.

- Check your supplier contracts for faster-payment rewards.

- Ask for help in developing strategic supplier recruitment campaigns to re-engage old suppliers and drive commercial card acceptance.

"Look at your spend report to identify the top 10 suppliers not transacting and re-engage them using a recruitment campaign. You can also create an incentive for your A/P team to sign up these suppliers."

Liz Alderman

Senior Product Manager, J.P. Morgan

3. Automate Reconciliation Processes

Use your card program's versatile data resources to automate time-consuming manual tasks. Integrating them across your organization saves time, improves accuracy and supports program expansion.

Your platform's administration tools can automate reconciliation and reporting processes. Use them to:

- Post transactions automatically so cardholders can easily access individual statements.

- Repopulate purchase information with default accounting codes to expedite order processing.

- Standardize reports and schedule them to run automatically.

While automating reporting, use your payment platform for ongoing auditing strategies, which can improve accuracy and eliminate errors.

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- Run regular data-mining exercises to flag misuse, such as random audits on cardholder statements, employee transactions over a specified amount, weekend orders or shipments to a cardholder's personal address.
- Partner with A/P to assimilate card data into your ERP system, and review and update accordingly.

"I tell my clients, 'You have to ask yourself, what is taking the majority of my time? Is there any way to automate that part of my job?' For example, if it's taking a really long time to issue cards, you can use your program administration platform to automate that function."

Bernadette Walsh
Senior Relationship Manager, J.P. Morgan

4. Set Your Program Up for Success

- Organizations with thriving card programs have earned buy-in from stakeholders, clear objectives to inspire adoption and ongoing company-wide communication. It's critical to align your program performance expectations with broader organizational objectives for clear direction and development support.³ Consult with your internal and external stakeholders for strategic guidance:
- Evaluate performance and spend reports regularly with senior management to identify missed spend pockets, demonstrate overall program efficiency and mitigate opposition.
 - Take advantage of your card provider's program knowledge and experience working with organizations like yours. Even tips from a different program or industry could be applicable to yours.

"You really need to network with Procurement and A/P to drive meaningful program growth. Consider asking them to take on the growth piece while you focus on program administration. It's amazing how much collaboration happens when one of your stakeholders owns growing the program."

Bernadette Walsh
Senior Relationship Manager, J.P. Morgan

Create a thorough onboarding process and continually educate employees on not only how to use their cards, but why it benefits them and your company.

● Provide periodic training incorporating purchasing card program information and regular communications on program updates.

● Raise awareness on your company intranet, newsletters and internal communications.

● Continually audit policies as needs evolve, and mandate card usage whenever possible.

● Implement cardholder-friendly convenience features, including fraud alerts, mobile wallet integration and mobile reconciliation tools.

Delivering Results from Your Program

Take a critical look at every facet of your card program for savings opportunities and hidden value. The question is not where these opportunities exist, but how to best tap into them. Regardless of your approach, it's integral to have a well-defined communication strategy. With your card provider's resources and these insights, create a compelling narrative of how your purchasing card program contributes to your organization's goals, and source supporting data to build a strong business case. With support from internal and external stakeholders, making even small adjustments to your card program can create unrealized growth.

References

1. 2017 North American Purchasing Card Benchmark Survey, RPMG Research Corporation
2. 2014 Purchasing Card Benchmark Survey, RPMG Research Corporation
3. Optimizing Revenue Sharing: Insights on What Drives Your Rebate, Third Edition, NAPCP, 2018

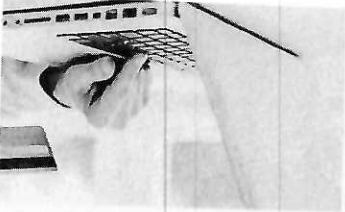
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GET A SMARTER REWARDS CARD FOR YOUR GROWING BUSINESS NEEDS.



Annual Fee for Business Gold¹: \$375¹

AMERICAN EXPRESS® BUSINESS GOLD CARD

Earn 4X Membership Rewards® points on your top 2 B2B categories.



EARN REWARDS WHERE YOU SPEND THE MOST

Earn 4X Membership Rewards® points² on the 2 categories where your business spends the most each billing cycle from 6 categories:

- Purchases at U.S. media providers for advertising in select media (online, TV, radio)
- U.S. purchases made from electronic goods retailers and software & cloud system providers
- U.S. purchases at restaurants, including takeout and delivery
- U.S. purchases at gas stations
- Transit purchases including trains, taxicabs, rideshare services, ferries, tolls, parking, buses and subways
- Monthly wireless telephone service charges made directly from a wireless telephone service provider in the U.S.

While your top 2 categories may change each billing cycle based on where your business spent the most, you will earn 4X points on the first \$150,000 in combined purchases from these categories each calendar year (then 1X thereafter). Only the top 2 categories from this list each billing cycle will count towards the \$150,000 cap

\$240 Flexible Business Credit³

- Earn up to \$20 in statement credits monthly after you use your Business Gold Card for eligible U.S. purchases at FedEx, Grubhub and Office Supply Stores. Enrollment required

Walmart+ Monthly Membership Credit⁴

- A Walmart+ membership can get you free shipping with no order minimum on eligible items shipped by Walmart. Use your Business Gold Card to pay for a monthly Walmart+ membership (subject to auto-renewal) and receive one statement credit for up to \$12.95 (plus applicable taxes. Plus Ups not eligible) each month. Free Shipping excludes most Marketplace items, freight & certain location surcharges. Paramount+ Essential plan only, separate registration required

Earn 3X Membership Rewards® points⁵

- On flights and prepaid hotels booked on amextravel.com



MANAGE YOUR BUSINESS SMOOTHLY

No Preset Spending Limit⁶

- No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment and credit history

Pay eligible purchases in full each month or pay over time with interest⁶

- Card Members must pay in full all charges not included in a Pay Over Time balance; Eligible Purchases can be included in a Pay Over Time balance, up to the Pay Over Time Limit

Employee Cards: The annual fee for the Employee Business Gold Card is \$95 for the first 5 cards and \$95 for each Card thereafter up to the account maximum of 99 cards. There is no annual fee for Employee Business Expense Cards⁷

No Foreign Transaction Fees: Use your Business Gold Card globally without incurring foreign transaction fees^{1,8}

Insights via Business Blueprint

- Integrate your Business Gold Card with Business Blueprint, plus other solutions like your American Express® Business Checking⁹ account, to get a full view of your financials in one place



GET BENEFITS AND SUPPORT FOR YOUR BUSINESS

Cell Phone Protection:^{*10} Get reimbursed for the lesser of your costs to repair or replace your damaged or stolen cell phone when you use your Business Gold Card to pay for your wireless bill each month
*Coverage is provided by New Hampshire Insurance Company, an AIG Company

24/7 support from American Express® Business Specialists: Access to Business Specialists on the phone or chat at home or around the world with Global Assist® Hotline¹¹

Purchase Protection:¹² Your Covered Purchases can be covered when they're accidentally damaged or stolen for up to 90 days from the Covered Purchase date

Please [click here](#) to learn more.

¹See reverse for Terms & Conditions, Rates & Fees.



Terms & Conditions

¹ **The annual fee for the Business Gold Card is \$375.** The following APRs will vary with the market based on Prime Rate. APR for **Pay Over Time purchases:** currently 19.49% (Prime Rate + 10.99%) to 27.49% (Prime Rate + 18.99%), based on your creditworthiness and other factors as determined at the time of account opening. **Penalty APR:** 29.99%, Variable rates are accurate as of 02/01/2024. **Variable APRs** will not exceed 29.99%. **Foreign Transaction Fee:** None.

²How the 4X Points Benefit Works

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will also get 3 additional points per dollar (for a total of 4 points) for eligible purchases in the 2 categories (of 6) where the Card Account had the most eligible purchases each billing period, up to the first \$150,000 in combined eligible purchases from these categories each calendar year across the Card Account. Eligible purchases in excess of \$150,000 in a calendar year from these categories across the Card Account will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate the top 2 categories each billing period, we use the posted account transactions from the Card Account that fall into the 6 categories below and issue additional points based on the 2 categories with the most eligible purchases in that billing period. Basic Card Members will only earn 3 additional points in 2 categories each billing period even if the Card Account has equal eligible purchases in more than 2 categories. The 6 categories that qualify for additional points are: (1) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (2) purchases from electronic goods retailers or software and cloud system providers in the U.S.; (3) restaurants located in the U.S., including takeout and delivery; (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) purchases from merchants whose primary business is transit including trains, taxi cabs, rideshare services, ferries, tolls, parking, buses, and subways; and (6) purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider located in the U.S.

Please visit americanexpress.com/rewards-info for more information about rewards and important category exclusions.

General Terms

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. For questions about additional Points on a purchase, call the number on the back of your Card.

³\$240 Flexible Business Credit

Enrollment is required to receive the benefit. Only the Basic Card Member or Account Manager(s) on a U.S. Business Gold Card Account can enroll the Card Account in the benefit. U.S. Business Gold Rewards and Classic Business Gold Card Members are not eligible to enroll. Please note, enrollment may take up to 24 hours to process. Basic Card Members can receive up to a total of \$20 in statement credits each month on eligible U.S. purchases made across all Cards on the Card Account directly with FedEx, Grubhub, and at U.S. Office Supply Stores ("Select Business Merchants"). See additional details and restrictions below. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Purchases by both the Basic Card Member and any Additional/Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$20 in statement credits per calendar month, for a total of \$240 per calendar year in statement credits across the Card Account. Purchases of prepaid or gift cards from third-party retailers for use at these participating partners are not eligible for this benefit. Other restrictions may apply to each partner, see each partner's terms & conditions for more information.

FedEx: Eligible purchases include qualifying services paid for on-site at U.S. FedEx locations, via the U.S. FedEx website, or billed to a U.S. FedEx account that is linked to a Card on your Business Gold Card Account. Eligible purchases include in-store and online purchases with FedEx Express and FedEx Ground shipping services. Qualifying Services include: FedEx Priority Overnight®, FedEx Standard Overnight®, FedEx 2Day®, FedEx 2Day® A.M., FedEx Express Saver®, FedEx 1Day® Freight, FedEx 2Day® Freight, FedEx 3Day® Freight, FedEx International Priority®, FedEx International Economy®, FedEx International Priority® Freight, FedEx International Economy® Freight, FedEx Ground®, FedEx International Ground®, FedEx Home Delivery®, shipping transactions made via FedEx Ship Manager® and FedEx Ship Manager® Lite, and shipping through FedEx® Compatible solutions. Excludes invoiced payments, such as FedEx® Billing Online (FBO), Electronic Data Interchange (EDI), and paper invoices, international duties and taxes, other brands (FedEx Custom Critical®, FedEx Freight, FedEx TechConnect®, FedEx Office, FedEx Trade Networks, FedEx Cross Border, FedEx Authorized ShipCenter®), FedEx SameDay®, FedEx Delivery Manager®, FedEx® Cold Shipping Solution, and non-shipping product purchases or services. Use of FedEx service is subject to the terms and conditions of the FedEx Service Guide in effect at time of shipment and available at www.fedex.com/serviceguide. FedEx reserves the right to modify the FedEx Service Guide at any time without notice.

Grubhub: Eligible purchases include U.S. purchases made at Grubhub.com, on the Grubhub app, Seamless.com and on the Seamless app. Excludes Grubhub Corporate.

U.S. Office Supply Stores: Eligible purchases include purchases at U.S. Office Supply Stores. U.S. Office Supply Stores are in the business of selling a range of office supplies including items like paper, notebooks, office equipment (e.g., fax machines and printers) and office furniture (e.g., desks, desk chairs and filing cabinets). For additional information please visit <https://www.americanexpress.com/us/rewards-info/business.html>.

Please allow 6-8 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Business Gold Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$20 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. To determine eligibility for certain bonus categories, Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that

are eligible for rewards. A purchase with a merchant will not earn rewards if the merchant's code is not included in a reward category. Basic Card Members may not receive a statement credit if we receive inaccurate information or are otherwise unable to identify a purchase as eligible for a reward category. For example, Basic Card Members may not receive the statement credit when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. To receive statement credits, Card Account(s) must not be canceled and not past due at the time of statement credit fulfillment. Statement credits may be reversed if an eligible purchase is returned/canceled. Statement credits for eligible purchases, or any reversal of a statement credit, may be applied to either the Pay in Full balance or the Pay Over Time balance regardless of where the eligible purchases originally posted. For additional information, call the number on the back of your Card.

Walmart+ Monthly Membership Credit

Basic Business Gold Card Members can receive a statement credit for one monthly Walmart+ membership fee (up to \$12.95 plus applicable taxes) on the first membership fee charged to the Card Account each month when a Basic or Additional/Employee Card on the Account is used to pay for a monthly Walmart+ membership. Enrollment in monthly Walmart+ membership is required. Purchases of any membership Plus Up Benefits (for example, Walmart InHome) and purchases of Walmart Business+ memberships are not eligible for this benefit. Purchases by both the enrolled Basic Card Member and Additional/Employee Card Members on the Card Account are eligible for statement credits. However, a statement credit will be provided for only one monthly Walmart+ membership fee per Card Account per month, whether the fee is charged to the Basic Card or an Additional/Employee Card. If you are already enrolled in a monthly Walmart+ membership, the Basic Card Member will begin receiving a monthly statement credit after your monthly Walmart+ membership fee is charged to the Card. If you are enrolled in an annual Walmart+ membership, the Account will not receive monthly statement credits for that annual membership. For the Card Account to receive the credit, you must switch your annual Walmart+ membership, at least one day before your annual renewal date, to a monthly Walmart+ membership. If you do not switch before your renewal date, your annual Walmart+ membership will automatically renew, and the Account will not receive the monthly statement credit for the annual membership fee. To switch your annual Walmart+ membership to a monthly membership, please update your membership type by visiting www.walmart.com/partner/plus/amexbusinessgold or by calling 1 (800) 925-6278. Once enrolled in a monthly Walmart+ membership, your membership will automatically renew each month unless canceled and Walmart will charge the applicable membership fee to the Card Walmart has on file. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the Walmart.com Terms of Use), found here: www.walmart.com/partner/plus/amexbusinessgold/terms. Walmart+ membership is available to all U.S. residents, however, certain benefits of Walmart+ membership (such as free shipping and fuel discounts) are not available in the U.S. territories other than Puerto Rico. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to www.walmart.com/plus or call 1 (800) 925-6278. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms.

Please allow up to 6-8 weeks after a qualifying monthly Walmart+ membership fee is charged to the Card Account for the statement credit to be posted to the Account. American Express relies on the merchants processing transactions to determine the transaction date. The transaction date may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses another date as the transaction date. This means that in some cases your purchase may not earn a statement credit benefit for the benefit period in which you made the purchase. For example, if an eligible purchase is made on December 31st but the merchant processes the transaction such that it is identified to us as occurring on January 1st, the January statement credit would be applied. If you do not see a credit for a qualifying purchase on the Card Account after 8 weeks, please call the number on the back of your Card. If the Card Account is canceled or past due, it may not qualify to receive a statement credit. Statement credits may be reversed if an eligible purchase is returned/canceled. If you are assigned a new Card number or have a Card number on file with Walmart+ that is outdated (for example, if you replace your Card or if your Card has expired), you must update your Card information on file with Walmart+ to help ensure that you receive statement credits for eligible Walmart+ membership fees charged to your eligible Card. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide and may reverse any statement credits provided to you. For additional information, call the number on the back of your Card.

3X Membership Rewards Points on Flights and Prepaid Hotels Booked at AmexTravel.com

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible travel purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will get 2 additional points (for a total of 3 points) for each dollar spent on eligible travel purchases on their Business Gold Card Account from American Express. Eligible travel purchases include scheduled flights and prepaid flight+hotel packages made online at AmexTravel.com, minus returns and other credits. Additionally, eligible travel purchases include prepaid hotel purchases made through American Express Travel over the phone with our Travel Consultants or made online at AmexTravel.com, minus returns and other credits. Eligible travel purchases do NOT include non-prepaid hotel bookings, scheduled flights and prepaid flight+hotel packages booked over the phone, vacation packages, car rentals, cruise, hotel group reservations or events, ticketing service, cancellation or other fees, interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. To be eligible for the 3X Membership Rewards® points, the booking must be both reserved and charged on the Basic or Additional/Employee Card on the Card Account. To modify a reservation, you can cancel and rebook your reservation on AmexTravel.com or by calling a representative of AmexTravel.com at 1-800-297-2977. To be eligible for the 3X Membership Rewards® points, any changes to an existing reservation must be made through the same method as your original booking. Cancellations are subject to hotel cancellation penalty policies. If hotel reservations are made or modified directly with the hotel provider, the reservation will not be eligible for this 3X Membership Rewards® point benefit. To be eligible to receive extra points, Card Account(s) must not be cancelled or past due at the time of extra points fulfillment. If a booking is canceled, the extra points will be deducted from the Membership Rewards account. Extra points will be credited to the Membership Rewards account approximately 6-10 weeks after eligible purchases appear on the billing statement. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this benefit.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

Please visit americanexpress.com/rewards-info for more information about rewards.

⁶Pay Over Time Option

Eligible Charges: Eligible charges made by you or any additional Card Member on your account can be paid over time. Ineligible charges and any charge that would cause your Pay Over Time balance to exceed your Pay Over Time Limit will be due in full each month. The following types of charges are ineligible for the Pay Over Time option: Cash and Express Cash, American Express® Travelers Cheques and other cash equivalents, certain insurance premiums, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us. In addition, statement credits for eligible purchases, or any reversals of a statement credit, may be applied to either your Pay Over Time balance or Pay In Full balance regardless of where the eligible purchases originally posted.

Pay Over Time Settings: The Pay Over Time option on your account is initially set to On. There are two settings, On and Off. When set to On, eligible charges will be placed in your Pay Over Time balance. When set to Off, no new charges will be included in your Pay Over Time balance. You can change this setting by visiting your online account or calling the number on the back of your Card.

Interest on your Pay Over Time balance: For transactions added to your Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balance if you pay your account Total New Balance by the due date each month. You must pay at least the Minimum Payment Due by the Payment Due Date each month to keep your account in good standing. The Minimum Payment Due includes all Pay in Full charges, any interest accrued on your account and a portion of your Pay Over Time balance.

Pay Over Time Limit: We assign a Pay Over Time Limit to your account. Your Pay Over Time Limit is the amount you may carry as a balance. We will not place any charge into a Pay Over Time balance if it causes your Pay Over Time balance to go over your Pay Over Time Limit. Any charges that would cause the total balance to exceed your Pay Over Time Limit will be due in full. We may increase or decrease the amount of your Pay Over Time Limit and will tell you if we change that amount. Your Pay Over Time Limit may be different than the total amount you are allowed to spend on your Card.

No Preset Spending Limit: No Preset Spending Limit means your spending limit is flexible. Unlike a traditional Card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

⁷Employee Cards

The annual fee for the Employee Business Gold Card is \$95 for the first five Cards, and then \$95 for each Card thereafter, up to 99 Cards. You also have the option to add up to 99 Employee Business Expense Cards for no annual fee to your account.

⁸No Foreign Transaction Fees

American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

⁹American Express® Business Checking

Not all Card Members will be approved for an American Express® Business Checking account. To learn more about American Express® Business Checking, including eligibility, visit <https://www.americanexpress.com/en-us/business/checking>.

¹⁰Cell Phone Protection

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/CPPTerms.

¹¹Global Assist Hotline

While Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see americanexpress.com/GATerms.

¹²Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/PPterms. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

3 \$240 Flexible Business Credit

Enrollment is required to receive the benefit. Only the Basic Card Member or Account Manager(s) on a U.S. Business Gold Card Account can enroll the Card Account in the benefit. U.S. Business Gold Rewards and Classic Business Gold Card Members are not eligible to enroll. Please note, enrollment may take up to 24 hours to process. Basic Card Members can receive up to a total of \$20 in statement credits each month on eligible U.S. purchases made across all Cards on the Card Account directly with FedEx, Grubhub, and at U.S. Office Supply Stores ("Select Business Merchants"). See additional details and restrictions below. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Purchases by both the Basic Card Member and any Additional/Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$20 in statement credits per calendar month, for a total of \$240 per calendar year in statement credits across the Card Account. Purchases of prepaid or gift cards from third-party retailers for use at these participating partners are not eligible for this benefit. Other restrictions may apply to each partner, see each partner's terms & conditions for more information.

FedEx: Eligible purchases include qualifying services paid for on-site at U.S. FedEx locations, via the U.S. FedEx website, or billed to a U.S. FedEx account that is linked to a Card on your Business Gold Card Account. Eligible purchases include in-store and online purchases with FedEx Express and FedEx Ground shipping services. Qualifying Services include: FedEx Priority Overnight®, FedEx Standard Overnight®, FedEx 2Day®, FedEx 2Day® A.M., FedEx Express Saver®, FedEx 1Day® Freight, FedEx 2Day® Freight, FedEx 3Day® Freight, FedEx International Priority®, FedEx International Economy®, FedEx International Priority® Freight, FedEx International Economy® Freight, FedEx Ground®, FedEx International Ground®, FedEx Home Delivery®, shipping transactions made via FedEx Ship Manager® and FedEx Ship Manager® Lite, and shipping through FedEx® Compatible solutions. Excludes invoiced payments, such as FedEx® Billing Online (FBO), Electronic Data Interchange (EDI), and paper invoices, international duties and taxes, other brands (FedEx Custom Critical®, FedEx Freight, FedEx TechConnect®, FedEx Office, FedEx Trade Networks, FedEx Cross Border, FedEx Authorized ShipCenter®), FedEx SameDay®, FedEx Delivery Manager®, FedEx® Cold Shipping Solution, and non-shipping product purchases or services. Use of FedEx service is subject to the terms and conditions of the FedEx Service Guide in effect at time of shipment and available at www.fedex.com/serviceguide. FedEx reserves the right to modify the FedEx Service Guide at any time without notice.

Grubhub: Eligible purchases include U.S. purchases made at Grubhub.com, on the Grubhub app, Seamless.com and on the Seamless app. Excludes Grubhub Corporate.

U.S. Office Supply Stores: Eligible purchases include purchases at U.S. Office Supply Stores. U.S. Office Supply Stores are in the business of selling a range of office supplies including items like paper, notebooks, office equipment (e.g., fax machines and printers) and office furniture (e.g., desks, desk chairs and filing cabinets). For additional information please visit <https://www.americanexpress.com/us/rewards-info/business.html>.

Please allow 6-8 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Business Gold Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$20 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. To determine eligibility for certain bonus categories, Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for rewards. A purchase with a merchant will not earn rewards if the merchant's code is not included in a reward category. Basic Card Members may not receive a statement credit if we receive inaccurate information or are otherwise unable to identify a purchase as eligible for a reward category. For example, Basic Card Members may not receive the statement credit when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. To receive statement credits, Card Account(s) must not be canceled and not past due at the time of statement credit fulfillment. Statement credits may be reversed if an eligible purchase is returned/canceled. Statement credits for eligible purchases, or any reversal of a statement credit, may be applied to either the Pay In Full balance or the Pay Over Time balance regardless of where the eligible purchases originally posted. For additional information, call the number on the back of your Card.

4 Walmart+ Monthly Membership Credit

Basic Business Gold Card Members can receive a statement credit for one monthly Walmart+ membership fee (up to \$12.95 plus applicable taxes) on the first membership fee charged to the Card Account each month when a Basic or Additional/Employee Card on the Account is used to pay for a monthly Walmart+ membership. Enrollment in monthly Walmart+ membership is required. Purchases of any membership Plus Up Benefits (for example, Walmart InHome) and purchases of Walmart Business+ memberships are not eligible for this benefit. Purchases by both the enrolled Basic Card Member and Additional/Employee Card Members on the Card Account are eligible for statement credits. However, a statement credit will be provided for only one monthly Walmart+ membership fee per Card Account per month, whether the fee is charged to the Basic Card or an Additional/Employee Card. If you are already enrolled in a monthly Walmart+ membership, the Basic Card Member will begin receiving a monthly statement credit after your monthly Walmart+ membership fee is charged to the Card. If you are enrolled in an annual Walmart+ membership, the Account will not receive monthly statement credits for that annual membership. For the Card Account to receive the credit, you must switch your annual Walmart+ membership, at least one day before your annual renewal date, to a monthly Walmart+ membership. If you do not switch before your renewal date, your annual Walmart+ membership will automatically renew, and the Account will not receive the monthly statement credit for the annual membership fee. To switch your annual Walmart+ membership to a monthly membership, please update your membership type by visiting www.walmart.com/partner/plus/amexbusinessgold or by calling 1 (800) 925-6278. Once enrolled in a monthly Walmart+ membership, your membership will automatically renew each month unless canceled and Walmart will charge the applicable membership fee to the Card Walmart has on file. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the Walmart.com Terms of Use), found here: www.walmart.com/partner/plus/amexbusinessgold/terms. Walmart+ membership is available to all U.S. residents, however, certain benefits of Walmart+ membership (such as free shipping and fuel discounts) are not available in the U.S. territories other than Puerto Rico. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to www.walmart.com/plus or call 1 (800) 925-6278. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms.

Please allow up to 6-8 weeks after a qualifying monthly Walmart+ membership fee is charged to the Card Account for the statement credit to be posted to the Account. American Express relies on the merchants processing transactions to determine the transaction date. The transaction date may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses another date as the transaction date. This means that in some cases your purchase may not earn a statement credit benefit for the benefit period in which you made the purchase. For example, if an eligible purchase is made on December 31st but the merchant processes the transaction such that it is identified to us as occurring on January 1st, the January statement credit would be applied. If you do not see a credit for a qualifying purchase on the Card Account after 8 weeks, please call the number on the back of your Card. If the Card Account is canceled or past due, it may not qualify to receive a statement credit. Statement credits may be reversed if an eligible purchase is returned/canceled. If you are assigned a new Card number or have a Card number on file with Walmart+ that is outdated (for example, if you replace your Card or if your Card has expired), you must update your Card information on file with Walmart+ to help ensure that you receive statement credits for eligible Walmart+ membership fees charged to your eligible Card. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide and may reverse any statement credits provided to you. For additional information, call the number on the back of your Card.

5 3X Membership Rewards Points on Flights and Prepaid Hotels Booked at AmexTravel.com

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible travel purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will get 2 additional points (for a total of 3 points) for each dollar spent on eligible travel purchases on their Business Gold Card Account from American Express. Eligible travel purchases include scheduled flights and prepaid flight+hotel packages made online at AmexTravel.com, minus returns and other credits. Additionally, eligible travel purchases include prepaid hotel purchases made through American Express Travel over the phone with our Travel Consultants or made online at AmexTravel.com, minus returns and other credits. Eligible travel purchases do NOT include non-prepaid hotel bookings, scheduled flights and prepaid flight+hotel packages booked over the phone, vacation packages, car rentals, cruise, hotel group reservations or events, ticketing service, cancellation or other fees, interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. To be eligible for the 3X Membership Rewards® points, the booking must be both reserved and charged on the Basic or Additional/Employee Card on the Card Account. To modify a reservation, you can cancel and rebook your reservation on AmexTravel.com or by calling a representative of AmexTravel.com at 1-800-297-2977. To be eligible for the 3X Membership Rewards® points, any changes to an existing reservation must be made through the same method as your original booking. Cancellations are subject to hotel cancellation penalty policies. If hotel reservations are made or modified directly with the hotel provider, the reservation will not be eligible for this 3X Membership Rewards® point benefit. To be eligible to receive extra points, Card Account(s) must not be cancelled or past due at the time of extra points fulfillment. If a booking is canceled, the extra points will be deducted from the Membership Rewards account. Extra points will be credited to the Membership Rewards account approximately 6-10 weeks after eligible purchases appear on the billing statement. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this benefit.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

Please visit americanexpress.com/rewards-info for more information about rewards.

6 Cell Phone Protection

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/CPPTerms.

7 The Hotel Collection Program

The Hotel Collection (THC) benefits are available for new bookings of two consecutive nights or more made through American Express Travel with participating properties and are valid only for eligible U.S. Consumer and Business Gold Card, Platinum Card® Members, and Centurion® Members. Additional Card Members on Consumer and Business Platinum Card Accounts, and Additional Card Members on Consumer and Business Centurion Accounts are also eligible for THC program benefits. Delta SkyMiles® Gold and Platinum Card Members are not eligible. Bookings must be made using an eligible Card and must be paid using that Card, or another American Express® Card, in the eligible Card Member's name, and that Card Member must be traveling on the itinerary booked. Room upgrade is subject to availability and is provided at check-in; certain room categories are not eligible for upgrade. The type of experience credit or additional amenity (if applicable) varies by property; the experience credit will be applied to eligible charges up to \$100. Advance reservations are recommended for certain experience credits. Benefit restrictions vary by property. Benefits are applied per room, per stay (with a three-room limit per stay). Back-to-back stays booked by a single Card Member, Card Members staying in the same room or Card Members traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional THC benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke the THC benefits at any time without notice if we or they determine, in our or their sole discretion, that you have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your THC benefits. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change. To be eligible for THC program benefits, your eligible Card Account must not be cancelled. For additional information, call the number on the back of your Card.



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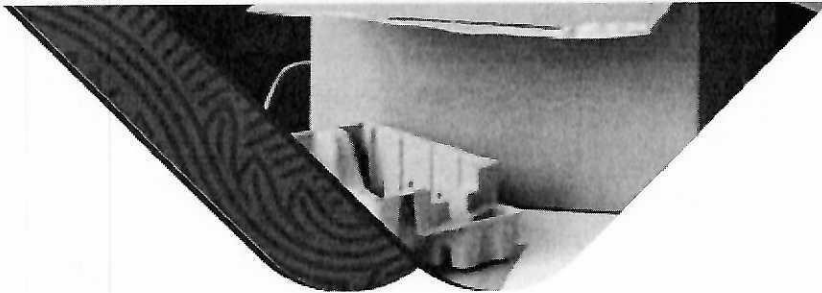
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Make business purchases quickly and easily while helping to cut costs associated with paper invoices and checks.



Use American Express @ Work® Reporting[‡]

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-  Help Improve Working Capital Management >
-  24-Hour Customer Service >
-  Online Account Access† >
-  Concur® Expense† >
-  American Express® App† >

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[*†Benefit Terms](#)



Frequently Asked Questions

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How do I determine if a Corporate Purchasing Card is right for my business? 

How do I apply for an American Express® Corporate Purchasing Card? 

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